



**GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT**

Insurance - Compulsory Insurance of Government Servants Modification of procedure for enrolment into A.P.G.L.I. Scheme - Orders - Issued.

**FINANCE & PLANNING (FW. ADMN.II) DEPARTMENT**

G.O-Ms. No. 369

Dated : 15-11-1994

Read the following :-

1. G.O.Ms.No. 43, Fin. & Plg. (FW. Admn. III) Dept., dated 28-1-1989.
2. G.O.Ms.No. 198, Fin. & Plg. (FW. Admn. II) Dept., dated 12-7-1991.
3. Representation from the A.P.N.G.Os Association, dated 29-9-1994.
4. G.O.Ms.No. 368, Fin. & Plg. (FW. Admn.II) Dept., dated 13-11-1994

ORDER

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**A P U S**

In the G.O. 2nd read above. Government have constituted a Committee to review the working of the A.P. Government Insurance Scheme and make suitable recommendations, thereto.

2. In the G.O. 1st read above, Orders were issued for dispensing with the procedure ,of payment of premium by way of challan introducing ,the system of automatic deduction of first premium from the salary bill of the employee by the Drawing and Disbursing Officer. In the said orders, it was directed that the Treasury authorities shall forward the APGLI Schedules along with declarations in respect of un-insured and under-insured collected from the Heads of Offices along with pay bills to the Insurance Department.

3. The Director of Insurance has reported that the Treasury authorities have failed to forward the declarations along with monthly schedules as per the Government Orders. In the absence of declarations, he is not in a position to issue the policies to the employees from those, the deduction of premiums was affected according to the Government orders. He was suggested to modify the orders for direct submission of declarations i.e. proposal forms to the Insurance Department from the office concerned.

4. The Committee reviewed the modified procedure suggested by the Director of Insurance and recommended to accept the proposal submitted by the Director of Insurance.

5. The A.P.N.G.Os Association in their representation 3rd read above have requested the Government to issue suitable orders on the recommendations of the Committee.

6. Government have accepted the recommendations of the Committee and in modification of the procedure prescribed in the G.O. first read above, hereby issue the following amendments to Para 3 (ii), 3 (iv) and 3 (v) and Para 4 of G.O.Ms.No. 43, dated 28-1-1989 :

Existing Para	Proposed Para
3 (II) The Head of Office/ DDO will	3 (ii) The Head of Office shall

<p>also obtain a declaration from the employee concerned in the prescribed proforma as required under the APGLI Rules for first insurance.</p>	<p>obtain a proposal form in the prescribed proforma annexed to this G.O. as required under APGLI Rules for first insurance and forward it to the Regional Office of APGLI Dept., duly certifying the deduction of first premium with deduction particulars.</p>
<p>iv) The District Treasuries will forward every month the APGLI deduction schedules alongwith declarations in respect of new cases to the Regl. Offices of APGLI.</p>	<p>3 (iv) The Dist. Treasuries/ Pay &amp; Accounts Office, Hyderabad/Pay and Accounts Officers of Project Depts./ Divl. Officers of Public Works Dept. shall forward the APGLI Schedules to the Regl. Offices of APGLI Dept. every month without fail.</p>
<p>3 (v) The Regl. Office will issue new policy after scrutinising the declaration and other particulars within a period of 21 days from the receipt of declaration and deduction schedule from the Treasury Officer.</p>	<p>3(v) The Regl. Office of APGLI Dept. shall allot policy number from the receipt of proposal form and other particulars. The policy will be issued to the employee through Drawing &amp; Disbursing Officer. The subscription shall be recovered as per the slab rates as ordered in G.O. 4th read above and recorded in the Service Register of the Govt. employee invariably by the DDO or Head of Office as the case may be, mentioning the policy number allotted by Insurance Department.</p>
<p>4) Govt. also direct that as a result of increase in pay or otherwise, the premium payable by a Govt. Servant is to be increased, the incremental recoveries shall be effected automatically from his pay bill from the month such increase taken place. In respect of increased premium also, the increased amount will be shown in the deduction schedule and a remark about the fact of increasing indicating the previous rate of premium will also be recorded in the deduction schedule. In addition to this, a declaration form required for further insurance required for further insurance as prescribed under the rules should be enclosed to the bill and the District Treasury Officer will pass on the schedules &amp; declarations to the A.P. Govt. Life Insurance Office</p>	<p>4) Govt. also direct that as a result of increase in pay or otherwise, such pay crosses the maximum of the scale of the slab, as prescribed in the G.O. 4th read above and in view of the limitations mentioned therein, the premium payable by a Govt. Servant is to be increased to the next corresponding slab, such increase in the premium shall be effected automatically from his pay from the month such increase takes place. In respect of increased premium the increased amount as well as the previous rate of premium will be shown in the deduction schedules and necessary remarks about the increase will also be recorded in the schedule. In addition to that, a proposal form under the prescribed proforma annexed to this G.O. as required under A.P. Govt. Life Insurance Fund Rules shall be submitted to the A.P. Govt. Life Insurance Department and the Dist. Treasury Officer shall pass on the deduction schedules to the Regional Office of the A.P. Govt. Life Insurance</p>

	Dept. whenever an increment is released to the employee, a certificate as required a form should be compulsorily attached to the incremental bill.
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The revised procedure will come into force with immediate effect.

The Heads of Offices/Drawing and Disbursing Officers are hereby requested to review the A.P. Govt. Life Insurance deductions of their establishment and ensure that the employees are issued the A.P. Govt. Life Insurance policies for the deducted amounts so far. In case any discrepancy has been noticed, they shall contact the concerned Regional Office of A.P., Govt. Life Insurance Department immediately and take action to issue the policies by Insurance Department on or before 31-12-1994.

Any deviation with the Government orders will be viewed very seriously and the concerned Head of Office/Drawing and disbursing officer shall be solely responsible for the lapses noticed if any in the implementation of the orders.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

D. SUBBA RAO  
Secretary to Government