



**ASSOCIATION OF MEDICAL CONSULTANTS
MUMBAI**

Public Trust Act 1950 Regn. No. F - 7373 Bom

Societies Regn. Act Xxlof 1860 Regn. No. Bom-454/81 GBBSD

302, The Summit Business Park Premises Chsl, Opp. PVR Cinema, Andheri (East), Mumbai - 40093

Tel: 022 49765332 2682 1109 2684 4639 98674 50066

Date: 19-09-2024

Notice of Special General Body Meeting

A Special General Body Meeting of Health & Accident Cell of AMC shall be held on **Friday 27th September, 2024 at 3.30 pm** at AMC office to transact the following agenda.

Agenda:

To discuss and inform the members that there will be no group discount for families wherein any members of the family claims in the upcoming year -i.e., 2024 – 2025 starting from new policy on 1st October 2024

Thanking you,

Yours truly,

Dr. Vivek Dwivedi
President

Dr. Suresh Rao
Patron

Dr. Vikrant Desai
Hon. Secretary

Dr. Suhas Kate
Advisor

Dr. Smita Sharma
Chairman &
H & A Committee

Dr. Jayesh Shah
Convenor

Dr. Ajay Hariani
Co-Convenor




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Minutes of Special General Body Meeting

A Special General Body Meeting of Health & Accident Cell of AMC shall be held on **Friday 27th September, 2024 at 3.30 pm** at AMC office to transact the following agenda.

1) Member Attendance: -

- 1) Dr. Smita Sharma
- 2) Dr. Ajay Hariani
- 3) Dr. Nitin Rao
- 4) Dr. Sujata Rao
- 5) Dr. Vivek Dwivedi
- 6) Dr. Vikrant Desai
- 7) Dr. Veena Pandit

Agenda:

To discuss and inform the members that there will be no group discount for families wherein any members of the family claims in the upcoming year -i.e., 2024 – 2025 starting from new policy on 1st October 2024

A special General body meeting was convened now 27th September 2024 at 3.30 to transact the above-mentioned agenda. Dr Smita Sharma, Chairman of the Health and Accident Cell started the meeting. The house was adjourned due to lack of quorum and restarted at 3.45 pm

Dr Smita Sharma, welcomed the house. The house was informed that

“There will be no group discount for the family group where any member of the family claims in the new policy starting 1st October 2024”

The reason for having this discussion is that overall, the members are not unhappy with the premium as they are well aware of the medical inflation and that the AMC premiums are very reasonable compared to market premium. What many members have complained is that there is no difference between the premiums of the claimants and non-claimants this year



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Dr Smita Sharma informed the house that in fact Marsh had advised that the premiums given by Oriental are already discounted premium and why do you want to give 10% discount on the discounted premium. To this Dr Smita informed the house that our members were not informed at the start of the policy that there will be a difference in premium whether you if they claim. They have not been given that informed choice so this year we have to give them the discount. The discounting for groups has already been started in October 2023 so now we have to continue

So next year we propose as a Committee that those groups which take a claim will not get a group discount. We also would like to put on record that 4000 members are not claiming and about 500 members are claiming

Dr Sujata Rao said that earlier there was a no claim discount. To this Dr Smita said that earlier we had an Individual policy and there was no group discount. So, this year do distinguish between claimants we do not give the group discount to the claiming groups. We have to do this because this year we are just above break even in terms of premium collected and premium paid to Oriental

The house unanimously passed this resolution that

“There will be no group discount for the family group where any member of the family claims in the new policy starting 1st October 2024”

**Dr. Vivek Dwivedi
President**

**Late Dr. P.N. Rao
Founder**

**Dr. Vikarant Desai
Hon. Secretary**

**Dr. Smita Sharma
Chairman**

**Dr. Suresh Rao
Patron**

**Dr. Suhas Kate
Advisor**

**Dr. Jayesh Shah
Convevener**

**Dr. Ajay Hariani
Co-Convener**