



भारतीय प्रौद्योगिकी संस्थान इन्दौर
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IIT Indore

NIT No.: IIT(MM)/SA/1/1A/1160/SS/2020-2021

PREBID REPORT

The meeting for Pre-bid discussion and presentation was held at IIT on May 29, 2020 at 3.00 PM at IIT-Indore for **Service of Medclaim Insurance Policy for Students Tender ID:2020_IITI_558637_1**

The report of the meeting are as below:

Sl. No.	Query raised by firms	Response from IIT																																						
01.	<p>M/s. United India Insurance Co. Ltd.</p> <p>It is prominent that the mentioned 4 categories are applicable for Contractors registered with MSME, CPOs or their concerned dept/ministry. Whereas, we are a Public Sector General Insurance company (PSGIC) and functions under the control of Ministry of Finance.</p>	<p>Please refer Tender document Chapter-5, clause 2 EMD Exemption</p>																																						
02.	<p>M/s. New India</p> <p>Please refer above tender, in this connection, you are requested to please provide us previous year's Insurer's name, premium and claims status, if any at your earliest.</p>	<ol style="list-style-type: none"> 1. M/s. IFFCO-TOKOI General Insurance 2. 1245 per student 3. Claim report attached 																																						
03.	<p>M/s. Universal Somp General Insurance Co Ltd.</p> <table border="1"> <thead> <tr> <th>Sl. No.</th> <th>2017-2018</th> <th>2018-2019</th> <th>2019-2020</th> </tr> </thead> <tbody> <tr> <td>No of Students at inception</td> <td>1300</td> <td>1291</td> <td>1850</td> </tr> <tr> <td>No of Students at expiry</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Total Sum Insured</td> <td>10,93,000.00</td> <td>11,69,965.00</td> <td>23,03,250.00</td> </tr> <tr> <td>Premium at inception</td> <td>841 per student</td> <td>906.247 per student</td> <td>1245.00 per student</td> </tr> <tr> <td>Premium at expiry</td> <td>NA</td> <td>NA</td> <td rowspan="3">We are inviting the tender for the first time for GAP.</td> </tr> <tr> <td>Count of Death Claim</td> <td></td> <td></td> </tr> <tr> <td>Total Amt of Death Claim</td> <td></td> <td></td> </tr> <tr> <td>Count of non-death claim</td> <td>Claim report attached</td> <td>Claim report attached</td> <td>Claim report attached</td> </tr> <tr> <td>Total Amt. of non-death claims</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sl. No.	2017-2018	2018-2019	2019-2020	No of Students at inception	1300	1291	1850	No of Students at expiry	NA	NA	NA	Total Sum Insured	10,93,000.00	11,69,965.00	23,03,250.00	Premium at inception	841 per student	906.247 per student	1245.00 per student	Premium at expiry	NA	NA	We are inviting the tender for the first time for GAP.	Count of Death Claim			Total Amt of Death Claim			Count of non-death claim	Claim report attached	Claim report attached	Claim report attached	Total Amt. of non-death claims				
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The date of submission of bids & opening of bids remain UNCHANGED.

All prospective/willing bidders are requested to take note of this report as part of the Tender document. All other parts of the tender including the terms and conditions of the tender will remain Unchanged.


18/6/2020
Administrative Officer (MM)
सुरेश चंद्र ठाकुर
Suresh Chandra Thakur
प्रशासनिक अधिकारी
Administrative Officer
आई आई टी इन्दोर/IIT Indore

CLAIMS ANALYSIS REPORT

Raksha TPA
RAKSHA HEALTH INSURANCE TPA PVT. LTD.
FARIDABAD

Insurer: IFCO-TOKIO General Ins. Co. Ltd
Policy No: 1041333455
Period: 24-03-2018
Report Date: 23-02-2018

Total Claims Experience Report

Claim Status	Claims	Value (Rs.)	% Claims	% Value
Claims Settled	35	1,826,070.00	81.43%	95.38%
Claims Pending	41	3,205,058.00	95.35%	99.55%
Total Paid (A)				
Regulated	3	8,487.25	1.65%	0.44%
Unregulated	0	0.00	0.00%	0.00%
Total Regulated				
Claims Pending	0	0.00	0.00%	0.00%
Disputed	0	0.00	0.00%	0.00%
Claims in Progress	0	0.00	0.00%	0.00%
Claims Settled	0	0.00	0.00%	0.00%
Total Reported	43	1,914,557.25	100.00%	100.00%

Item	Value (Rs.)	% Value
Total Premium (C)	101,343.00	
Excess Premium (D)	15,133.22	
Sum Insured (E)	98,210.00	
Sum Insured (F)	130,483.00	

Remarks:
 * The Value for Outstanding may varies. The settlement amount will be less than or equal to the above figures.
 ** Reimbursement Claims are includes Pre-Paid Expenditure.

Morbidity Ratio

Code of Claim Category	No. of Claims	Ratio per 100 Employees
1144	1144	2.23%

Amountwise Claims Settled Report

Ailment	Claims	Value (Rs.)	% Claims	% Value
Diseases of the nervous system	1	26,703.00	2.63%	1.50%
Diseases of the sense organs	0	0.00	0.00%	0.00%
Mental and behavioural disorders	0	0.00	0.00%	0.00%
Temporary disability and the	0	0.00	0.00%	0.00%
Certain infectious and parasitic	1	29,430.00	2.63%	1.65%
Injuries, poisoning and certain	0	0.00	0.00%	0.00%
Independent (primary) multiple	0	0.00	0.00%	0.00%
Diseases of the ear and mastoid	1	20,976.00	2.63%	1.18%
Diseases of the circulatory	1	31,073.00	2.63%	1.75%
Exocrine, nutritional and	0	0.00	0.00%	0.00%
Diseases of the blood and blood-	0	0.00	0.00%	0.00%
forming organs and certain	0	0.00	0.00%	0.00%
Diseases involving the immune	0	0.00	0.00%	0.00%
Diseases of the genitourinary	13	434,024.00	34.21%	24.40%
Diseases of respiratory system	3	164,968.00	7.69%	9.27%
Diseases of the skin and	1	194,748.00	2.63%	10.95%
Diseases of the digestive system	3	130,637.00	7.69%	7.34%
Diseases of the musculoskeletal	5	289,954.00	13.16%	16.30%
System and connective tissue	6	114,387.00	15.79%	6.43%
Symptoms, signs and abnormal	0	0.00	0.00%	0.00%
clinical and laboratory findings,	0	0.00	0.00%	0.00%
not elsewhere classified	0	0.00	0.00%	0.00%
Zenagental malformations,	0	0.00	0.00%	0.00%
abnormalities and chromosomal	0	0.00	0.00%	0.00%
Conditions originating in	0	0.00	0.00%	0.00%
the individual member	0	0.00	0.00%	0.00%
Injury, poisoning and certain	3	341,950.00	7.69%	19.22%
conditions (excludes of external	0	0.00	0.00%	0.00%
causes)	0	0.00	0.00%	0.00%
Grand Total	38	1,776,870.00	100.00%	100.00%

Age wise Claims Paid Report

Age Group	Claims	Value (Rs.)	% Claims	% Value
0-14	41	1,908,238.00	100.00%	100.00%
15-24	0	0.00	0.00%	0.00%
25-34	0	0.00	0.00%	0.00%
35-44	0	0.00	0.00%	0.00%
45-54	0	0.00	0.00%	0.00%
55-64	0	0.00	0.00%	0.00%
65-74	0	0.00	0.00%	0.00%
75-84	0	0.00	0.00%	0.00%
85 & Above	0	0.00	0.00%	0.00%
Grand Total	41	1,908,238.00	100.00%	100.00%

Calculation of Reimbursement Report

Beneficiary	Claims	Value (Rs.)	% Claims	% Value
Spouse	41	1,908,238.00	100.00%	100.00%
Child	0	0.00	0.00%	0.00%
Parents	0	0.00	0.00%	0.00%
Others	0	0.00	0.00%	0.00%
Grand Total	41	1,908,238.00	100.00%	100.00%

Amount Band Report

Amount Band	Claims	Value (Rs.)	% Claims	% Value
0-10000	7	11,051.00	7.32%	0.61%
10001-20000	16	270,824.00	39.02%	14.21%
20001-30000	5	111,073.00	12.10%	6.17%
30001-40000	8	433,204.00	21.45%	23.67%
40001-50000	3	481,874.00	7.32%	25.24%
50001-60000	1	202,058.00	3.44%	11.87%
60001-70000	1	1,496,058.00	100.00%	100.00%
Grand Total	41	1,908,238.00	100.00%	100.00%

Repeated Utilization Report for Employee

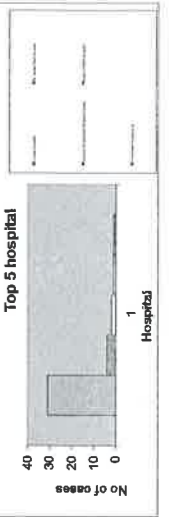
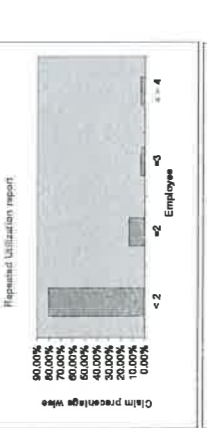
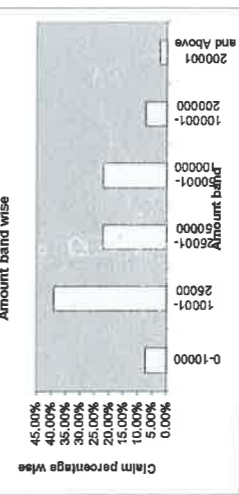
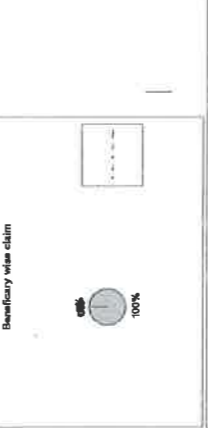
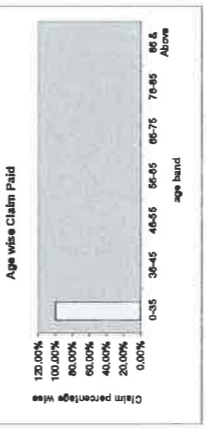
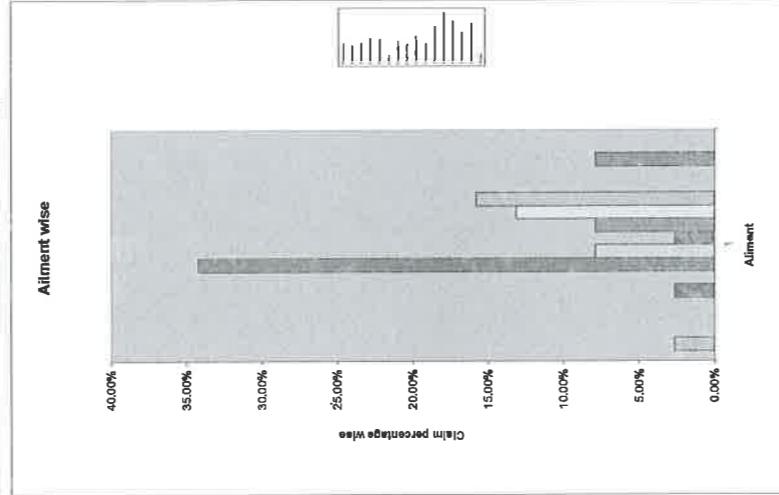
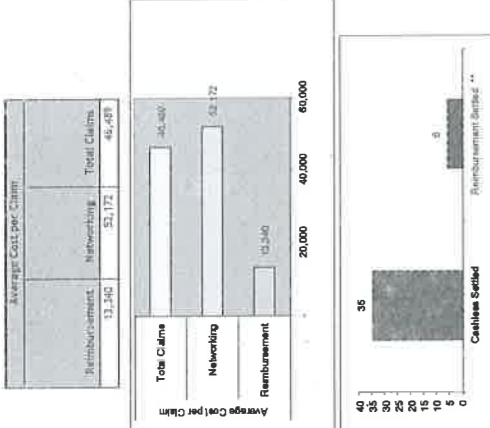
No. of Claims in current Policy	No. of Employee	Value (Rs.)	% Claims	% Value
< 2	25	1,277,353	67.48%	67.02%
= 2	4	262,475	12.90%	13.77%
= 3	1	116,230	3.23%	6.10%
= > 4	1	250,000	3.23%	13.12%
Total	31	1,906,058.00	100.00%	100.00%

Repeated Utilization Report for Beneficiary

No. of Claims in current Policy	No. of Dependents	Value (Rs.)	% Claims	% Value
< 2	0	0.00	0.00%	0.00%
= 2	0	0.00	0.00%	0.00%
= 3	0	0.00	0.00%	0.00%
= 4	0	0.00	0.00%	0.00%
Total	0	0.00	0.00%	0.00%

Previous Report

Claim No.	Claim Value (Rs.)
1	1,17,000
2	3,20,000
3	1,17,000
4	1,17,000
5	1,17,000
6	1,17,000
7	1,17,000
8	1,17,000
9	1,17,000
10	1,17,000
11	1,17,000
12	1,17,000
13	1,17,000
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30	1,17,000
31	1,17,000
32	1,17,000
33	1,17,000
34	1,17,000
35	1,17,000
36	1,17,000
37	1,17,000
38	1,17,000
39	1,17,000
40	1,17,000
41	1,17,000



सुरेश चन्द्र ठाकुर
 Suresh Chandra Thakur
 प्रशासनिक अधिकारी
 Administrative Officer
 आई आई टी इन्डोर / IIT Indore

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