



Ref. No.: IITI(MM)/SAO/033/TV/2024-25/1

Date: 17/05/2024

PREBID REPORT

The meeting for Pre-bid discussion was held at IIT-Indore through google meet on 09/05/2024 from 03.00 PM onwards for E- Tender for Group Medical and Accidental Insurance policy for Students for 2024-2025.

The report of the meeting is as mentioned below.

Sl. No.	Reference of the Clause No. of the Tender Document	Query/Clarification/Deviation sought	Response from IIT1																															
M/s Universal Sompoo General Insurance Company Limited																																		
01.	Clause No 7 of Page No 12	No Age Limit for policy coverage for Student. kindly confirm the age limit.	<div>Present Percentage of students in the age bracket is as follows:</div> <table><tr><th>Age Bracket</th><th>Gender</th><th>Percentage as present strength</th></tr><tr><td rowspan="3">0-21</td><td>Male</td><td>34.20</td></tr><tr><td>Female</td><td>9.37</td></tr><tr><td>Total</td><td>43.57</td></tr><tr><td rowspan="3">22-35</td><td>Male</td><td>38.96</td></tr><tr><td>Female</td><td>14.48</td></tr><tr><td>Total</td><td>53.43</td></tr><tr><td rowspan="3">36-45</td><td>Male</td><td>2.29</td></tr><tr><td>Female</td><td>0.35</td></tr><tr><td>Total</td><td>2.64</td></tr><tr><td rowspan="3">46-55</td><td>Male</td><td>0.28</td></tr><tr><td>Female</td><td>0.04</td></tr><tr><td>Total</td><td>0.32</td></tr></table>	Age Bracket	Gender	Percentage as present strength	0-21	Male	34.20	Female	9.37	Total	43.57	22-35	Male	38.96	Female	14.48	Total	53.43	36-45	Male	2.29	Female	0.35	Total	2.64	46-55	Male	0.28	Female	0.04	Total	0.32
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02.	Clause No 1 of Page No 12	Room rent will be 2% of the sum insured, complete room rent condition	Refer the chapter -5 technical bid scope of work SI No. 1 i.e. Room rent will be 2% of the sum insured.																															
03.		Is it a fresh proposal or market renewal?? IF Yes, please arrange claim dump in excel format as received from the TPA, claim MIS generated date, member count and premium at inception and at the end of the expiring policy.	Market Renewal TPA Claim MIS data attached as Annexure -I																															
04.		Expiry terms and conditions.	Present Policy valid up to July 22, 2024																															
05.		Is there any involvement in selection?	NO.																															
M/s Star Health and Allied Insurance Company Limited																																		
6.	Page no.2. Sl.no.1 it is mentioned that, Rs.1,00,000/- to be paid Online as EMD.	As per regulations we will not be able to pay Earnest Money Deposit Rs.1,00,000/-.	Please refer to clause no. 23 of page no. 7 of the tender document.																															
7.		We request you to confirm whether the above proposal is fresh or renewal. If it is renewal, please let us know Past Experience details Viz., Insured Name, TPA name, Number & Claims amount (Settled & Outstanding), Claims as on date, No. of lives at inception, Premium, Sum Insured, Scope of Cover.	Refer SI. No. 03																															
8.		We need Age category wise number of students to be covered under the GMC & GPA policy	Refer SI. No. 01																															

9.	Refer page no.17 Annexure-V where the bidders are required to furnish details of Contact person along with Telephone no. And Fax no. and Email address.	As per underwriting norms we will not be able to provide contact person details. Hence, we request you to waive off the condition.	No Change.
10.	Refer page no.11 under sl.no.3. It is mentioned 'Without submission of completion certificate the experience will not be considered.	We request you to kindly consider and confirm whether we can submit policy copies for the requirement.	No Change.

M/s Alliance Insurance Brokers Pvt. Ltd.

11.	Page No.7, Clause No. 23 – EMD	Since we are MSE registered company, we are exempted from paying EMD of INR 100,000 as per the clause No. 23 of tender document	Please refer to clause no. 23 of page no. 7 of the tender document
12.	CHAPTER-5 - TECHNICAL BID - Scope of Work for GMC & GPA policy	Please Share Policy copy for more clarity on Coverages opted under the policy, No. of Lives covered in existing policy and the premium paid for existing policy.	Present policy copy is attached for ready reference as Annexure –2 Copies of latest service order and amendment order is shared as Annexure-2
13.	CHAPTER-5 - TECHNICAL BID - Scope of Work for GMC & GPA policy	Claim MIS of Last 3 policy years (2021-22, 2022-23 & 2023-24) along with no. of students covered and the premium paid towards Group Personal Accident policy. Data of all students in excel format along with DOB and age.	Refer SI. No. 03
14.	CHAPTER-5 - TECHNICAL BID - Scope of Work for GMC & GPA policy	Group Medclaim policy Claim MIS along with Claim summary of TPA for policy year 2023-24. Data of all students in excel format along with DOB and age. Please also share the claim MIS of the last 2 policy years (2021-22 & 2022-23) if available. This will help us to work on best prices from insurance companies.	Refer SI. No. 03

M/s Reliance General Insurance Company Limited

15.	Group Medclaim (GMC) Insurance	Claims MIS / Dump in Excel format with each claim detail along with a claim analysis report with reconciliation date for the purpose of risk evaluation and premium calculations.	Refer SI. No. 03
16.	List of lives in Excel or approx bifurcation of 3300 students in age bracket of 0-21 22-35 36-45 46-55 56-65 66 & above for purpose of risk evaluation and premium calculations		Please refer to the Pre-Bid Report SI. no. 01
17.	Please confirm if all students are covered without any selection. Please confirm in case of any selection.		All registered studying students are covered for Group Medical and Accidental Insurance policy.
18.	Please share expiring Policy Copy for below details: a) No. of lives at inception of ongoing policy b) Risk Start Date & Expiry Date of ongoing policy c) PSU / Pvt. Insurer for purpose of GIPSA discounting d) If Tender coverages on Pg 12 and expiring policy coverages are same or not. Please confirm if any additional coverages have been added or removed in Tender which is not mentioned in expiring policy coverages. If yes, then please confirm as it will affect pricing.		Present policy copy is attached for ready reference as Annexure – a) 2802 students b) For the ongoing policy the start date was July 23, 2023 and the end date is July 22, 2024. c) No Change d) No change

M/s. National Insurance Company

19.	BID Security (EMD) (iii) Concerned	National Insurance Company Limited is a PSU under the Ministry of Finance Department of Financial Services which is fully owned by the Government Of India.	Please refer to clause no. 23 of page no. 7 of the tender document. Bid must be submitted with valid exemption certificate.
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	Ministry/ Department)	Kindly provide us the list of documents that need to be uploaded in EMD since being a PSU we are not required to submit EMD for participating in tender of any other PSU/ Govt Institutions work orders.	PSU with valid regulation of IRDA.
20.	Pre-Bid Meeting	Claims dump and Claim MIS for the past 3 years for GMC and GPA policies separately	Refer Sl. No. 03
21.	Pre-Bid Meeting	Expiring Policy Copy with terms and conditions including name of previous insurer and TPA. Kindly also confirm that are there any changes from previous insurance coverage in the current tender proposal)	Refer the Point no: 12 of the pre bid report.
22.	Annexure III - Work Experience	Past records of similar experience are to be submitted by the tender participant. Kindly confirm whether experience of any general insurance product is acceptable or the specific product of GMC and GPA is required to be submitted.	Past records of similar experience are to be submitted. No Change.
23.	Annexure - VIII Declaration of Annual turnover and Income Tax Return	The audited balance sheets of the company are readily available at our company's website and all the regulations are met as per the norm of IRDA. Kindly confirm whether any CA certification is required for supporting the data that needs to be filled in the annexure or simple declaration of our company would suffice.	No Change.
24.	Price Bid	Sum Insured Value year ____ for 1st, 2nd and 3rd are left blank. Kindly confirm what is to be filled in the subject blanks from our end.	Please refer to point 2 at page no. 05 of 25 in chapter 2, general term & condition within the tender document.
25.	Price Bid	The bid is required to be filled for 3 years (2024-25, 2025-26, 2026-27). Please confirm whether the bid would be finalized on the basis of L1 ranking taking all the years premium into account or the L1 would be decided based on quote for the period of 2024-25 alone.	
26.	Price Bid	Is there any provision of changing our bid for future years, i.e., 2025-26 and 2026-27 based on the claim experience of 2024-25 if selected as L1	

The date of submission of online bids is extended up to 28/05/2024 @ 15:00 Hrs.

The date of Opening of bids is extended up to 28/05/2024 @ 15:30 Hrs.

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

Assistant Registrar (MMS)

**सहायक कुलसचिव
(सामग्री प्रबंधन विभाग)
• Assistant Registrar
(Materials Management Section)**

सहायक कुलसचिव
(सामग्री प्रबंधन विभाग)
Assistant Registrar
(Materials Management Section)