

Queries & Clarification for Invitation of Proposal dated 22/09/2026 from Insurance Agency for Providing Services of Medi-Claim to BRLPS Employees
(e-Proc 2.0 Tender ID: 140269)

Sl. No.	Bid Requirement	Queries Raised	Clarification
1.	Only insurance companies having a valid license to carry out insurance business are eligible to participate and brokering firms are not allowed to participate in the bid.	- In this regard, kindly clarify whether the said restriction applies only to insurance brokers, or whether participation through any other intermediary arrangement (such as banks, corporate agents, insurance marketing firms, aggregators, or similar entities) is also not permitted. - Further, kindly confirm whether the bid is required to be submitted directly by	It is clarified that Insurance Companies having valid license to carry out insurance business are only eligible. Brokering firms are not allowed to participate in this bid. Bid is to be submitted directly by the Insurance Companies having a valid license to carry out insurance business issued by IRDA. Valid IRDA license copy issued by IRDA should be uploaded with the bid.

		the eligible insurance company itself and whether any intermediary-led participation arrangement would be considered non-responsive to the tender requirements.	
2.	Past three-four years' Claim MIS in Excel format along with claim summary reports	It is clarified that claims MIS of past three years in EXCEL format can be downloaded through the following link- https://docs.google.com/spreadsheets/d/1UB7m-i5YPrfzPX9MpN6vFbtRDkdLBGZ_1ox3ytBj07E/edit?usp=sharing	
3.	Expiring policy copies for FY 2025-26, FY 2024-25, and FY 2023-24.	It is clarified that policy copy cannot be shared. However, it is to inform that first agreement was signed for the year 2023-24 and it was further renewed on the same terms and condition for another two years ending 2025-26. The ToR/Scope of Services mentioned in the current policy is same as ToR/Scope of Work published in the present Invitation of Proposal except the sum insured. In previous as well as current running policy, we had categorization under two categories having sum insured of Rs. 3,00,000/- & 4,50,000/-	
4.	Confirmation on whether in-house TPA is permitted under the proposed policy.	It is clarified that in-house TPA is also allowed. The TPA will have to collect the claim and supporting document on weekly basis from BRLPS office located at Vidyut Bhawan, Bailey Road Patna.	
5.	Are the coverages mentioned in Tender as per expiring policy or any new/additional coverage is requested for quote – if yes please confirm the same.	It is clarified that bidder has to quote rate the coverages required as per Terms of Reference. No rate for any additional coverage is to be quoted.	

6.	Are we covering all employees or any selection is involved?	It is clarified that all the employees are covered as per list provided in the Terms of Reference. If any number is increased/decreased, payment on unit rate quoted by the bidder will be paid.									
7.	Coverage - Provide coverage data (headcount) at the inception as well as at expiry of at least last four policy years including expiring policy of 2025-26.	Policy Period 2023-24									
		Category	Employee Covered	Premium without Taxes		Sum Insured	Total Lives Covered				
		Category II	217	2663892		4,50,000	35358				
		Category III	7536	71350848		3,00,000					
		Total	7753	74014740							
		Policy Period 2024-25									
		Category	Employee Covered	Premium without Taxes		Sum Insured	Total Lives Covered				
		Category II	205	2516580		4,50,000	34983				
		Category III	7063	66872484		3,00,000					
			7268	69389064							
		Policy Period 2025-26									
		Category	Employee Covered	Premium without Taxes		Sum Insured	Total Lives Covered				
		Category II	215	2639340		4,50,000	34346				
		Category III	7023	66465360		3,00,000					
			7238	69104700							
8.	Premium Details - Provide amount of Premium Paid (During inception and at expiry) under last four policy years including expiring policy of 2025-26.	It is clarified the amount of premium paid during the last 03 years is mentioned in point no. 2 of the attached Terms of Reference. It is clarified that no additional premium was paid during the last 03 years of policy period.									
9.	As per the demography details shared with the tender under Point 2 of Annexure - A of the Invitation for Proposal (IFP), total number of employees mentioned as 8300, however the total count of spouse (Husband + Wife) has been mentioned as 45,233. Please provide correct relationship and age wise breakup.	It is clarified that corrected is as follows:									
		Relationship and Age Wise Break U									
		Age	DAUGHTER	Father	Mother	SELF	SON	Husband	WIFE	Grand Total	
		0-18	3880			1	4488	0	9	8378	
		19-25	442		1	450	617	6	363	1879	
		26-30	68		2	980	126	104	1085	2365	
		31-35	11		2	2000	30	386	1222	3651	
		36-40	1	6	44	2118	6	558	910	3643	
		41-45		37	186	1503		399	438	2563	

		46-50		205	627	777		288	216	2113	
		51-55		579	1122	379		168	65	2313	
		56-60		1061	1371	87		71	9	2599	
		61- 65		1						1	
		61-65		1169	1210	4	1	17	4	2405	
		66-70		1180	1064	1		5	2	2252	
		71-75		1079	895			0		1974	
		76-80		654	382			0		1036	
		81-85		244	120			0		364	
		86-90		66	47			0		113	
		91-95		4	8			0		12	
		Grand Total	4402	6285	7081	8300	5268	2002	4323	37661	
10.	As per price schedule mentioned in Annexure – C of the Invitation for Proposal, Premium need to be quoted exclusive of applicable taxes, though in point number 8 of the IFP it is mentioned that “The Financial Proposal should contain the detailed premium price offer for each employee with all taxes, if any”. Confirm whether premium to be quoted inclusive or exclusive of applicable taxes.	It is clarified that in price format, the rate is to be quoted exclusive of GST. GST will be paid as per actual.									
11.	In the first para of the IFP, it is mentioned that the proposal could form the basis for future negotiations and ultimately a contract between the bidder and BRLPS. Please clarify whether the tender is for selection and award based on the submitted bid or only for empanelment/negotiation. Please also confirm that no major	It is clarified that this tender is for selection and award. It is also confirmed that no major coverage condition will be introduced once the bid is submitted.									

	commercial or coverage condition will be introduced after bid submission.		
12.	As per clause no. 5.a. of IFP, the EMD amount of Rs. 22.50 lakh can be submitted through a Bank Guarantee (BG). Kindly provide exact BG format with wordings.		The format for Bank Guarantee for EMD is attached with this clarification.
13.	As per point 8 of the IFP, the technical and financial bid needs to be submitted under single envelop system. Please confirm that the premium will remain encrypted and inaccessible until completion of eligibility review.		It is clarified that technical and financial proposals will be submitted through https://eproc2.bihar.gov.in only at respective places. Both the technical and financial proposals will be opened simultaneously.
14.	As per the coverage details shared under Point 4 of Annexure - A of the Invitation for Proposal (IFP), total sum insured shall be Rs. 5,00,000/- Please confirm whether Rs.5,00,000 is an individual Sum Insured for every covered member, or a family-floater Sum Insured shared by employee and dependents.		It is clarified that it is a family floater Insurance Policy which will be shared by employees and dependents during one year of policy period.
15.	As per the bid requirement, participating Insurance companies	We invite your kind attention towards the enclosed letter issued by General Insurance Council	It is clarified that all the bidders have to submit Earnest Money Deposit (EMD)/Bid Security as per Bihar Financial Rule with amendments time to time. However, as per Bihar Purchase Preference Policy, 2024 and amendments time to time, only Enterprises of State (Micro and Small Enterprises (MSEs) along with all Industries situated and operated in Bihar and acknowledged with Udyam Registration) are exempted from submitting Earnest Money Deposit (EMD)/Bid Security.

	need to deposit EMD/Bid Security of Rs. 22.50 Lakh and selected insurance company needs to deposit Performance Security @ 5% of the contract value.	(GIC) dated 07th June 2011, whereas the council has instructed all registered on-life insurance companies to refrain from depositing Earnest Money Deposits or Performance Guarantee Deposits. Accordingly, we request you to kindly remove such provision of depositing EMD / Security Deposit from the Tender Document.	
16.	EMD/PBG Waiver: As a Central Public Sector Undertaking (C-PSU), we kindly request waiver of the Earnest Money Deposit (EMD).	It is clarified that all the bidders have to submit Earnest Money Deposit (EMD)/Bid Security as per Bihar Financial Rules with amendments time to time. However, as per Bihar Purchase Preference Policy, 2024 and amendments time to time, only Enterprises of State (Micro and Small Enterprises (MSEs) along with all Industries situated and operated in Bihar and acknowledged with Udyam Registration) have to deposit 50% of the performance security amount.	
17.	Kindly clarify whether coverage for dependent parents includes both parents and parents-in-law.	It is clarified that employee in-laws will not be covered in the policy.	
18.	Please confirm the dependency criteria applicable for spouse, children, parents, and parents-in-	It is clarified that spouse, children and parents will be covered under the policy irrespective of age and income.	

	law, including age and income requirements.					
19.	Kindly provide details of the existing insurer, TPA, policy wording, and coverage structure.	It is clarified that SBI General Insurance is the existing Insurance Company.				
20.	Request you to share detailed claims experience for the past three policy years, including: • Claims incurred • Outstanding claims • Number of claims reported and settled • Large loss claims, if any	Policy Year	Claim Incurred	Claim Reported	Claim Settled	
		2023-24	1677	1894	1677	
		2024-25	1429	1743	1429	
		2025-26	1465	1545	1162	
21.	Please share the addition and deletion trend of employees and dependents during the last three policy years.	It is clarified that no additional payment of premium had been made. Only addition/deletion of employees with dependent has been made.				
22.	Kindly clarify whether insurers may offer maternity benefits higher than the prescribed limits and whether such enhancements will be considered positively during evaluation.	No, Not Allowed				
23.	Kindly clarify whether insurers may offer room rent without any capping and whether such enhancement will be considered during technical evaluation.	No, Not Allowed				
24.	Kindly clarify whether deployment of a dedicated servicing resource at Patna is mandatory throughout the policy	It is clarified that requirement of mandatory Nodal Person is mentioned in Annexure-B (Service Level Agreement) of Invitation of Proposal.				

	period or whether periodic visits will suffice.	
25.	For cashless authorization timelines, kindly confirm that the prescribed turnaround time shall be applicable only after receipt of complete documents from the hospital.	It is clarified that cashless authorization timeline is mentioned in Annexure-B (Service Level Agreement) of Invitation of Proposal. It would be the responsibility of Nodal Person from the Insurer to track with their Network Hospital to obtain the documents.
26.	For reimbursement claims, kindly confirm whether the prescribed turnaround time shall be counted from the date of receipt of complete claim documents.	It is clarified that for reimbursement claims, detailed information has been provided in Annexure-B (Service Level Agreement) of Invitation of Proposal.
27.	Please clarify whether newborn baby coverage is included within the family floater sum insured or is available as an additional benefit.	It is clarified that newborn baby would be covered under family floater sum insured under the Policy.
28.	Please confirm the proposed policy inception and expiry dates.	It is clarified that the period of proposed policy would be from the date of payment of premium for a period of one year.
29.	Kindly confirm whether co-payment, deductibles, or disease-wise sub-limits are permissible under the proposed scheme.	No, Not Allowed
30.	Considering the reported adverse claims experience, kindly clarify whether premium adequacy and sustainability considerations will be taken into account during bid evaluation.	No

31.	Please provide detailed evaluation criteria, including the weightage assigned to premium, technical parameters, policy enhancements, and service capabilities.	It is clarified that no weightage of any type will be given. The bid will be evaluated based on the total premium quoted and further negotiation as per Invitation of Proposal.
32.	Kindly confirm the treatment of employees who leave the organization during the policy period and the applicable coverage termination provisions.	It is clarified that once the employee leaves the organization, the same will be communicated to insurance through Nodal Person from BRLPS on a monthly basis and their insurance facility to the employee and their dependents will cease from the date of intimation. However, if any claim raised/submitted by the employee before leaving the organization under reimbursement will have to be processed and paid by the Insurance Agency.
33.	Please clarify whether GST is payable over and above the quoted premium or whether it should be included for bid evaluation purposes.	It is clarified that bid will be evaluated based on the total premium quoted and GST will be paid over it as per actual.
34.	Please clarify the renewal mechanism and whether future renewals shall be subject to mutual agreement based on claims experience and underwriting review.	It is clarified that renewal of policy will be done based on the same terms and conditions with mutual consent of the parties.
35.	Is any GIPSA (general insurance public sector association) agreed package rate applicable in PPN network hospital listed or not.	No

Format for Bid Security
Form of Bid Security - Bank Guarantee

[Guarantor letterhead or SWIFT identifier code]

Bank Guarantee No *[insert guarantee reference number]*

Date *[insert date of issue of the guarantee]*

WHEREAS, ____ *[name of Bidder]* (hereinafter called "the Applicant") has submitted his Bid dated _____ *[date]* or will submit his Bid for
.....

[name of assignment] (hereinafter called "the Bid") under Invitation for Proposal No..... *[insert number]* (hereinafter called "the Invitation of Proposal")

KNOW ALL PEOPLE by these presents that We __ *[name of bank]* of ____ *[name of country]* having our registered office at _____ (hereinafter called "the Bank") are bound unto _____ *[name of Purchaser]* (hereinafter called "the Purchaser") in the sum of _ for which payment well and truly to be made to the said Purchaser by the Bank and for which bank binds itself, his successors and assigns by these presents.

SEALED with the Common Seal of the said Bank this ____ day of _20_. THE CONDITIONS of this obligation are:

- (1) If after Bid opening the Applicant (a) withdraws his bid during the period of Bid validity specified in the Letter of Bid; or (b) does not accept the correction of the Bid Price;
- or
- (2) If the Applicant having been notified of the acceptance of his bid by the Purchaser during the period of Bid validity:
 - (a) fails or refuses to execute the Contract Agreement in accordance with the Instructions to Bidders, if required; or
 - (b) fails or refuses to furnish the Performance Security, in accordance with the Instruction to Bidders.

we undertake to pay to the Purchaser up to the above amount (in whole or part thereof) upon receipt of his first written demand, without the Purchaser having to substantiate his demand, provided that in his demand the Purchaser will note that the amount claimed by him is due to him owing to the occurrence of one or any of the four conditions, specifying the occurred condition or conditions.

This Guarantee will remain in force up to and including the date _ days after the deadline for submission of Bids as such deadline is stated in the Instructions to Bidders or as it may be extended by the Purchaser, notice of which extension(s) to the Bank is hereby waived. Any demand in respect of this guarantee should reach the Bank not later than the above date.

DATE ____ SIGNATURE OF THE BANK ____

WITNESS ____ SEAL _

[signature, name, and address]