

TENDER FOR GROUP HEALTH INSURANCE POLICY FOR MPSTDC EMPLOYEES AND THEIR FAMILY MEMBERS

Pre-Bid Meeting Queries and Answers

Date: 09th March 2018

No	Bidder Name	Quarries	Answers
1	<p align="center"> IFFCO TOKIO SACHIN RANA (GENERAL MANAGER) CONT NO- 9205897938 </p>	1. Maternity Coverage Can be opted for INR 25,000/- for Normal Delivery & INR 35,000/- for C-Section	Agreed - please refer addendum S. no. (ii) point no 1.3.25 of tender.
		2. New born Baby to be covered from Day one within Family Floater SI	Please refer point no 1.3.32 of tender.
		3. Claim Submission to be within 30 Days from Date of Discharge but claim intimation should be in time.	Agreed - please refer addendum S. no. (iv) point no 1.3.38 of tender.
		4. Bid/proposal Validity: till 31st March 2018 Only	Agreed - please refer addendum S. no. (vii) point no 2.16 of tender
		5. As per IRDA compliance full Premium will be paid in advance without any instalments	Agreed - please refer addendum S. no. (v) point no 1.3.41 of tender
		6. Waiver of EMD	Agreed - please refer addendum S. no. (viii) point no 2.19 and 2.20 of tender
		7. Only One Option of sum insured	Agreed - please refer addendum S. no. (iii) point no 1.3.27 of tender
		8. Private Insurers can also participate	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender
2	<p align="center"> ASHUTOSH KHER AREA MANAGER-CORPORATE SOLUTION GROUP, ICICI Lombard General Insurance Company Ltd. Handheld : +91 95222 11340 Landline : +91 755 3918730 </p>	1. Gross written premium should be INR 100 billion plus (FY 2016-2017)	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender
		2. Solvency ratio should be minimum 2.0X plus (IRDAI says minimum 1.5X plus)	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender
		3. Should have an in-house TPA (self owned & self operated)	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender
		4. Overall health claim settlement ratio should be 95% plus	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender
		5. Should have a dedicated corporate channel/vertical to handle large corporate with dedicated RM	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender
		6. Health claim settlement TAT should be less than 30 days for minimum 95% of claims (as per 2017-18 health claim settlement data)	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender

		7. Should be handling both health & non health portfolios for further portfolio expansion	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender
3	HDFC ERGO MAYANK MISHRA CONT NO-7566665979	GWP of Company should be above Rs 2000 Cr	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender
		Claim settlement Ratio should be above 95%	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender
		Solvency Margin should be as per IDRA defined limits	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender
		In House TPA required .	Agreed - please refer addendum S. no. (vi) point no 2.2.5 of tender