



# PUNJAB SAAF PANI COMPANY



**PUNAJB SAAF PANI COMPANY**  
**A Company Established U/sec 42 of the Companies Ordinance, 1984**

## **REQUEST FOR PROPOSAL (RFP)**

**For**

**MEDICAL AND HEALTH INSURANCE FOR THE EMPLOYEES OF PUNJAB  
SAAF PANI COMPANY (PSPC-N)**

- ) Letter of Invitation
- ) Instructions to Insurance Companies (including Data Sheet)
- ) Technical Proposal - Standard Forms
- ) Financial Proposal - Standard Forms
- ) Terms of Reference

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**CHIEF PROCUREMENT OFFICER**  
**(Procurement Dept.)**

Punjab Saaf Pani Company - North  
5 Ahmed Block, Garden Town, Lahore  
Tel: +92-42-35844144-46, Email: [procurement@saafpani.gop.pk](mailto:procurement@saafpani.gop.pk)



# PUNJAB SAAF PANI COMPANY



## Section 1: Letter of Invitation

Letter No: **PSPC-N/MHI/01**

Date: \_\_ \_\_, 2017

To

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### **SUBJECT: LETTER OF INVITATION**

1. The Punjab Saaf Pani Company (PSPC-N) invites proposals from the eligible Insurance Companies to provide the following services:

**Medical and Health Insurance for the Employees of Punjab Saaf Pani Company (PSPC-N)**

Details on the services provided in the Terms of Reference.

2. Punjab Saaf Pani Company (PSPC-N) intends to invite bids Single Stage Two Envelops in accordance with PPRA Rules 2014 from eligible Insurance Companies (hereinafter referred as the “Insurer”) for providing Medical & Health Insurance facility on Lump Sum Contract basis. More information about the eligibility criteria & services provided in the Terms of Reference annexed with the RFP documents. Interested bidders should provide information indicating that they are qualified to perform the services on the prescribed forms given in the RFP documents.

3. The RFP includes the following documents:

Section 1 - Letter of Invitation

Section 2 - Instructions to Insurer (including Data Sheet)

Section 3 - Technical Proposal - Standard Forms

Section 4 - Financial Proposal - Standard Forms

Section 5 - Terms of Reference

4. It is mandatory to make the proposals using the Standard Forms of the RFP. Proposals that are not in the prescribed format may be discarded. If any information required in the form is found missing or written elsewhere, no credit will be given in the relevant section of the evaluation.

5. Firms should submit details of three of their most relevant assignments for technical evaluation using the prescribed format.



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6. Please, inform us in writing about the following upon receipt of this letter:

- a) That you received the Letter of Invitation; and
- b) Whether you will submit a proposal alone or in association.

This information should sent to the following address:

**CHIEF PROCUREMENT OFFICER**  
**Punjab Saaf Pani Company (PSPC-N),**  
5 Ahmed Block, Garden Town, Lahore, Pakistan.  
Tel: +92-42-35844144-46,  
Email: [procurement@saafpani.gop.pk](mailto:procurement@saafpani.gop.pk),

7. If no acknowledgement received, it will presumed that you are not interested in undertaking the assignment.

Yours sincerely,

**Chief Procurement Officer**  
**Punjab Saaf Pani Company (PSPC-N),**  
**5 Ahmed Block, Garden Town, Lahore, Pakistan.**



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## Section 2: Instructions to Insurance Companies

### Definitions

- (a) “Agreement” means the Agreement signed by the Parties and all the attached documents.
- (b) “Client” means the organization with which the selected Insurer signs the Agreement for the Services.
- (c) “Insurance company” means any entity or person that may provide or provides the Services to the Client under the Agreement.
- (d) “Data Sheet” means such part of the Instructions to Insurers used to reflect specific conditions.
- (e) “Day” means calendar day.
- (f) “Punjab Saaf Pani Company (PSPC-N)” means the M/s Punjab Saaf Pani Company established under section 42 of the Companies Ordinance, 1984.
- (g) “Instructions to Insurance Company” means the document, which provides shortlisted Insurers with all information needed to prepare their Proposals.
- (h) “LOI” means the Letter of Invitation included in the RFP as Section 1, sent by the Client to the shortlisted Insurers.
- (i) “Proposal” means the Technical Proposal and the Financial Proposal.
- (j) “RFP” means the Request for Proposal to prepare by the Client for the selection of Insurers, based on the Standard RFP.
- (k) “Services” means the work to perform by the Insurance Company pursuant to the Agreement.
- (l) “Sub-Insurance company” means any person or entity with whom the Insurer sub agreements any part of the Services.
- (m) “Terms of Reference” (TOR) means the document included in the RFP as Section 5 which explains the objectives, scope of work, activities, tasks to be performed, respective responsibilities of the Client and the Insurer, and expected results and deliverables of the assignment.

### 1. Introduction

- 1.1 The Client named in the Data Sheet will select the Insurer from those who are eligible under the criteria provided in Advertisement & TORs, in accordance with the method of selection specified in the Data Sheet.



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- 1.2 The insurance company are invited to submit a Technical Proposal and a Financial Proposal for Insurance services required for the assignment named in the Data Sheet. The proposals should be in separate marked and sealed envelopes. The Proposal will be the basis for agreement negotiations and ultimately for a signed Agreement with the selected Insurance company.
- 1.3 Insurance company should familiarize themselves with assignment conditions and consider them in preparing their Proposals. To obtain first-hand information on the assignment, Insurers are encouraged to visit the Client before submitting a proposal and to attend a pre-proposal conference if one specified in the Data Sheet. Attending the pre-proposal conference is optional. Insurance company should contact the Client's representative named in the Data Sheet to obtain additional information on the pre-proposal conference. Insurers should ensure these officials informed well-ahead of time in case they wish to visit the Client.
- 1.4 The Client will provide at no cost to the Insurers the inputs and facilities specified in the Data Sheet, to carry out the services, and make available relevant data and reports.
- 1.5 Insurance company shall bear all costs associated with the preparation and submission of their proposals and agreement negotiation. The Client is not bound to accept any proposal, and reserves the right to annul the selection process at any time prior to Agreement award, without thereby incurring any liability to the Insurers.
- 1.6 Government of Punjab policy requires that Insurers provide professional, objective, and impartial advice and at all times hold the Client's interest's paramount, strictly avoid conflicts with other assignments or their own corporate interests and act without any consideration for future work.

## **Conflict of Interest**

- 1.6.1 Without limitation on the generality of the foregoing, Insurers, and any of their affiliates, shall be considered to have a conflict of interest and shall not be recruited, under any of the circumstances set forth below:

## **Conflicting activities**

- (i) A firm that engaged by the Client to provide goods, works or services other than Insurance services for a project, and any of its affiliates, shall be disqualified from providing Insurance services related to those goods, works or services. Conversely, a firm hired to provide Insurance services



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for the preparation or implementation of a project, and any of its affiliates, shall be disqualified from subsequently providing goods or works or services other than Insurance services resulting from or directly related to the firm's Insurance services for such preparation or implementation. For the purpose of this paragraph, services other than Insurance services are defined as those leading to a measurable physical output, for example surveys, exploratory drilling, aerial photography, and satellite imagery.

## **Conflicting assignments**

- (ii) An Insurance company (including its Personnel and Sub-Insurers) or any of its affiliates shall not be hired for any assignment that, by its nature, may be in conflict with another assignment of the Insurer to be executed for the same or for another Client.

## **Conflicting relationships**

- (iii) An Insurance Company (including its Personnel and Sub-Insurers) that has a business or family relationship with a member of the Client's staff who is directly or indirectly involved in any part of (i) the preparation of the Terms of Reference of the assignment, (ii) the selection process for such assignment, or (iii) supervision of the Agreement, may not be awarded an Agreement, unless the conflict stemming from this relationship has been resolved in a manner acceptable to the Punjab Saaf Pani Company throughout the selection process and the execution of the Agreement.

1.6.2 Insurance companies have an obligation to disclose any situation of actual or potential conflict that affects their capacity to serve the best interest of their Client, or that may reasonably be perceived as having this effect. Failure to disclose said situations may lead to the disqualification of the Insurer or the termination of its Agreement.

## **Unfair Advantage**

1.6.3 If a shortlisted Insurance company could derive a competitive advantage from having provided Insurance services related to the assignment in question, the Client should make available to all shortlisted Insurers together with this RFP all



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information that would give such Insurer any competitive advantage over competing Insurers.

## **Fraud and Corruption**

1.7 M/s Punjab Saaf Pani Company (PSPC-N) requires Insurers participating in its projects to adhere to the highest ethical standards, both during the selection process and throughout the execution of an agreement. In pursuance of this policy, the Punjab Saaf Pani Company:

(a) defines, for the purpose of this paragraph, the terms set forth below as follows:

(iv) “corrupt practice” means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the action of a public official in the selection process or in agreement execution;

(v) “fraudulent practice” means a misrepresentation or omission of facts in order to influence a selection process or the execution of an agreement;

(vi) “collusive practices” means a scheme or arrangement between two or more Insurers with or without the knowledge of the Client, designed to establish prices at artificial, noncompetitive levels;

(vii) “Coercive practices” means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in a procurement process, or affect the execution of an agreement.

(b) will reject a proposal for award if it determines that the Insurer recommended for award has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for the agreement in question;

(c) will sanction a Insurer, including declaring the Insurer ineligible, either indefinitely or for a stated period of time, to be awarded a PSPC-N agreement if at any time it determines that the Insurer has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for, or in executing, a PSPC-N agreement; and

(d) will have the right to require that a provision be included requiring Insurers to permit the Government of Punjab to inspect their accounts



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and records and other documents relating to the submission of proposals and agreement performance, and have them audited by auditors appointed by the Government of Punjab.

- 1.8 Insurance company and their associates shall not be under a declaration of ineligibility for corrupt and fraudulent practices issued by the Company in accordance with the above para. 1.7. Furthermore, the Insurers shall be aware of the provisions on fraud and corruption stated in the specific clauses in the General Conditions of Agreement.
- 1.9 Insurance company shall furnish information on commissions and gratuities, if any, paid or to be paid to agents relating to this proposal and during execution of the assignment if the Insurer awarded the Agreement, as requested in the Financial Proposal submission form (Section 4).
- Only one Proposal** 1.10 Shortlisted Insurance Company may only submit one proposal. If an Insurer submits or participates in more than one proposal, such proposals shall be disqualified.
- Proposal Validity** 1.11 The Data Sheet indicates how long Insurers' Proposals must remain valid after the submission date. During this period, Insurers shall maintain the availability of Professional staff nominated in the Proposal. The Client will make its best effort to complete negotiations within this period. Should the need arise; however, the Client may request Insurers to extend the validity period of their proposals. Insurers who agree to such extension shall confirm that they maintain the availability of the Professional staff nominated in the Proposal, or in their confirmation of extension of validity of the Proposal, Insurers could submit new staff in replacement, who would be considered in the final evaluation for agreement award. Insurers who do not agree have the right to refuse to extend the validity of their Proposals
- 2. Clarification and Amendment of RFP Documents** 2.1 Insurance company may request a clarification of any of the RFP documents up to the number of days indicated in the Data Sheet before the proposal submission date. Any request for clarification must be sent in writing, or by standard electronic means to the Client's address in the Data Sheet. The Client will respond in writing, or by standard electronic means and will send written copies of the response (including an explanation of the query but without identifying the source of inquiry) to all Insurers. Should the Client deem it necessary to amend the RFP because of a clarification, it shall do so following the





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procedure under para. 2.2.

2.2 At any time before the submission of Proposals, the Client may amend the RFP by issuing an addendum in writing or by standard electronic means. The addendum shall be sent to all Insurers and will be binding on them. Insurers shall acknowledge receipt of all amendments. To give Insurers reasonable time in which to consider an amendment in their Proposals the Client may if the amendment is substantial, extend the deadline for the submission of Proposals.

### **3. Preparation of Proposals**

3.1 The Proposal (see para. 1.2), as well as all related correspondence exchanged by the Insurers and the Client, shall be written in the language (s) specified in the Data Sheet.

3.2 In preparing their Proposal, Insurance Company expected to examine in detail the documents comprising the RFP. Material deficiencies in providing the information requested may result in rejection of a Proposal.

### **Technical Proposal Format and Content**

3.3 The Technical Proposal shall not include any financial information. A technical Proposal containing financial information may be declared non-responsive.

### **Financial Proposals**

3.4 The Financial Proposal shall be prepared using the attached Standard Forms (Section 4). It shall list all costs associated with the assignment. If appropriate, these costs should be broken down by activity and, if appropriate, into foreign and local expenditures. All activities and items described in the Technical Proposal must be priced separately; activities and items described in the Technical Proposal but not priced, shall be assumed to be included in the prices of other activities or items.

### **Taxes**

3.5 The Insurance Company may be subject to local taxes (such as value added or sales tax or income tax, duties, fees, levies) on amounts payable by the Client under the Agreement. The Client will state in the Data Sheet if the Insurer is subject to payment of any taxes.

3.6 Insurance company should express the price of their services in Pakistan Rupees.

3.7 Commissions and gratuities, if any, paid or to be paid by Insurers and related to the assignment will be listed in the



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Financial Proposal Form FIN-1 of Section 4.

## 4. Submission, Receipt, and Opening of Proposals

- 4.1 The original proposal (Technical Proposal and, if required, Financial Proposal; see para. 1.2) shall contain no interlineations or overwriting, except as necessary to correct errors made by the Insurers themselves. The person who signed the proposal must initial such corrections. Submission letters for both Technical and Financial Proposals should respectively be in the format of TECH-1 of Section 3, and FIN-1 of Section 4.
- 4.2 An authorized representative of the Insurance Company shall initial all pages of the original Technical and Financial Proposals. The authorization shall be in the form of a written power of attorney accompanying the Proposal or in any other form demonstrating that the representative has duly authorized to sign. The signed Technical and Financial Proposals shall be marked "ORIGINAL".
- 4.3 The Technical Proposal shall be marked "ORIGINAL" or "COPY" as appropriate. The Technical Proposals shall sent to the addresses referred to in para 4.5 in the number of copies indicated in the Data Sheet. All required copies of the Technical Proposal are to be made from the original. If there are discrepancies between the original and the copies of the Technical Proposal, the original governs.
- 4.4 The original and all copies of the Technical Proposal shall place in a sealed envelope clearly marked "TECHNICAL PROPOSAL". Similarly, the original Financial Proposal (if required under the selection method indicated in the Data Sheet) shall place in a sealed envelope clearly marked "FINANCIAL PROPOSAL" followed by the name of the assignment, and with a warning "**DO NOT OPEN WITH THE TECHNICAL PROPOSAL.**" The envelopes containing the Technical and Financial Proposals shall place into an outer envelope and sealed. This outer envelope shall bear the submission address and title of the Assignment, clearly marked "**DO NOT OPEN, EXCEPT IN PRESENCE OF THE OFFICIAL APPOINTED, BEFORE SUBMISSION DEADLINE**". The Client shall not be responsible for misplacement, losing or premature opening if the outer envelope is not sealed and/or marked as stipulated. This circumstance may be case for Proposal rejection. If the Financial Proposal will not submitted in, a separate sealed envelope duly marked as indicated above, this will be constitute grounds for declaring the Proposal non-responsive.
- 4.5 The Proposals must sent to the address/addresses indicated in the Data Sheet and received by the Client no later than the time and the date indicated in the Data Sheet, or any extension to this date in accordance with para. 2.2. Any



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proposal received by the Client after the deadline for submission shall returned unopened.

4.6 The Client shall open the Technical Proposal immediately after the deadline for their submission. The envelopes with the Financial Proposal shall remain sealed and securely stored.

## 5. Proposal Evaluation

5.1 From the time the Proposals are opened to the time the Agreement is awarded, the Insurance Company should not contact the Client on any matter related to its Technical and/or Financial Proposal. Any effort by Insurers to influence the Client in the examination, evaluation, ranking of Proposals, and recommendation for award of Agreement may result in the rejection of the Insurers' Proposal.

Evaluators of Technical Proposals shall have no access to the Financial Proposals until the technical evaluation concluded.

### Evaluation of Technical Proposals

5.2 The evaluation committee shall evaluate the Technical Proposals based on their responsiveness to the Terms of Reference, applying the evaluation criteria, sub criteria, and point system specified in the Data Sheet. A Proposal shall rejected at this stage if it does not respond to important aspects of the RFP, and particularly the Terms of Reference.

<b>Eligibility Criteria of Insurer</b>	5.3 Eligibility criteria of insurer specified in the data sheet.
<b>Scoring Criteria for Technical Evaluation</b>	5.3.1 Scoring Criteria for Technical Evaluation of insurer specified in the data sheet.
<b>Public Opening and Evaluation of Financial Proposals</b>	5.4 After the technical evaluation completed, the Client shall inform the Insurers who have submitted proposals the technical scores obtained by their Technical Proposals, and shall notify those Insurers whose Proposals did not meet the minimum qualifying mark or were considered non responsive to the RFP and TOR, that their Financial Proposals will be returned unopened after completing the selection process. The Client shall simultaneously notify in writing Insurers that have secured the minimum qualifying mark, the date, time and location for opening the Financial Proposals. Insurers' attendance at the opening of Financial Proposals is optional. The opening date shall be set to allow interested Insurers sufficient time to arrange for



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		attending the opening.
		5.5 Financial Proposals shall be opened publicly in the presence of the Insurers' representatives who choose to attend. The name of the Insurance Company and the technical scores of the Insurers shall be read aloud. The Financial Proposal of the Insurers who met the minimum qualifying mark will then be inspected to confirm that they have remained sealed and unopened. These Financial Proposals shall then be opened, and the total prices read aloud and recorded.
		5.6 The Evaluation Committee will correct any computational errors. When correcting computational errors, in case of discrepancy between a partial amount and the total amount, or between word and figures, the former will prevail. In addition to the above corrections, as indicated under para 3.6, activities and items described in the Technical Proposal but not priced, shall be assumed to be included in the prices of other activities or items.
<b>6. Finalization of Contract</b>	6.1	Finalization of contract will be held at the date and address indicated in the Data Sheet. The invited Insurer will, as a pre-requisite for attendance at the contract finalization meeting, confirm availability of all Professional staff. Failure in satisfying such requirements may result in the Client proceeding to negotiate with the next-ranked Insurer. Representatives conducting contract finalization on behalf of the Insurer must have written authority to negotiate and conclude an Agreement.
<b>Conclusion of the Contract Finalization</b>	6.2	Contract finalization will conclude with a review of the draft Agreement. To complete negotiations the Client and the Insurer will initiate the agreed Agreement. If contract finalization meeting fails, the Client will invite the Insurer whose Proposal received the second highest score to negotiate an Agreement.
<b>7. Award of Agreement</b>	7.1	After completing negotiations, the Client shall award the Agreement to the selected Insurer, publish details on the PPRA website, and promptly notify all Insurers who have submitted proposals. After Agreement signature, the Client shall return the unopened Financial Proposals to the unsuccessful Bidders.
	7.2	The Insurance Company expected to commence the assignment on the date and at the location specified in the Data Sheet.
<b>8. Confidentiality</b>	8.1	Information relating to evaluation of Proposals and recommendations concerning awards shall not be disclosed to the Insurers who submitted the Proposals or to other persons not officially concerned with the process,



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until the publication of the award of Agreement. The undue use by any Insurer of confidential information related to the process may result in the rejection of its Proposal and may be subject to the provisions of the Insurer Selection Guidelines relating to fraud and corruption.



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## Instructions to Insurers

### DATA SHEET

Paragraph Reference	
1.1	Name of the Client: <b>Punjab Saaf Pani Company (PSPC-N)</b>
1.2	Financial Proposal to be submitted together with Technical Proposal (sealed in separate envelopes): <b>Yes ___ No ___</b>  Name of the contract is <b><u>MEDICAL &amp; HEALTH INSURANCE FOR THE EMPLOYEES OF PUNJAB SAAF PANI COMPANY (PSPC-N).</u></b>
1.3	The Client's representative is: Chief Contract & Procurement Address: 5 Ahmed Block, Garden Town, Lahore. Telephone: +92-42-35844144-46 E-mail: < <a href="mailto:procurement@saafpani.gop.pk">procurement@saafpani.gop.pk</a> >
1.4	The Client will provide the following inputs and facilities:  All available data and information
1.11	Proposals must remain valid for 90 days i.e. until November 2017.
2.1	Clarifications may requested not later than <b>7 days</b> before the submission date. The address for requesting clarifications is <b>Chief Contract &amp; Procurement Officer.</b> Address: <b>5 Ahmed Block, Garden Town, Lahore, Pakistan.</b> Telephone: <b>+92-42-35844144-46</b> E-mail: < <a href="mailto:procurement@saafpani.gop.pk">procurement@saafpani.gop.pk</a> >
3.1	Proposals shall be submitted in the following language: <b>English</b>
3.5	Amounts payable by the Client to the Bidder under the Agreement to be subject to local taxation: <b>Yes__No ___</b>
4.3	Insurance company must submit the original and Two copy of the Technical Proposal, and one Financial Proposal.



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<b>4.5</b>	<p>The Proposal submission address is: <b>Chief Procurement Officer</b> Address: - <b>5 Ahmed Block, Garden Town, Lahore.</b> Proposals must be submitted no later than <b>the __ __, 2017 by __ Hour office of PSPC-N.</b></p>
<b>5.3</b>	<p>Eligibility and Technical Evaluation Criteria are as follow:</p> <p style="text-align: center;"><b>Eligibility Criteria</b></p> <ol style="list-style-type: none"><li>I. Copy of Registration with Securities &amp; Exchange Commission or Registrar of Firms.</li><li>II. Copy of Registration with Income Tax and Sales Tax Department.</li><li>III. Minimum AA rated companies by Pakistan Credit Rating Agency (PACRA)/JCR.</li><li>IV. 03 years audited financial statements.</li><li>V. Panel of Hospital in all major areas of the Punjab.</li><li>VI. Approved Insurer from SECP.</li><li>VII. Registered with Income Tax and Sales Tax authorities.</li><li>VIII. Companies scoring minimum <b>60% marks</b> in the technical evaluation criteria will be qualified for financial proposal.</li><li>IX. No insurance companies black listed by any Government Department shall be entertained.</li><li>X. Conditional tenders will not be accepted.</li><li>XI. Each Paper of the tender document has to stamped and signed by the authorized signatory of the insurance company.</li><li>XII. The financial bid of the qualified insurer will be opened and work will be awarded to the responsive lowest bidder.</li></ol> <p style="text-align: center;"><b>Technical Criteria</b></p> <p><b>5.3.1 Credit Rating by PACRA/ JCR-VIS Points</b> 1 A+ - 10 Marks 2 A – 08 Marks</p> <p><b>5.3.2 Total Equity Points</b> 1 More than Rs. 1200 millions – 10 Marks 2 Rs. 500 million upto Rs. 1200 millions – 05 Marks 3 Less than Rs. 500 millions – 03 Marks</p> <p><b>5.3.3 Year in Business Points</b> 1- More than 10 years – 10 Marks 2- 5 year to 10 years – 05 Marks</p> <p><b>5.3.4 Number of Clients (Public Sector) in Health Insurance</b> 1- More than 10 – 20 Marks 2- Up to 5 – 10 Marks</p> <p><b>5.3.5 Number of Corporate clients in Health Insurance Points</b> 1- More than 30 – 10 Marks 2- 20 to 30 – 05 Marks</p> <p><b>5.3.6 Number of Panel Hospital at Lahore Points</b> 1- More than 75 – 20 Marks</p>



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	<p>2- Between 50 to 75 – 10 Marks 3- Less than 50 – 07 Marks <b>5.3.7 24/7 medical Help Line Points</b> 1- Yes – 10 Marks 2- No – 0 Marks <b>5.3.8 Full time medical doctor(s) for case management Points</b> 1- More than 3 – 10 Marks 2- 1-3 – 05 Marks <b>5.3.9 No. of Panel Hospital in whole Punjab</b> <i>1 Mark for each panel hospital (Max Marks 50)</i></p> <p><b>Full compliance to all requirements of criteria is compulsory.</b></p> <p><b>Submission of Technical Proposal shall comply with the requirements mentioned in Section 3.</b></p>
<b>6.1</b>	Expected date and address for agreement negotiations: ____ 2017. <b>Punjab Saaf Pani Company, 5 Ahmed Block, Garden Town, Lahore, Pakistan.</b>
<b>7.2</b>	Expected date for commencement of Insurance services: ____ 2017.
<b>General</b>	(i).Shortlisted Insurance company may associate with other shortlisted Bidders: <b>Yes</b> __ <b>No</b> __ (ii). Firms should submit details of three contracts





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## Section 3: Technical Proposal - Standard Forms

[Comments in brackets [ ] provide guidance to the Insurers for the preparation of their Technical Proposals; they should not appear on the Technical Proposals to be submitted.]

Refer to Reference Paragraph 3.4 of the Data Sheet for format of Technical Proposal to submitted, and paragraph 3.4 of Section 2 of the RFP for Standard Forms required and number of pages recommended.

TECH-1 Technical Proposal Submission Form

TECH-2 Insurer's Organization and Experience

A Insurer's Organization

B Insurer's Experience

**Technical proposal besides duly filled in a given format and shall contain:**

- a. **Company's Profile**
- b. **Brochures and other quoted documents**
- c. **List of Panel Hospitals all over the Pakistan and especially in Lahore.**
- d. **List of regional medical helpline and Customer Care Contact details**
- e. **List of coverage services offered by insurance company.**
- f. **List of exclusions, which are not part of insurance coverage.**
- g. **Last three years Audited financial Statements and PACRA / JCRVIS rating.**
- h. **Copies of Income Tax and Sales Tax registration certificates, if applicable.**
- i. **SECP registration certificate, if available.**
- j. **Copy of documents regarding affiliation/representation (subsidiary or merger) of foreign/ local company etc., if any.**
- k. **History of litigation, if any, during last three years regarding health insurance.**
- l. **List of present clients of Health insurance with name and contact persons, telephone numbers and address with details of any other additional/exclusive benefits /services, which the company deems appropriate of its qualification.**
- m. **Affidavit (on stamp paper) that the Insurance Company is neither blacklisted nor in litigation with any of its clients / Government Organization and if there is any litigation the bidder will be bound to disclose the same with nature thereof.**



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b) FORM TECH-1 TECHNICAL PROPOSAL SUBMISSION FORM

[Location, Date]

To: Chief Procurement Officer  
Punjab Saaf Pani Company,  
**5 Ahmed Block, Garden Town,  
Lahore, Pakistan.**

Dear Sir,

We, the undersigned, offer to provide the services for **Services of Medical & Health Insurance for Employees of PSPC-N** in accordance with your Request for Proposal dated \_\_\_\_\_ we are hereby submitting our Proposal, which includes this Technical Proposal, and a Financial Proposal sealed under a separate envelope<sup>1</sup>.

We hereby declare that all the information and statements made in this Proposal are true and accept that any misinterpretation contained in it may lead to our disqualification.

If negotiations are held during the period of validity of the Proposal, i.e., before the date indicated in Paragraph Reference 1.12 of the Data Sheet, we undertake to negotiate on the basis of the proposed staff/facilities. Our Proposal is binding upon us and subject to the modifications resulting from Agreement negotiations.

We undertake, if our Proposal accepted, to initiate the Insurance services not later than the date indicated in Paragraph Reference 7.2 of the Data Sheet.

We understand you are not bound to accept any Proposal you receive.

We remain,

Yours sincerely,

Authorized Signature [In full and initials]: \_\_\_\_\_

Name and Title of Signatory: \_\_\_\_\_

Name of Firm: \_\_\_\_\_

Address: \_\_\_\_\_



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## FORM TECH-2 INSURER'S ORGANIZATION AND EXPERIENCE

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### **A - Insurer's Organization and List of Panel Hospital**

[Provide here a brief (two pages) description of the background and organization of your firm/entity (including organogram) and each associate for this assignment.]

List of Panel Hospital in whole Punjab must be attached with proposal.



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## B - Insurer's Experience

[Using the format below, provide information on each assignment for which your firm, and each associate for this assignment, was legally contracted as a corporate entity or as one of the major companies within an association, for carrying out Insurance services similar to the ones requested under this Assignment. Use maximum 20 pages. Please provide Client's certification and/or evidence of the contract agreement.]

Contract name:	Value of the agreement (in current PKR ):
Country: Location within country:	Duration of contract (months):
Name of Client:	Total number of employees insured
Start date (month/year): Completion date (month/year):	Value of contract services provided by your firm under the agreement (in current PKR):
Name of associated Insurers, if any:	
Name of authorized person of your firm for future communication.	
Narrative description of contract:	



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## Section 4: Financial Proposal - Standard Forms

FIN-1 Financial Proposal Submission Form

FIN-2 Summary of Costs

FIN-3 Breakdown of Costs



# PUNJAB SAAF PANI COMPANY



## FORM FIN-1 FINANCIAL PROPOSAL SUBMISSION FORM

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[Location, Date]

To: Chief Procurement Officer  
Punjab Saaf Pani Company,  
**Punjab Saaf Pani Company,**  
**5 Ahmed Block, Garden Town,**  
**Lahore, Pakistan.**

Dear Sir,

We, the undersigned, offer to provide the services of Medical & Health Insurance for Employees of PSPC-N in accordance with your Request for Proposal dated \_\_\_\_\_ and our Technical Proposal. Our attached Financial Proposal is for the sum of [Insert amounts calculated for Individual Employee basis) separately in words and figures<sup>1</sup>]. This amount is inclusive of the taxes, which shall be levy on such services.

Our Financial Proposal shall be binding upon us subject to the modifications resulting from Agreement negotiations, up to expiration of the validity period of the Proposal, i.e. before the date indicated in Paragraph Reference 1.12 of the Data Sheet.

No commissions or gratuities have been or are to be paid by us to agents relating to this Proposal and Agreement execution.

We understand you are not bound to accept any Proposal you receive.

We remain,

Yours sincerely,

Authorized Signature [In full and initials]: \_\_\_\_\_

Name and Title of Signatory: \_\_\_\_\_

Name of Firm: \_\_\_\_\_

Address: \_\_\_\_\_

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# PUNJAB SAAF PANI COMPANY



## FORM FIN-2 SUMMARY OF COSTS

Item	Cost/Premium (Lump sum)*
	Premium for Employees as Individual
Total Costs of Financial Proposal <sup>1</sup>	

\*Costs include all taxes & duties.

1 Indicate the total costs. Such total costs must coincide with the sum of the relevant Subtotals indicated in all Forms provided with the Proposal & compatible with the Technical Proposal & insurance plan.

**Note 1: Please mention the amount both in FIGURES and in WORDS.**

**Note 2: The Contract is on LUMP SUM COST basis. Only Lump Sum amount of Cost of agreement will paid subject to eligible deductions & applicable taxes.**

**Note 3: Total cost may be vary due to change in number of employees in any category according to the quoted premium per employee in that specific category.**



# PUNJAB SAAF PANI COMPANY



## TERMS OF REFERENCE (TOR)

### For Services of Medical & Health Insurance for Employees of PSPC-N

Punjab Saaf Pani Company (PSPC-N) has incorporated as a company established under section 42 of the Companies Ordinance, 1984. PSPC-N aims to develop an integrated system of solid waste management in the city of Lahore. The Company has workers /employees to provide these services that require full health coverage under a medical /hospitalization insurance plan.

## SCOPE OF SERVICES

### Medical Insurance

To enhance employee's commitment with the organization and cater for welfare of employees the Punjab Saaf Pani Company (PSPC-N) has proposed a Medical Policy.

The upper limit of hospitalization and maternity expenses is as follows.

### Table

C L A S S	Employ- ees Grade	LIMITS OF BENEFITS					
		Daily Room & Board ( Sub- limit)	HOSPITALIZATION		MATERNITY		
			Inpatient Medical Cover	Major Medical Cover	Normal/ Assisted Forceps Delivery	Caesarean/ Multiple Births / Ectopic Pregnancy	Legal Abortion/ D&E / D&C
<b>Rupees.</b>							
A	CEO, GMs / Chiefs	20,000	150,000	400,000	90,000	200,000	70,000
B	Managers / Regional Directors / Company Secretary	15,000	100,000	300,000	80,000	175,000	50,000
C	AMs / RAs / Dist. Eng. / Sub Eng. / POs	7,000	80,000	160,000	50,000	100,000	30,000
D	All other	5,000	50,000	120,000	30,000	70,000	30,000





# PUNJAB SAAF PANI COMPANY



## **Salient Features:**

Under this medical insurance, hospitalization and maternity cover will be as under:

### **Hospitalization Cover:**

- i. Hospital room and board expenses.
- ii. Expenses of consultation, dedication, investigation, surgeons fee, anesthetic fee, day care surgeries etc.
- iii. Comprehensive pre/post hospitalization for 30 days.
- iv. Emergency room treatment for accidental injuries / emergencies.
- v. All day care procedures such as dialysis, hernia related surgeries, cataract, appendectomy, and lithotripsy and chemotherapy angioplasty.
- vi. Specialized investigation such as; MRI, CT scan, Endoscopy, Thallium scan, angiography, etc.
- vii. Treatment of fractures, lacerated wounds, ambulance for emergencies etc.
- viii. Emergency dental treatment due to accidental injuries
- ix. Treatment of psychiatric illnesses

### **Maternity Care Cover:**

- i. Ectopic / extra-uterine pregnancy
- ii. Miscarriage and legal abortion
- iii. Mid wife expenses
- iv. Circumcision of newly born babies.
- v. Nursery care for the infant while the mother is confined
- vi. D&C, D&E or stillbirths.