

Queries and Clarifications
Hiring the services of Insurance Agency for providing Medi-claim facilities to BRLPS Employees

SN	Queries Raised	Clarifications										
1	Age Group details required (modified Para 2 of ToR). <i>Adjoining list is with reference to the average count of employee provided under S.No. 2 below.</i>	Age Group					Count of Age Group					
		0-25					2,694					
		26-35					2,025					
		36-45					1,318					
		46-55					1,048					
		56-65					1,611					
		66-70					686					
		71-75					328					
		76-80					166					
		80+					70					
Grand Total					9,946							
2	Category Wise Number of Staffs	Category		Sum Insured		Avg. Count of Employees (Reference to para 12.4 of Invitation for Proposal)						
		Category II		4,50,000		125 (Approx)						
		Category III		3,00,000		2250 (Approx)						
3	Relationship Wise Age Bucketing. (modified) <i>Reference to Para of ToR</i>	Relationship	0-25	26-35	36-45	46-55	56-65	66-70	71-75	76-80	80+	Grand Total
		Daughter	1,081	8	1	-	-	-	-	-	-	1,090
		Father	3	-	5	235	747	394	229	122	50	1,785
		Husband	-	51	72	39	2	1	-	-	-	165
		Mother	1	-	51	577	849	286	98	44	20	1,926
		Self	95	1,080	910	166	8	3	-	-	-	2,262
		Son	1,149	7	2	-	-	-	-	-	-	1,158
		Wife	365	879	277	31	5	2	1	-	-	1,560
		Grand Total	2,694	2,025	1,318	1,048	1,611	686	328	166	70	9,946
4	What is gender wise Bucketing <i>(Latest data for staffs being insured)</i>	Gender					Count of Gender					
		Female					273					
		Male					1989					
		Grand Total					2262					
5	Claim Ratio/ Status of the running Policy as on 31-01-2019 for 5,886 covered Employees.	Claims Reported		Claims Paid/ Settled		Claims Outstanding		Claims Repudiated/ Rejected/ Closed		ICR based on Total Premium		
		Cases	Amount	Cases	Amount	Cases	Amount	Cases	Amount	(%)		
		902	31,580,184	692	24,344,718	126	4,331,038	84	2,904,428	98		
Note: - Above claims are of 5,886 employees. The number of employees proposed to be covered now reduced to 2,262.												
6	Can any Broking firm/TPA/Agency bid on behalf of Insurance Company/ Insurer	No, our existing policy disentitles Mediator/ Broking firm/ TPA/ Agency from submitting the proposal under the instant tender.										
7	Submission of Proposals	<ol style="list-style-type: none"> The submission of proposals are only through e-procurement portal (https://www.eproc.bihar.gov.in) No sealed/hard copy will be accepted as mentioned by mistake in Para - 8 of ToR. It stands deleted being typographical error Insurance Companies/ Insurers may not submit Request for Proposal (RFP)/Tender/Bid Document. The Insurance Companies/ Insurers are requested to submit the required documents as mentioned in RFP. 										