



COMSATS University Islamabad, Wah Campus.

G.T Road, Wah Cantt

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## Bid Evaluation Report

PER RULE 35 PPRA, 2004

CUIW/PS/Tender


Date: 20-June-2023

**ANNOUNCEMENT OF BID EVALUATION REPORT FOR “Medical Insurance for employees of CUI Wah, Abbottabad, & Attock Campuses” AS PER RULES 35 OF PP RULES,2004**

1	Name of Procuring Agency	COMSATS University Islamabad, Wah Campus
2	Method of Procurement	“Single Stage - Two Envelop Basis”
3	Title of Procurement	Medical Insurance for employees of CUI Wah, Abbottabad, & Attock Campuses
4	Tender No	<u>Tender No. CUIW/PS/TEN/2022-23//21.</u>
5	PPRA Ref. No	<b>TS511272E</b>
6	Date & Time of Bid Closing	11: 00 AM on 05-06-2023
7	Date & Time of Bid Opening	11: 30 AM on 05-06-2023
8	No of Bids Received	4 Nos
9	Criteria for Bid Evaluation	Mandatory Document
10	Details of Bids Evaluation	Available

Name of Bidder	Evaluated Cost Lowest rates (Inclusive of all taxes)		Rule/ Regulation/ SBD/ Policy/ Basis for Rejection / Acceptance as Rule 34 of PER Rules, 2004
M/S Askari General Insurance	Mandatory Document	39,809,739	Selected for procurement due to lowest rates
M/S Adamjee Insurance	Mandatory Document	86,930,694	
M/S Jubilee Insurance	Mandatory Document	91,533,716	
M/S United Insurance	Mandatory Document		Blacklisted from PPRA Web Site Ref No BLK-164 ( 28-03-2023 to 28-03-2033)

Lowest Evaluated Bidders: M/S Askari General Insurance is Lowest Bidders on the basis of lowest rates.

  
(OIC Purchase Section)

Any other additional supporting information , the procuring agency may like to share

**Technical Evaluation Criteria:**

**Table 1: Mandatory Requirements:**

Detail	Criteria
1. Draft of Earnest Money (Separate Envelope)	Mandatory
2. Declaration Form	Mandatory
3. Financial Bid / Quotation (Strictly as per CUI pattern)	Mandatory
4. GST and NTN Registration	Mandatory
5. Active Taxpayer List (ATL) of FBR Status as "Active" in I.T and Compliance Level is 100% in GST	Mandatory
6. Availability of Web Portal for Medical Insurance Clients	Mandatory
7. 24/7 Medical Call Center / Customer support <i>Provide the contact numbers for customer support, to be verified by CUI</i>	Mandatory
8. 10 years in business of Medical Insurance/Takaful <i>Provide verifiable proof/Certificate of incorporation in Health Services</i>	Mandatory
9. Credit Rating PACRA / JCR -VIS Credit rating to be A++ or above (AAA, AA(++/+/-), A++)	Mandatory

*Failing in any of the mandatory requirement will disqualify the bidder from the bidding process.*

**Table 2: Qualifications:**

S#	Description	Maximum Marks
1.	Number of Active Clients/ Current contract as per April 2023 in Medical Insurance	15 Marks
2.	Number of Life covered in Previous year*	30 Marks
3.	No. of Panel Hospitals throughout Pakistan	05 Marks
4.	Amount of IPD Claims & reimbursement claims paid in previous year* (In Million)	20 Marks
<b>Total</b>		<b>70 Marks</b>

**Technical report of Medical Insurance for employees of CUI Wah, Abbottabad, & Attock Campuses**

SN	Description	Max. Marks	M/S United Insurance	M/S Askari Insurance	M/S Jubilee Life Insurance	M/S Adamjee Insurance
	<p><b>Number of Active Clients / Valid contract as per April 2023 in Medical Insurance</b></p> <p>Companies having more than 50 Clients = 15 Marks</p> <p>Companies with less than 50 Clients = <math>\frac{\text{Co.'s Clients}}{50 \text{ Clients}} \times 15 \text{ Marks}</math></p> <p><i>As proof, provision of copies of contract is mandatory. Confidential information may be redacted/concealed, if required.</i></p>	15 Marks	Blacklisted from PPRA Web Site Ref No BLK-164 ( 28-03-2023 to 28-03-2033) copy attached	15	15	15
	<p><b>Number of Life covered in Previous year (1<sup>st</sup> Jan 2022 to 31<sup>st</sup> Dec 2022)</b></p> <p>Companies having more than 100,000 lives = 30 Marks</p> <p>Companies with less than 100K Lives = <math>\frac{\text{Co.'s Lives covered}}{100,000} \times 30 \text{ Marks}</math></p> <p><i>As proof, provision of copies of contract/invoice is mandatory which must show/indicate the number of lives covered. Confidential information in the provided document such as total premium or per person premium rate may be redacted/concealed, if required.</i></p>	30 Marks		30	30	30
	<p><b>No. of Panel Hospitals throughout Pakistan</b></p> <p>Companies having more than 200 Hospitals = 05 Marks</p> <p>Companies with less than 200 Hospitals = <math>\frac{\text{Co.'s Panel Hospitals}}{200} \times 05 \text{ Marks}</math></p> <p><i>As proof, provision of List of hospitals with address and phone numbers is mandatory.</i></p>	05 Marks		5	5	5

<p>Amount of IPD Claims &amp; reimbursement claims paid in previous year (In Million) (Round-off to nearest million)</p> <p>Companies having more than 200 million = 20 Marks</p> <p>Co. with less than 200 million IPD Claims = <math>\frac{\text{Co.'s IPD Claims}}{200} \times 20</math> Marks</p> <p><i>As proof, provision of full IPD &amp; reimbursement claim record is mandatory. Confidential fields/information such as name of employee may be redacted/concealed, if required.</i></p>	20 Marks	20	20	20	
					<b>Total</b>
Qualified / Disqualified		Disqualified	Qualified	Qualified	Qualified

In the tender process, a total of four companies participated. However, the United Insurance Company was disqualified from the tender due to being blacklisted by the PPRA (Public Procurement Regulatory Authority) website. The specific reference number for the blacklisting is BLK-164, and the duration of the blacklisting is from 28-03-2023 to 28-03-2033.

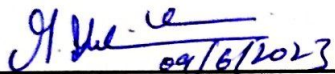
As a result of the disqualification of United Insurance Company, the remaining three companies are eligible to proceed to the financial bidding stage of the tender.



Prof. Dr. Muhammad Wasif Nisar  
Convener



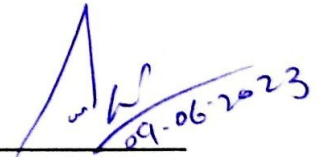
Syed Shafiq-ur-Rehman Gillani  
Member



Mr. Muhammad Ibrahim Khan  
Member



Mr. Faisal Mehmood  
Member



Ms. Nazia Khaqan  
Member



Dr. Muhammad Yar Khan  
Member



Dr. Hira Khan  
Member



Mr. Zahid Sarfaraz  
Member



COMSATS University Islamabad, Wah Campus

Tender No CUIW/PS/TEN/22-23/21

Comparative Statement of "Medical Insurance for employees of CUI Wah, Attock & Abbottabad

S No	Firms	M/S Askari General Insurance	M/S Adamjee Insurance	M/S Jubilee Insurance
1	Premium	39,234,019	86,064,662	91,533,716
2	Other Charges	575,720	866,032	-
		<b>39,809,739</b>	86,930,694	91,533,716

1. The highlighted amounts shown in the comparative statement is the lowest.
2. The committee recommends that Work Orders may be issued to the M/S Askari General Insurance.

Prof. Dr. Muhammad Wasif Nisar  
Convener (Wah Campus)

Recommended / Not Recommended

Syed Shafiq-ur-Rehman Gillani  
Member (Wah Campus)

Mr. Muhammad Ibrahim Khan  
Member (Abbottabad Campus)

Mr. Faisal Mehmood (Attock Campus)  
Member

Ms. Nazia Khaqan (Abbottabad Campus)  
Member

Dr. Muhammad Yar Khan  
Member (Wah Campus)

Dr. Hira Khan (Wah Campus)  
Member

Mr. Zahid Sarfaraz  
Member Absent (Abbottabad Campus)