

2.6.2 Clarification of Bids

No Bidder shall be allowed to alter or modify his bids after the expiry of deadline for the receipt of the bids unless, SIL may, at its discretion, ask a Bidder for a clarification of bid for evaluation purposes. The request for clarification and the response shall be in writing and no change in the prices or substance of bid shall be sought, offered or permitted. [SPPRA Rule 43]

2.6.3 Preliminary Examination

SIL will examine the bids to determine whether the bids are complete and the documents have been properly signed and whether the bids are generally in order.

SIL may waive any minor informality; nonconformity or irregularity in a bid that does not constitute a material deviation, provided such waiver does not prejudice or affect the relative ranking of any Bidder and further provided that such waiver will be at the complete and sole discretion of SIL.

If a bid is not substantially responsive, it will be rejected by SIL and may not subsequently be made responsive by the Bidder by correction of the nonconformity.

2.6.4 Supplier Evaluation Criteria

All bids shall be evaluated in accordance with the evaluation criteria. [SPPRA Rule 42 (1)]SIL will evaluate the bids, which have been determined to be substantially responsive and reject any proposal which does not conform to the specified requirements.

2.6.5 Scoring Criteria

SIL shall evaluate Technical Proposals using the following scoring criteria.

S. No.	Descriptions	Total Points	Points Obtained	Remarks (Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded)
1	Should have existing Health Insurance Portfolio	10		500 million & above
		7		300 Million & above
		3		250 Million & above
2	Number of Corporate / Group Health Insurance Clients	10		100 & above
		7		70 & above
		3		50 & above
3	Experience in the field of Health Insurance in Pakistan (minimum 3 years)	10		5 years & above
		5		3 - 4 years
4	Hospitals on Panel all over Pakistan	10		150 & above
		7		100 & above
		5		50 & above
5	Hotline - 24 Hours Customer Service	10		Yes
6	Call Center Facility 24hrs	10		Yes
7	Number of Doctors in Medical & Claim Department of the Insurance Company	10		8-10 & above
		7		7-5 & above
		3		3 & above
8	Paid up Capital	10		500 Million & above
		7		300-500 Million

Sr. No.	Descriptions	Total Marks	Marks Obtained	Remarks	Attachment of relevant evidence in each case is mandatory. In case of non-compliance no mark will be awarded	Attach evidence as
9	Date of Incorporation of the Company	5		Above 5 years	Letter of Incorporation / Company Registration Letter / Letter or Declaration of Commencement of Business is required to be enclosed	Annexure "A"
		2		Above 3 years		
		1		Below 2 years		
10	Total No. of Branches in all provinces including AJK / GB	5		25 and above	Give complete address along with PTCL landline numbers	Annexure "B"
		3		10 and above		
		2		Below 10		
		2		0.7 Billion and above		
		3		0.5 Billion and above		
11	Total Assets as on 31/12/2014	5		2.5 Billion & Above	Audit Report to be attached	Annexure "H"
		3		2.0 Billion & Above		
		2		1.5 Billion & Above		
12	IFS Rating	5		AA	Certificate to be attached	Annexure "I"
		4		A+		
		3		A-		
		2		Below A-		
TOTAL MARKS		100		QUALIFIED / DISQUALIFIED		

Mandatory to Enclose

1. Profile of the company
 - a) Complete details of registered offices
 - b) Details of authorised person
 - c) Bio-Data of key Personnel
 - d) Certificate of Incorporation
 - e) NTN certificate
 - f) Selected list of clients
2. Detail of deviation if any on the benefit limits, eligibility criteria & coverages.
3. Affidavit from CFO of the company stated that the firm has never been blacklisted

Note

1. Acquiring of 70% marks of the total score will make the Bidder qualify for participating into ultimate phase of Financial Bid opening.
2. Percentage weightage of technical and financial proposal is 60:40

2.6.6 Discussions Prior to Evaluation

If required, prior to evaluation of the Technical Proposal and Financial Proposal, SIL may, within 6-7 days of receipt of the Technical and Financial Proposals, call upon any of the Bidders to discuss or to ask for clarification about anything contained in the Technical Proposal submitted by that Bidder.

2.7 Award of Contract

2.7.1 Award Criteria

Subject to ITB Section [2.7.2], SIL will award the contract to the successful Bidder, whose bid has been determined to be substantially responsive and has been determined to be the lowest evaluated bid, provided further that the Bidder is determined to be qualified to perform the contract satisfactorily.