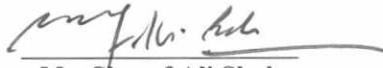


## BID EVALUATION REPORT

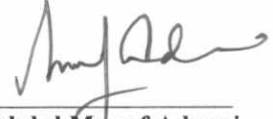
1	Name of Procuring Agency	DOW UNIVERSITY OF HEALTH SCIENCES, KARACHI.
2	Tender Ref. No.	DUHS/REG/2017/03-192.
3	Tender Description	Provision of Health Insurance Services.
4	Method of Procurement	National Competitive Bidding - Single Stage (Two Envelopes).
5	Tender Published	03 Newspapers (Dawn, Jang, Awami Awaz) dated 07-03-2017. & on DUHS & SPPRA Website at Serial No. 32001.
6	Total Bids Documents Sold	06 Nos.
7	Total Bids Received	03 Nos.
8	Technical Bid Opening Date (if applicable)	22-03-2017.
9	No. of Bids Technically Qualified ( if applicable)	02.
10	Bid (s) Rejected	01.
11	Financial Bid Opening Date	27-04-2017.
12.	<b>Bid Evaluation Report</b>	

S#	NAME OF FIRM OR BIDDER	COST OFFERED BY THE BIDDERS	RANKING IN TERMS OF COST	COMPARISON WITH ESTIMATED COST	REASONS FOR ACCEPTANCE / REJECTION	REMARKS
01	M/s Adamjee Insurance Co. Ltd.	Rs. 89,480,139/-	01 <sup>st</sup>	Below	Eligible under SPP Rules – First on Technical & Financial grounds.	Accepted being the lowest evaluated cost & recommended for Award
02	M/s Asia Insurance Co. Ltd.	Rs. 89,848,351/-	02 <sup>nd</sup>	Below	Second on Technical & Financial grounds.	Not Accepted.

### Signature of the Members of the Committee



**Mr. Sharaf Ali Shah**  
Registrar, Shaheed Zulfiqar Ali  
Bhutto University of Law, Karachi.  
Member



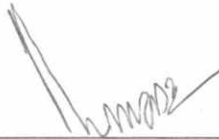
**Mr. Abdul Munaf Advani**  
Director Finance, Benazir Bhutto  
Shaheed University Lyari, Karachi  
Member



**Mr. Nadeem Shakoor Javeri**  
Director Finance, Dow University of  
Health Sciences, Karachi.  
Member



**Prof. Amanullah**  
Registrar, Dow University of Health  
Sciences, Karachi.  
Member / Coordinator



**Prof. Muhammad Masroor**  
Pro-Vice Chancellor, Dow  
University of Health Sciences,  
Karachi.  
Chairman

**MINUTES OF FINANCIAL BID OPENING MEETING HELD AT THE PRO-VICE  
CHANCELLOR'S OFFICE, DOW UNIVERSITY OF HEALTH SCIENCES, KARACHI  
ON 27<sup>th</sup> April 2017.**

A meeting of the Procurement Committee constituted for the Tender of "Provision of Health Insurance Services for DUHS." was held on 27<sup>th</sup> March 2017 in the Office of the Pro-Vice Chancellor, DUHS, Karachi to open & evaluate the Financial Bids received for the above Tender.

The following members of the Procurement Committee attended the meeting.

- |      |   |                      |
|------|---|----------------------|
| i,   | Prof. Muhammad Masroor,<br>Pro-Vice Chancellor<br>Dow University of Health Sciences, Karachi      | Chairman             |
| ii,  | Prof. Amanullah<br>Registrar<br>Dow University of Health Sciences, Karachi                        | Member / Coordinator |
| iii, | Mr. Nadeem Shakoor Javeri<br>Director Finance<br>Dow University of Health Sciences, Karachi       | Member               |
| iv,  | Mr. Abdul Munaf Advani<br>Director Finance<br>Benazir Bhutto Shaheed University Lyari<br>Karachi. | Member               |

Mr. Sharaf Ali Shah, Registrar, Shaheed Zulfiqar Ali Bhutto University of Law, Member of the Committee couldn't attend the meeting due to his pre-occupation.

Meeting was also attended by representatives of the following Bidders:-

1. Mr. Muhammad Zeeshan M/s Adamjee Insurance Co. Ltd.
2. Mr. Suleman Basaria M/s Asia Insurance Co. Ltd.

The Chairman welcomed the participants and then commenced the proceedings. Committee was informed that the Invitation for Bids (IFB) was advertised in the 07<sup>th</sup> March 2017 issues of Dawn, Jang & Awami Awaz & also hoisted on the DUHS & SPPRA Websites.

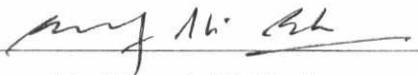
Committee was also informed that total six bidders purchased the Tenders of which only Three bidders submitted their Bids. Technical Proposals were opened on 22<sup>nd</sup> March 2017 & during the Technical Evaluation phase only Two bidders technically qualified & were eligible for Financial Bidding while 01 bid was rejected as non-responsive.

The Committee then examined the proposals received and read aloud the Premium Rates and the amount of Bid Security @ 03% of the Total Premiums quoted by the Bidders. The Premium Rates and amount of Bid Securities quoted were as follows:

Sr.	Company / Bidder	Total Premium	Bid Security @ 03%
1	M/s Adamjee Insurance Co Ltd. (Proposal 01 including Executive Medical Checkups)	Rs. 96,318,950/-	Rs. 3,800,000/-
2	M/s Adamjee Insurance Co Ltd. (Proposal 02 including Executive Medical Checkups)	Rs. 89,480,139/-	Rs. 3,800,000/-
3	M/s Asia Insurance Co. Ltd.	Rs. 89,848,351/-	Rs. 3,000,000/-

The Committee further evaluated the Financial Proposals and decided that since Adamjee Insurance scored the highest marks during Technical Evaluation and have submitted comparable cost shall be recommended for award. Details will be documented in the Bid Evaluation Reports.

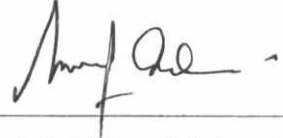
The Meeting ended with thanks to & from the Chair.



**Mr. Sharaf Ali Shah**

Registrar

Shaheed Zulfiqar Ali Bhutto  
University of Law, Karachi.



**Mr. Abdul Munaf Advani**

Director Finance

Benazir Bhutto Shaheed University  
Lyari, Karachi



**Mr. Nadeem Shakoor Javeri**

Director Finance

Dow University of Health Sciences  
Karachi



**Prof. Amanullah**

Registrar

Dow University of Health Sciences  
Karachi




**Prof. Muhammad Masroor**

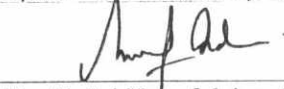
Pro Vice Chancellor

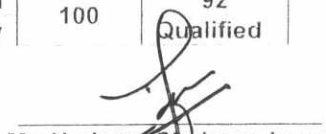
Dow University of Health Sciences  
Karachi


**DOW UNIVERSITY OF HEALTH SCIENCES, KARACHI.**  
**TECHNICAL EVALUATION / BIDDER'S QUALIFICATION.**  
**PROVISION OF HEALTH INSURANCE SERVICES**  
 IFB: DUHS/REG/2017/03-192 Dated 07<sup>th</sup> March 2017.  
 Technical Bids opened on 22<sup>nd</sup> March 2017.  
**M/s ADAMJEE INSURANCE CO. LTD.**

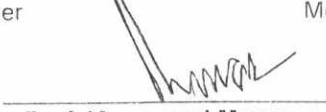
SR #	DESCRIPTIONS	BENCHMARKS	TOTAL MARKS (100)	
			BREAK UP	AWARDED
1	NTN Certificate GST Registration SRB Registration SECP Registration (Attach photocopies)	Attached / Valid Not attached/ invalid	10 0	10
2	Number of Years in the Business of providing Health Insurance Services. (Provide credible documentary evidence)	10 Years 07 Years 05 Years	10 7 5	10
3	Total Number of Corporate Clients receiving Health Insurance Services. (Provide credible documentary evidence)	50 and above 30-49 10-29	10 7 5	10
4	Total Number of Panel Hospitals under credit facility in Pakistan. (Provide credible documentary evidence)	100 and above 80-99 50-79	10 7 5	10
5	Total Number of Branch Offices in Karachi. (Provide credible documentary evidence)	20 and above 10-19 Below 10	10 7 5	5
6	Medial Call Center / 24/7 Helpline (Provide credible documentary evidence)	Yes No	10 0	10
7	Number of Full-Time Doctors for Case Management in Medical & Claims Dept. (Provide details duly signed by authorized person)	5 and above 3-4 Below 3	10 7 5	10
8	Total Assets as on 31 <sup>st</sup> December 2016. (Attach accounts for 31 <sup>st</sup> December 2016)	03 Billion & above 02 Billion & above 01 Billion & above	10 7 5	10
9	Equity / Net Worth of the Company as on 31 <sup>st</sup> December 2016. (Provide credible documentary evidence)	500 Million & above 499-400 Million 300 – 399 Million	10 7 5	10
10	PACRA/JCR-VIS Rating	AAA AA A	10 7 5	7
<b>Total Points Scored</b>			<b>100</b>	<b>92</b>
<b>Minimum 70 Points are required to Technically Qualify</b>				<b>Qualified</b>

  
**Mr. Sharaf Ali Shah**  
 Registrar  
 Shaheed Zulfiqar Ali Bhutto  
 University of Law, Karachi  
 Member

  
**Mr. Abdul Munaf Advani**  
 Director Finance  
 Benazir Bhutto Shaheed  
 University, Lyari, Karachi  
 Member

  
**Mr. Nadeem Shakoor Javeri**  
 Director Finance  
 Dow University of Health  
 Sciences, Karachi.  
 Member

  
**Prof. Amanullah**  
 Registrar  
 Dow University of Health Sciences,  
 Karachi.  
 Member / Coordinator

  
**Prof. Muammad Masroor**  
 Pro Vice-Chancellor  
 Dow University of Health Sciences,  
 Karachi.  
 Chairman

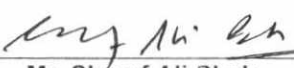
**DOW UNIVERSITY OF HEALTH SCIENCES, KARACHI.**  
**TECHNICAL EVALUATION / BIDDER'S QUALIFICATION.**  
**PROVISION OF HEALTH INSURANCE SERVICES**

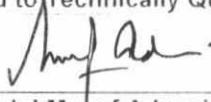
IFB: DUHS/REG/2017/03-192 Dated 07<sup>th</sup> March 2017.

Technical Bids opened on 22<sup>nd</sup> March 2017.

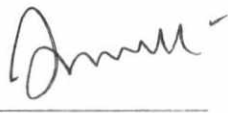
**M/s ASIA INSURANCE CO. LTD.**


S R #	DESCRIPTIONS	BENCHMARKS	TOTAL MARKS (100)	
			BREAK UP	AWARDED
1	NTN Certificate GST Registration SRB Registration SECP Registration (Attach photocopies)	Attached / Valid Not attached/ invalid	10 0	10
2	Number of Years in the Business of providing Health Insurance Services. (Provide credible documentary evidence)	10 Years 07 Years 05 Years	10 7 5	5
3	Total Number of Corporate Clients receiving Health Insurance Services. (Provide credible documentary evidence)	50 and above 30-49 10-29	10 7 5	5
4	Total Number of Panel Hospitals under credit facility in Pakistan. (Provide credible documentary evidence)	100 and above 80-99 50-79	10 7 5	10
5	Total Number of Branch Offices in Karachi. (Provide credible documentary evidence)	20 and above 10-19 Below 10	10 7 5	5
6	Medial Call Center / 24/7 Helpline (Provide credible documentary evidence)	Yes No	10 0	10
7	Number of Full-Time Doctors for Case Management in Medical & Claims Dept. (Provide details duly signed by authorized person)	5 and above 3-4 Below 3	10 7 5	5
8	Total Assets as on 31 <sup>st</sup> December 2016. (Attach accounts for 31 <sup>st</sup> December 2016)	03 Billion & above 02 Billion & above 01 Billion & above	10 7 5	5
9	Equity / Net Worth of the Company as on 31 <sup>st</sup> December 2016. (Provide credible documentary evidence)	500 Million & above 499-400 Million 300 – 399 Million	10 7 5	10
10	PACRA/JCR-VIS Rating	AAA AA A	10 7 5	5
<b>Total Points Scored</b>			<b>100</b>	<b>70</b>
<b>Minimum 70 Points are required to Technically Qualify</b>				<b>Qualified</b>

  
**Mr. Sharaf Ali Shah**  
 Registrar  
 Shaheed Zulfiqar Ali Bhutto  
 University of Law, Karachi  
 Member

  
**Mr. Abdul Muhaf Advani**  
 Director Finance  
 Benazir Bhutto Shaheed  
 University, Lyari, Karachi.  
 Member

  
**Mr. Nadeem Shakoor Javeri**  
 Director Finance  
 Dow University of Health  
 Sciences, Karachi.  
 Member

  
**Prof. Amanullah**  
 Registrar  
 Dow University of Health Sciences,  
 Karachi.  
 Member / Coordinator

  
**Prof. Muammad Masroor**  
 Pro Vice-Chancellor  
 Dow University of Health Sciences,  
 Karachi.  
 Chairman

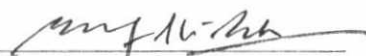
**DOW UNIVERSITY OF HEALTH SCIENCES, KARACHI.**  
**TECHNICAL EVALUATION / BIDDER'S QUALIFICATION.**  
**PROVISION OF HEALTH INSURANCE SERVICES**

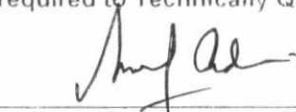
IFB: DUHS/REG/2017/03-192 Dated 07<sup>th</sup> March 2017.

Technical Bids opened on 22<sup>nd</sup> March 2017.


**M/s ASKARI GENERAL INSURANCE CO. LTD.**


S R #	DESCRIPTIONS	BENCHMARKS	TOTAL MARKS (100)	
			BREAK UP	AWARDED
1	NTN Certificate GST Registration SRB Registration SECP Registration (Attach photocopies)	Attached / Valid Not attached/ invalid	10 0	2 As per attachments
2	Number of Years in the Business of providing Health Insurance Services. (Provide credible documentary evidence)	10 Years 07 Years 05 Years	10 7 5	0 No documents Attached
3	Total Number of Corporate Clients receiving Health Insurance Services. (Provide credible documentary evidence)	50 and above 30-49 10-29	10 7 5	7
4	Total Number of Panel Hospitals under credit facility in Pakistan. (Provide credible documentary evidence)	100 and above 80-99 50-79	10 7 5	10
5	Total Number of Branch Offices in Karachi. (Provide credible documentary evidence)	20 and above 10-19 Below 10	10 7 5	5
6	Medial Call Center / 24/7 Helpline (Provide credible documentary evidence)	Yes No	10 0	10
7	Number of Full-Time Doctors for Case Management in Medical & Claims Dept. (Provide details duly signed by authorized person)	5 and above 3-4 Below 3	10 7 5	0 No documents Attached
8	Total Assets as on 31 <sup>st</sup> December 2016. (Attach accounts for 31 <sup>st</sup> December 2016)	03 Billion & above 02 Billion & above 01 Billion & above	10 7 5	10
9	Equity / Net Worth of the Company as on 31 <sup>st</sup> December 2016. (Provide credible documentary evidence)	500 Million & above 499-400 Million 300 - 399 Million	10 7 5	10
10	PACRA/JCR-VIS Rating	AAA AA A	10 7 5	7
<b>Total Points Scored</b>				<b>61</b>
<b>Minimum 70 Points are required to Technically Qualify</b>			<b>100</b>	<b>Dis - Qualified</b>

  
**Mr. Sharaf Ali Shah**  
 Registrar  
 Shaheed Zulfiqar Ali Bhutto  
 University of Law, Karachi  
 Member

  
**Mr. Abdul Munaf Advani**  
 Director Finance  
 Benazir Bhutto Shaheed  
 University, Lyari, Karachi.  
 Member

  
**Mr. Nadeem Shakoor Javeri**  
 Director Finance  
 Dow University of Health  
 Sciences, Karachi.  
 Member

  
**Prof. Amanullah**  
 Registrar  
 Dow University of Health Sciences,  
 Karachi.  
 Member / Coordinator

  
**Prof. Muammad Masroor**  
 Pro Vice-Chancellor  
 Dow University of Health Sciences,  
 Karachi.  
 Chairman

**MINUTES OF TECHINCAL BID OPENING MEETING HELD AT THE BOARD ROOM  
OF THE VICE CHANCELLOR'S OFFICE, DUHS, KARACHI ON 22<sup>nd</sup> March 2017.**

A meeting of the Procurement Committee constituted for the Tender of "Provision of Health Insurance Services." was held on 22<sup>nd</sup> March 2017 in the Board Room of the Vice Chancellor's Office, DUHS, Karachi to open & evaluate the Bids received for the above Tender.

The following members of the Procurement Committee attended the meeting.

- |      |   |                      |
|------|---|----------------------|
| i,   | Prof. Muhammad Masroor,<br>Pro-Vice Chancellor<br>Dow University of Health Sciences, Karachi      | Chairman             |
| ii,  | Prof. Amanullah<br>Registrar<br>Dow University of Health Sciences, Karachi                        | Member / Coordinator |
| iii, | Mr. Nadeem Shakoor Javeri<br>Director Finance<br>Dow University of Health Sciences, Karachi       | Member               |
| iv,  | Mr. Abdul Munaf Advani<br>Director Finance<br>Benazir Bhutto Shaheed University Lyari<br>Karachi. | Member               |

Mr. Sharaf Ali Shah, Registrar, Shaheed Zulfiqar Ali Bhutto University of Law, & Mr. Abdul Munaf Advani, Director Finance, Benazir Bhutto Shaheed University Lyari, Karachi, Members of the Committee couldn't attend the meeting due to thier pre-occupation.

Meeting was also attended by representatives of the following Bidders:-

1. Mr. Muhammad Zeeshan M/s Adamjee Insurance Co. Ltd.
2. Mr. Muhammad Iqbal M/s Askari General Insurance Co. Ltd.
3. Mr. Suleman Basaria M/s Asia Insurance Co. Ltd.

The Chairman welcomed the participants and then commenced the proceedings. Forum was informed that the Invitation for Bids (IFB) was advertised in the 07<sup>th</sup> March 2017 issues of Dawn, Jang & Awami Awaz & also hoisted on the DUHS & SPPRA Websites.

The receipt of bids was closed at 11:30 a.m. local time on 22<sup>nd</sup> March 2017 as scheduled. Out of Six (06) firms who purchased the Bidding Documents, only Three (03) bidders submitted their bids.

It was also informed to the participants that at first stage only Technical Bids will be opened and evaluated in accordance with the Technical Criteria included in the Bidding Documents and at the second stage the Financial Bids of only the Technically Qualified Bidders shall be considered at a later date & time. Prior to evaluate the bids in depth, preliminary examination of the bids was made by the Procurement Committee as per the provisions of the Bidding Documents.

Bidders were apprised that the detailed Technical Evaluation will be carried out and the results will be communicated to the bidders, and thereafter Financial Bids of only the Technically Qualified Bidders will be opened in presence of the bidder's representatives.

The Meeting ended with thanks to & from the Chair.



**Mr. Sharaf Ali Shah**

Registrar

Shaheed Zulfiqar Ali Bhutto  
University of Law, Karachi.



**Mr. Abdul Munaf Advani**

Director Finance

Benazir Bhutto Shaheed University  
Lyari, Karachi



**Mr. Nadeem Shakoor Javeri**

Director Finance

Dow University of Health Sciences  
Karachi



**Prof. Amanullah**

Registrar

Dow University of Health Sciences  
Karachi



**Prof. Muhammad Masroor**

Pro Vice Chancellor

Dow University of Health Sciences  
Karachi



DOW UNIVERSITY OF HEALTH SCIENCES, KARACHI

ATTENDANCE SHEET

TENDER FOR PROVISION OF HEALTH INSURANCE SERVICES.  
TENDER NO. DUHS/REG/2017/03-192 DATED 07-03-2017  
FINANCIAL OPENING

PROCUREMENT COMMITTEE




S.No	Member Name	Signature
1	<b>Prof. Muhammad Masroor</b> Pro-Vice Chancellor, Dow University of Health Sciences, Karachi. Chairman	
2	<b>Prof. Amanullah</b> Registrar, Dow University of Health Sciences, Karachi. Member /Coordinator	
3	<b>Mr. Nadeem Shakoor Javeri</b> Director Finance, Dow University of Health Sciences, Karachi. Member	
4	<b>Mr. Abdul Munaf Advani</b> Director Finance, Benazir Bhutto Shaheed University Lyari, Karachi Member	
5	<b>Mr. Sharaf Ali Shah</b> Registrar, Shaheed Zulfiqar Ali Bhutto University of Law, Karachi. Member	

DOW UNIVERSITY OF HEALTH SCIENCES, KARACHI

ATTENDANCE SHEET

TENDER FOR PROVISION OF HEALTH INSURANCE SERVICES.  
TENDER NO. DUHS/REG/2017/03-192 DATED 07-03-2017  
TECHNICAL OPENING

PROCUREMENT COMMITTEE

S.No	Member Name	Signature
1	<b>Prof. Muhammad Masroor</b> Pro-Vice Chancellor, Dow University of Health Sciences, Karachi. Chairman	
2	<b>Prof. Amanullah</b> Registrar, Dow University of Health Sciences, Karachi. Member /Coordinator	
3	<b>Mr. Nadeem Shakoor Javeri</b> Director Finance, Dow University of Health Sciences, Karachi. Member	
4	<b>Mr. Abdul Munaf Advani</b> Director Finance, Benazir Bhutto Shaheed University Lyari, Karachi Member	
5	<b>Mr. Sharaf Ali Shah</b> Registrar, Shaheed Zulfiqar Ali Bhutto University of Law, Karachi, Member	

DOW UNIVERSITY OF HEALTH SCIENCES, KARACHI



ATTENDANCE SHEET

TENDER FOR PROVISION OF HEALTH INSURANCE SERVICES.

TENDER NO. DUHS/REG/2017/03-192 DATED 07-03-2017

FINANCIAL OPENING

QUALIFIED BIDDERS

S.No	Company Name & Address	Representative Name & Contact Number	Signature
1.	<b>M/s Adamjee Insurance Co. Ltd</b> 4 <sup>th</sup> Floor, Adamjee Insurance Building, I.I. Chundrigar Road, Karachi.	M. Zeeshan 0333-3595571	
2.	<b>M/s Asia Insurance Co. Ltd.</b> Asia House, 19 C/D Block Gulberg-III, Main Ferozpur Road, Lahore.	Suleman 03008249891	

DOW UNIVERSITY OF HEALTH SCIENCES, KARACHI

ATTENDANCE SHEET

TENDER FOR HEALTH INSURANCE SERVICES  
TENDER NO. DUHS/REG/2017/03-192 DATED 07-03-2017  
OPENING OF TECHNICAL PROPOSALS

BIDDERS

S.No	Company Name & Address	Representative Name & Contact Number	Signature
1.	<b>M/s Adamjee Insurance Co. Ltd.</b> 4 <sup>th</sup> Floor, Adamjee Insurance Building, I.I. Chundrigar Road, Karachi	M. Zeeshan 0333-3595571	 22/3/17
2.	<b>M/s Askari General Insurance Co. Ltd.</b> Office No. 401, Shaheen Centre, Block 7, KDA Scheme No. 5, Clifton, Schon Circle, Karachi.	M. Iqbal 0333-3448548	 22/3/17
3.	<b>M/s Asia Insurance Co. Ltd.</b> Asia House: 19 C/D, L Block-Gulberg- III, Main Ferozpur Road, Lahore.	Suleman Banana 0300 8249891	