

Bid Evaluation Report	
Health Insurance Services	
Name of Procuring Agency	Sindh Insurance Ltd
Tender Ref no.	SIL/HO/HEALTH INSURANCE/2021
Method of Procurement	Single Stage Two Envelopes
Tender Description	HEALTH INSURANCE SERVICES
Tender Published	SPPRA S.No. T00013-21-0010 Dated November, 10, 2021
Total Bid Document Sold	3
Total Bid Received	3
Technical Bid Opening Date	26th October, 1600Hrs
Financial Bid Opening Date	26th October, 1600Hrs
No. of Bids Technically Qualified	2
Bids Rejected	1

S. No	Company Name	Qualified/Disqualified in Technical / Eligibility Inspection	Cost of Bid Offered	Ranking In terms of Cost	Comparison With Estimated Cost (Rs. 3,000,000/-)	Reason for Acceptance/Rejection	Remarks
1	2	3	4	5	6	7	
1	M/s Premier Insurance Limited	Technically qualified	Rs. 1,450,452 /-	1	Rs.1,549,548/- Below the Estimated Cost	Accepted being the qualified & lowest cost bidder	Accepted being the lowest cost bidder
2	M/s Jubilee Life Insurance Company Limited	Technically qualified	Rs. 5,428,434 /-	2	Rs.2,428,434/- Above the Estimated Cost	Not accepted due to higher cost	
3	M/s United Insurance Company of Pakistan Limited	Technically disqualified	-	-	-	Rejected due to technically disqualified	

Note:- M/s Premier Insurance Limited is awarded the tender of Health Insurance Services being the lowest cost qualified bidder.

Procurement Committee Members

- 1 Mr. Nadeem Akhter
Sindh Insurance Ltd
CFO & Company Secretary
Head of Procurement Committee
- 2 Ms. Meher Dinshaw Khory
Sindh Insurance Ltd
Head-HR & Admin
Member
- 3 Muhammad Adnan Shakeel
Sindh Modraba
Senir Manager Finance(AVP-I)
Independent Member

Signature 

Signature 

Signature 

MINUTES OF THE OPENING OF THE TENDER (TECHNICAL / FINANCIAL PHASE)

TYPE OF PROCUREMENT ADMIN / IT / CONSULTANT / MEDIA

TENDER NAME Health Insurance Services

TYPE OF TENDER SINGLE STAGE-ONE ENVELOPE / SINGLE STAGE-TWO ENVELOPE / TWO STAGE-TWO ENVELOPE

OPENING DATE 26-Nov-21

OPENING TIME 1600 Hours

ATTENDANCE MEMBER (PC) Mr. Nadeem Akhter
Ms. Meher Dinshaw Khory
Mr. Muhammad Adnan Shakeel



ATTENDANCE (REPS. OF BIDDERS)	NAME	FIRM
	<u>Sheelaqet -</u>	<u>Jubilee Life -</u>
	<u>Kamran Akh -</u>	<u>Poem's Insur</u>
	<u>Urban Project</u>	<u>United Insurance.</u>
	<u>/</u>	<u>/</u>
	<u>/</u>	<u>/</u>

TOTAL BIDS ACCEPTED FOR EVALUATION 03

TOTAL BIDS REJECTED 01

REMARKS M/s United Insurance technically disqualified

PROCUREMENT COMMITTEE

Mr. Nadeem Akhter

[Signature]

Ms. Meher Dinshaw Khory

Meher Behrana

Mr. Muhammad Adnan Shakeel

[Signature] 26/11/21




Sindh Insurance Limited

ATTENDANCE SHEET

BID OPENING

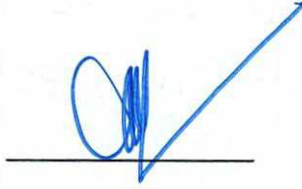
Date:- 26-Nov-21

Health Insurance Services

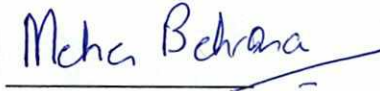
S NO.	Company Name	Name of Company Representative	Contact No.	Signature
1	Premier Insurance	Kamran Ahmeed	0345-3307615	
2	Jubilee Life Insurance	SHAHNEEL	0334-9935869	
3	United Insurance	IRFAN MUSIBB	0314-7038991	
4				
5				

Signature of Procurement Committee

Mr. Nadeem Akhter
Head-Procurement Committee



Ms. Meher Dinshaw Khory
Member:-



Mr. Muhammad Adnan Shakeel
Independent Member




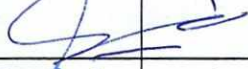
IN MEMORY OF SHAHEED MOHTARMA BENAZIR BHUTTO

SINDH INSURANCE
POWER TO THE PEOPLE

OPENING OF BIDS
FINANCIAL PROPOSALS

Health Insurance Services

Dated: 26/11/2021


S.no	Company Name	Total	Signature of Company Representative	Remarks
1	Premier Insurance	1450457		
2	Jubilee life Insurance	5728437		
3	United Insurance			<u>Dis qualified technically.</u>
4		/	/	/
5		/	/	/
6		/	/	/

Procurement Committee Memebers

- 1 Mr. Nadeem Akhter
Sindh Insurance Ltd
CFO & Company Secretary
Head Of Procurement Committee
- 2 Ms. Meher Dinshaw Khory
Sindh Insurance Ltd
Head HR & Admin
Member
- 3 Mr. Muhammad Adnan Shakeel
Sindh Mdaraba
~~Senior~~ Manager Finance(AVP-1)
Independent Member



Meher Behara





FINANCIAL PROPOSAL FOR HEALTH INSURANCE

PRICE SCHEDULE

(Applicable for the year 2021-2022)

Name of Bidder : **Premier Insurance Limited**

Amount of Bid

Net Premium Rs. 1,450,452/-

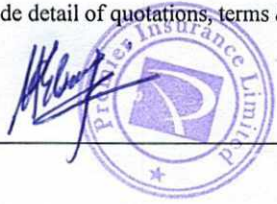
In Words : **Rupees Fourteen Lakh Fifty Thousand Four Hundred FiftyTwo Only**

Mcha Behrana
26/11/21

Note

1. The above rates quoted must include all taxes and charges, if any.
2. In addition to above also include detail of quotations, terms & condition, procedure to avail benefits and list of exclusions.

Signature & Stamp of Bidder



PREMIER INSURANCE LIMITED
Group Health Insurance
Structure of Census, Benefits, Features & Premium
SINDH INSURANCE LIMITED



Dated: November 26, 2021
Ref. No. GHR-21-11-00295

CLIENT TYPE: CORPORATE

CENSUS STRUCTURE							
DESCRIPTION OF INSURED PERSON	A	B	C	D	E	F	TOTAL
EMPLOYEES	9	2	1	13	4	2	31
SPOUSE	8	2	1	11	2	1	25
CHILDREN	11	1		23	4	3	42
PARENTS	2	2		9	3		16
TOTAL LIVES	30	7	2	56	13	6	114

BENEFITS STRUCTURE							
ANNUAL BASIC HOSPITALIZATION BENEFIT PER PERSON	A	B	C	D	E	F	
BASIC HOSPITALIZATION LIMIT (FOR EMPLOYEE, SPOUSE, CHILDREN & PARENTS ONLY)	1,000,000	500,000	300,000	250,000	200,000	100,000	
ANNUAL ACCIDENTAL HOSPITALIZATION BENEFIT							
COMPLIMENTARY ENHANCEMENT OF HOSPITALIZATION LIMIT: (In case of Accidental Injuries Only)	100% Increase of the Hospitalization Limit.						
DAILY ROOM SUB-LIMIT BENEFIT							
ROOM & BOARD SUB-LIMIT	VIP	PRIVATE	SEMI-PRIVATE	GENERAL WARD	GENERAL WARD		2,500
ANNUAL MATERNITY BENEFIT PER PERSON							
NORMAL DELIVERY/ MISSCARRIAGE/LEGAL ABORTION	70,000	65,000	60,000	45,000	40,000	15,000	
CESAREAN DELIVERY /MULTIPLE BIRTH	125,000	120,000	105,000	90,000	85,000	20,000	
<i>Circumcision will be covered upto Rs. 5,000/- Subject to Availability of Maternity Limits.</i>							
<i>Cost of home delivery conducted by a "DAI" payable up to Rs. 10,000/-</i>							
PRE & POST OUT-PATIENT BENEFIT FOR CONSULTATION, MEDICINES & DIAGNOSIS							
PRE-HOSPITALIZATION RELATED EXPENSES				30 DAYS			
PRE-NATAL RELATED EXPENSES (payable after delivery takes place)				9 MONTHS			
POST-HOSPITALIZATION / NATAL RELATED EXPENSES				30 DAYS			
COMPLIMENTARY EXECUTIVE CHECKUP							
FOR EMPLOYEES & SPOUSE OF PLAN A & B ONLY (from Aga Khan (Plan-B) or equivalent package from any other hospital)	COVERED	COVERED	NOT COVERED	NOT COVERED	NOT COVERED	NOT COVERED	NOT COVERED

AGE LIMIT (MEMBERS LISTED)		
DESCRIPTION	HOSPITALIZATION	MATERNITY
EMPLOYEE	65 Yrs	45 Yrs
SPOUSE	65 Yrs	45 Yrs
SON	25 Yrs	N/A
DAUGHTER	Till Marriage	N/A
PARENTS	85 Yrs	N/A

VALUE-ADDED BENEFITS

→ DAY CARE PROCEDURES / SURGERIES: Chemotherapy, Radiotherapy, Dialysis, Astatic tap for drainage, Eye injections, Interferon therapy, Laser treatments for eye and other ailments (tested and approved treatments only), Uthoripsy for renal and ureteric stones, Excision in local or general anesthesia, Angiography for any part of the body, Transfusions for chronic illnesses, Cataract and other eye related procedures not requiring stay at the hospital.

→ Accidental Emergencies: Road Traffic Accidents, Off-Road Accidents, Dental Injuries, Fractures & Lacerated wounds (reported within 48 hours of incident).

→ Specialized Investigations: Endoscopy of all types, Gastroscopy of all types, Laryngoscopy in local or general anesthesia, Biopsies of all types in local or general anesthesia, Radiographic imaging tests with or without contrast which includes, CT scan, MRI, PET scan for diagnosed cases of cancer, Dexa or Bone scan, Thallium Scan, Echo / stress echo, Mammography, Doppler ultrasound, DMSA scan for kidney, MCUG / VMCUG, OCT / A-scan / B-scan / FFA, Barium swallow, EEG / EMG.

→ Road Ambulance: From point of accident to hospital & hospital to hospital.

→ Congenital Birth Defects are covered up to the Basic Hospitalization Limit.

→ Interferon Therapies of Hepatitis "B" & "C" are covered up to the Basic Hospitalization Limit.

→ No age limit restriction on the employees and their eligible dependents falling under Plan "A" (Directors, employees and their eligible dependents.)

→ Employees and spouses of category A & B are to be covered to avail annual test (Executive Check-up) from Aga Khan (Plan-B) or equivalent package from any other hospital.

COVERAGE FOR PRE-EXISTING CONDITIONS	A	B	C	D	E	F
BASIC HOSPITALIZATION BENEFIT	FULLY COVERED					
MATERNITY BENEFIT						
BASIC HOSPITALIZATION BENEFIT FOR PARENTS						

Health Declaration Forms: Required Not Required

PREMIUM CALCULATIONS	(Rs.)
BASE PREMIUM	1,431,042
GROSS PREMIUM	1,431,042
5% ADMIN SURCHARGE (MAX RS. 5,000)	5,000
SUB TOTAL PREMIUM	1,436,042
FIF 1%	14,360
STAMP DUTY	50
NET PREMIUM	1,450,452

- ✓ As per Rule 58 of SECP Insurance Rules 2017, the cover will be effective upon receipt of premium in full / Installment.
- ✓ Above prices are exclusive of 13% Sindh sales tax imposed by SBR
- ✓ As Per The New Amendments in Legislation, 4% Advance Tax Will Be Applied On Non Filer Or Inactive Customers.
- ✓ The Annual Premium Will Change If Any Kind Of Tax Imposed By The Federal Or Provincial Government During The Policy Period.

MANDATORY TERMS

Treatment for COVID-19 related hospitalization is covered for fully vaccinated insured members only. (If test shows positive & leads to hospitalization)

UNDERWRITING TERMS

- 1) Period of insurance cover for 12 months from a date to be agreed.
- 2) The above Premium will vary if there are any changes in number of Insured Persons / lives, change in plans, ages or any other data submitted.
- 3) Health cards will be issued after the receipt of premium in advance.
- 4) Geographical area 'Pakistan'.
- 5) This quotation is valid for 90 days from the date of Issuance.

SPECIAL FEATURES

✓ 24 HOUR HELP LINE FOR ADMISSIONS

Help Line number is active 24/7 to manage & guide admissions on network hospitals through HEALTH eConnex, an internationally recognised TPA that specializes in healthcare administration with very well trained professionals. Help Line Number (021) 111-266-639.

✓ MANAGED CARE HEALTH PROGRAM

Premier Health Insurance is a complete managed care program. It cares for the best treatment facilities on network hospitals at affordable cost. Our priority is to manage medical facilities with top level service providers/hospitals.

✓ FREE CONSULTATION PROGRAM

Our free consultation program is for our insured persons. Please make a call on Help Line Number (021) 111-266-639 and you may consult for your health issues without paying any cost.

✓ COVERAGE OUTSIDE PAKISTAN

During travelling abroad, Premier's Health Care Program allow for the necessary hospitalization. Payment will be on reimbursement basis and expense will be paid according to the expenses in Pakistan for the same treatment. Only Emergency Hospitalization allowed. Planned surgeries outside Pakistan are not covered.

Authorized Signatory
For Premier Insurance Ltd



Jubilee

HEALTH INSURANCE

Annex A
Combine Opt I

JUBILEE HEALTH INSURANCE GROUP HEALTHCARE INSURANCE PROPOSAL FOR SINDH INSURANCE LIMITED

Hospitalization & Related Benefits						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
H&R Limits (Per Person / Per Year)	Rs.1,000,000	Rs.500,000	Rs.300,000	Rs.250,000	Rs.200,000	Rs.100,000
Enhancement in H&R limit in case of accidental injuries	100%	100%	100%	100%	100%	100%
Room & Board (per day)	Rs.77,090	Rs.35,970	Rs.9,840	Rs.7,330	Rs.7,330	Rs.2,500
Per Hospitalization						
Pre-Hospitalization Sub Limit (Diagnosis, Consultation, & Medicines)	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days
Post-Hospitalization Sub Limit (Follow-Ups)	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days
Daycare Surgeries & Specialized Investigations In Outpatient Settings Including but not limited to:	COVERED					
Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).						

Maternity Benefits (Per Pregnancy / Per Person)						
Normal Delivery	Rs.70,000	Rs.65,000	Rs.60,000	Rs.45,000	Rs.40,000	Rs.15,000
Complicated Delivery	Rs.125,300	Rs.120,250	Rs.105,000	Rs.90,000	Rs.85,200	Rs.20,100

Eligibility:	All full time Pakistani employees, Actively at work up to 78 years of age with their dependants						
Plan "A"	PLAN A	Plan "D"	PLAN D	Plan "B"	PLAN B	Plan "E"	PLAN E
Plan "C"	PLAN C	Plan "E"	PLAN E				

All the rates are assumed on the basis of resident country as Pakistan

Plan Wise Census Information							
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Total
Total Number of Insured (for ages <=78)	30	7	2	56	13	6	114
Total Number of Employees	9	2	1	13	4	2	31
Total Number of Spouses	8	2	1	11	2	1	25
Total Number of Children	11	1	-	23	4	3	42
Total Number Of Parents	2	2	-	9	3	-	16

Notes:

- In case of treatment from Non-PPN facilities, reasonable and customary charges as in PPN facilities shall be paid.
- Eligibility Definition for the 6 Plans has to be provided before Policy Confirmation.
- Pre-existing Conditions shall be covered for up to 100% of the respective H&R Limits.
- Congenital conditions shall be covered for up to 100% of available H&R Limits
- Interferon therapy for Hepatitis B&C Patients shall be covered for up to 100% of the respective H&R Limits.
- 21 executive check-up of AKUH Package "B" are covered.
- Room Limits opted shall also apply to Hospitalization in Maternity Cases.
- Maternity and its related benefits are not covered under H&R benefit.
- For detailed Exclusions / Limitation, please refer to the policy document.

Total H & R Premium	Rs.5,294,745
Total Maternity Premium	Rs.133,689
Total Premium Payable	Rs.5,428,434

* The annual premium is subject to change if there is any change in tax rate/tax structure by the Federal or Provincial government affecting the taxes applicable during the currency of the policy

Please note that the description of benefit, given in this proposal are for illustrative purpose. The actual terms and condition are given in policy document.

Especially prepared by CSD (Technical) for Sindh Insurance - (GH Policy # 26247)

[Handwritten signatures and dates]

Meha Behra
26/11/21



Jubilee

HEALTH INSURANCE
BID

Annexure "A"

Dated: 26, 11, 2021

To,

SINDH INSURANCE LIMITED.
Head Office
1ST Floor, Imperial Court,
Dr. Ziauddin Road,
Karachi 75530

mcha Behrana

Dear Sir,

Having examined the bidding documents, the receipt of which is hereby duly acknowledged, we, the undersigned, offer, in conformity with the said bidding documents for the sum of

Rs. 5,428,434 [total bid amount in words and figures].

We undertake, if our Bid is accepted, to provide Health Insurance (Name of the supplied item), that will be in accordance with the terms defined in the proposal and /or contract.

Our firm, including any subcontractors or suppliers for any part of the Contract, have nationalities from the following eligible countries:-

- a. Country Pakistan
- b. Country _____

If our Bid is accepted, we will obtain the Bank Guarantee in a sum equivalent to ten percent (5%) of the Contract Price for the due performance of the Contract, in the form prescribed by SIL. (Do mention, if this document have already been provided)

We agree to abide by this Bid for a period of ninety (90) days from the date fixed for Bid Opening and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

Until a formal Contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

Commissions or gratuities, if any, paid or to be paid by us to agents relating to this Bid and to contract execution if we are awarded the contract, are listed below:

Name & Address of Agent	Amount and Currency
<u>SHAHNEEL AHMED</u> <u>2nd floor, PUSC Building M.T. Khan Road</u> <u>Karachi</u>	<u>Rs</u>

(If none, State none)

We understand that you are not bound to accept the lowest or any bid you may receive.

Dated this _____ day of _____ 2021.

[Signature]

[In the Capacity of]

Duly authorized to sign Bid for and on behalf of Jubilee Life Insurance Company Ltd



Jubilee

HEALTH INSURANCE

JUBILEE HEALTH INSURANCE
GROUP HEALTHCARE INSURANCE PROPOSAL FOR
SINDH INSURANCE LIMITED
Premium Calculation

AGE BAND	Plan A			Plan B			Plan C			Plan D			Plan E			Plan F		
	No. Of Insured	Rate	Premium	No. Of Insured	Rate	Premium	No. Of Insured	Rate	Premium	No. Of Insured	Rate	Premium	No. Of Insured	Rate	Premium	No. Of Insured	Rate	Premium
0-17	7	Rs.60,552	Rs.423,864	0	Rs.23,287	Rs.0	0	Rs.5,769	Rs.0	19	Rs.4,968	Rs.94,385	4	Rs.4,548	Rs.18,191	3	Rs.3,744	Rs.11,231
18-29	2	Rs.43,843	Rs.87,686	1	Rs.16,861	Rs.16,861	0	Rs.4,177	Rs.0	4	Rs.3,597	Rs.14,387	2	Rs.3,253	Rs.6,506	0	Rs.2,711	Rs.0
30-39	2	Rs.58,174	Rs.116,348	1	Rs.22,553	Rs.22,553	2	Rs.5,538	Rs.11,076	15	Rs.4,763	Rs.71,445	1	Rs.4,355	Rs.4,355	2	Rs.3,554	Rs.7,107
40-49	4	Rs.80,260	Rs.321,040	1	Rs.30,866	Rs.30,866	0	Rs.7,647	Rs.0	8	Rs.6,584	Rs.52,672	3	Rs.6,028	Rs.18,084	1	Rs.4,962	Rs.4,962
50-59	1	Rs.135,328	Rs.135,328	2	Rs.52,120	Rs.104,240	0	Rs.12,913	Rs.0	1	Rs.11,119	Rs.11,119	0	Rs.10,179	Rs.0	0	Rs.8,379	Rs.0
60-64	4	Rs.139,651	Rs.558,604	0	Rs.76,395	Rs.0	0	Rs.19,927	Rs.0	1	Rs.15,297	Rs.15,297	0	Rs.14,620	Rs.0	0	Rs.12,232	Rs.0
65-68	3	Rs.230,283	Rs.690,850	0	Rs.88,560	Rs.0	0	Rs.21,041	Rs.0	3	Rs.18,892	Rs.56,677	1	Rs.17,296	Rs.17,296	0	Rs.14,239	Rs.0
70-74	3	Rs.266,945	Rs.800,835	2	Rs.102,659	Rs.205,319	0	Rs.25,434	Rs.0	4	Rs.21,900	Rs.87,600	1	Rs.20,049	Rs.20,049	0	Rs.16,504	Rs.0
75-78	3	Rs.307,429	Rs.922,287	0	Rs.115,938	Rs.0	0	Rs.29,482	Rs.0	1	Rs.25,383	Rs.25,383	1	Rs.23,240	Rs.23,240	0	Rs.19,181	Rs.0
Total	30		Rs.4,342,785	7		Rs.379,639	2		Rs.11,076	56		Rs.430,064	13		Rs.107,810	4		Rs.23,381

Total H & R Premium Rs.5,294,745

AGE BAND	Plan A			Plan B			Plan C			Plan D			Plan E			Plan F		
	No. Of Insured	Rate	Premium	No. Of Insured	Rate	Premium	No. Of Insured	Rate	Premium	No. Of Insured	Rate	Premium	No. Of Insured	Rate	Premium	No. Of Insured	Rate	Premium
18-29	0	Rs.33,551	Rs.0	0	Rs.31,891	Rs.0	0	Rs.23,305	Rs.0	1	Rs.23,354	Rs.0	0	Rs.21,741	Rs.0	0	Rs.7,329	Rs.0
30-39	0	Rs.29,499	Rs.0	0	Rs.24,237	Rs.0	0	Rs.21,512	Rs.0	1	Rs.17,749	Rs.17,749	0	Rs.16,523	Rs.0	0	Rs.5,970	Rs.0
40-49	0	Rs.19,579	Rs.0	0	Rs.14,826	Rs.0	0	Rs.13,158	Rs.0	0	Rs.10,837	Rs.85,141	0	Rs.10,107	Rs.0	0	Rs.3,407	Rs.0
50-59	0	Rs.8,916	Rs.0	0	Rs.5,478	Rs.0	0	Rs.3,990	Rs.0	1	Rs.4,744	Rs.4,744	0	Rs.4,427	Rs.0	0	Rs.1,495	Rs.1,495
60-64	1	Rs.980	Rs.980	0	Rs.912	Rs.0	0	Rs.810	Rs.0	1	Rs.683	Rs.683	1	Rs.622	Rs.622	0	Rs.510	Rs.510
Total	1		Rs.980	0		Rs.14,926	1		Rs.5,790	5		Rs.88,302	2		Rs.22,263	1		Rs.1,499

Total Maternity Premium Rs.133,649

Total Premium Payable*
Rs.5,428,434

Meha Behra
26/11/21

[Signature]
26/11/21

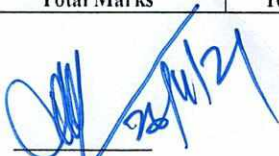


* Especially prepared by CID (Technical) Network Insurance - (SIN Policy # 28247)



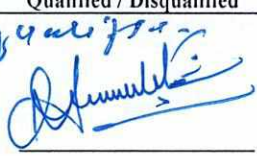
Eligibility Criteria Comparison.

S. No	Descriptions	Total Marks	Premier Insurance	Jubilee Life Insurance	United Insurance	Remarks	Mandatory Evidence As Annexures
1	Should have existing Health Insurance Portfolio	15	-	15	/	300 Million & above	Audited Accounts as Annexure-A
		10	10	-		150 Million & above	
		07	-	-		50 Million & above	
2	Number of Corporate / Group Health Insurance Clients	15	15	15	15	15 & above	Cliental List as Annexure-B
		10	-	-	-	10 & above	
		07	-	-	-	07 & above	
03	Experience in the field of Group Health Insurance	10	10	10	10	07 years & above	Year wise Health Insurance Premium Portfolio
		07	-	-	-	05 years & above	
		05	-	-	-	03 years & above	
04	Average Yearly Turnover of Last 03 years	10	10	10	/	50 Million & above	Audited Accounts of Last 3 years as Annexure-D
		07	-	-		30 Million & above	
		05	-	-		10 Million & above	
05	Hospital on Panel All over Pakistan	10	10	10	10	200 & above	List of Hospital as Annexure-E
		07	-	-	-	150 & above	
		05	-	-	-	100 & above	
06	Numbers of Doctors in Medical & Claim Departments	10	-	10	10	05 & above	List of Doctors as Annexure-F
		07	07	-	-	03 & above	
		05	-	-	-	01 & above	
07	24 Hours Hotline & Call Centre Facility	10	10	10	10	Both	Numbers as Annexure-G
		05	-	-	-	Any one	
08	Shareholder Equity	10	10	10	/	01 Billion & above	Audit Balance Sheet As Annexure-H
		07	-	-		-	
09	IFS Rating	10	-	10	10	A+ & above	Certificate to be attached As Annexure-I
		07	07	-	-	A	
		05	-	-	-	A-	
Total Marks		100	89	100	65	Qualified / Disqualified	


 Nadeem Akhter
 Sindh Insurance Limited


 Meher Dinshaw Khory
 Sindh Insurance Limited

26/11/21

Disqualified

 Muhammad Adnan Shakeel
 Sindh Modaraba