

Request for Proposal for
Engaging service of Insurance Firm to provide Group
Life & Group Health Benefits to
Centre for Peace and Development Initiatives

1. GENERAL INFORMATION

- i. **Purpose:** This request for proposal (RFP) is to contract a reputed insurance firm to provide group life and group health services to the Centre for Peace and Development Initiatives for 3 Years and 2 Months from **May 1st 2024 to June 2027**.
- ii. **Who May Respond:** Insurance firms having minimum "AA+" financial strength along with fifteen years of experience in providing group life and group health services in Pakistan, may respond to this RFP.
- iii. **Description of Entity:** The Centre for Peace and Development Initiatives (CPDI) is an independent, non-partisan and not-for-profit civil society organization working on issues of peace and development in Pakistan. It is registered Under Section 42 of the Companies Ordinance, 1984 (now substituted by the Companies Act 2017). It was established in September 2003 by a group of concerned citizens who realized that there was a need to approach the issues of peace and development in an integrated manner. CPDI is the first initiative of its kind in Pakistan. It seeks to inform and influence public policies and civil society initiatives through research-based advocacy and capacity building to promote citizenship, build peace and achieve inclusive and sustainable development. Areas of special sectoral focus include promoting peace and tolerance, police reforms, right to information, strong local governments, climate change and mitigation, transparency in governance, democratic values, rule of law and accountable governance in the country

2. SCOPE OF SERVICES

The Offeror shall be readily available to perform the following group life and group medical services, as required by CPDI:

i. GROUP LIFE INSURANCE:

Benefits Required:

- A. Group Life Insurance
- B. Group Accidental Death Insurance (sum insured doubled)
- C. Group Natural Disability (Permanent Total) – Full sum insured to be paid
- D. Group Accidental Disability Insurance (Permanent Total) - Full sum insured to be paid
- E. Group Accidental Disability Insurance (Temporary Total/Partial Disability) - Payment of the sum insured, or a percentage thereof according to a specified schedule (to be provided by the insurer) in the event of temporary total/partial disablement due to an accident
- F. Free Cover Limits
- G. Pay Continuation on gross salary basis, up to a period of five years, in case of death or total permanent disability (natural & accidental) of an employee
- H. Terminal Illness Benefit (Free of Cost)

The Insurance companies are required to clearly mention about the following benefits (if any).

- Exclusion Free Group Life i.e. AIDS, Suicide, War Risk etc coverage
- Comprehensive Group Accidental & Natural Disability Benefit
- Occupational and Non-Occupational Hazards covered
- 24 hours world wide coverage

Eligible Employees:

All staff up to the age of 65 years should be included.

Categories of staff for Group Life Insurance Service with their required sum insured:

No of Employees	Sum Assured Per Employee (Group Life)
*35 for Group Life	3,000,000

*The 14 employees are already covered by Group life insurance and don't need any further coverage.

ii. FOR GROUP HEALTH INSURANCE

Benefits Required

- A. Group Health Insurance (OPD limit of Rs.25,000 per family per year). Dental procedures such as root canals, fillings and tooth surgery/procedures are to be included & Eye lenses are to be included in OPD
- B. Hospitalization & Related Benefits (Per Person/Per Year) (Rs. 800,000/-) The room limit per person per day is Rs.15,000.
- C. Pre-Hospitalization coverage (Diagnosis, Consultation, & Medicines) - 30 days
- D. Post-Hospitalization coverage (follow-ups) - 30 days
- E. Daycare surgeries and specialized investigations in Out Patient Settings including but not limited to: (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))
- F. Maternity Benefits (Per Pregnancy/Per Person) including pre-natal and post-natal coverage clearly mentioning separate coverage for normal & complicated deliveries. The C-Section limit will be Rs.200,000 and for normal cases, it will be Rs.150,000.
- G. All dread diseases to be included
- H. All medicines including vitamins prescribed by the doctor to be reimbursed
- I. List of exclusions for OPD & Hospitalization to be attached with technical proposals separately
- J. Major medical care with high limits and no restriction on the number or type of diseases
- K. Out-patient care product (reimbursement)
- L. Online claim tracking system or otherwise
- M. Maximum enhancement available hospitalisation up to 50% limit in case of accident
- N. Coverage of accidental and non-accidental emergency treatment Medical emergencies to be covered in the policy.

Eligible Employees:

- A. Employees & their dependents up to the age of 65 years
- B. Only one spouse per employee will be eligible
- C. Children: Son up to 25 years and un-married daughters to be included

Instructions on Proposal Submission

Closing Date. **Proposals must be submitted no later than 26 April 2024 (5:00 PM), failing to which the proposal shall be considered as void.**

Conditions of Proposal: All costs incurred on the preparation of the proposals in response to this RFP will be borne by the insurance firm and will not be reimbursed by Centre for Peace and Development Initiatives (CPDI).

Documents to be submitted:**TECHNICAL PROPOSAL:**

- A. Covering letter on official letterhead with company seal
- B. Detail of company registered office and office responsible for correspondence
- C. Copy of Audited Accounts reports for the last three years
- D. Detail of branches/sub-offices across the country
- E. Relevant documents to prove experience in the field
- F. Name of the authorized person for dealing with CPDI and making correspondence on behalf of the company
- G. Detail of at least 10 Clients to whom similar facilities/services are being provided and their contact numbers for verification
- H. Copy of Sales Tax Registration Certificate & Income Tax Registration Certificates
- I. Affidavit that the firm/company has never been blacklisted by any Govt., Semi-Govt. & Autonomous Body
- J. Letter of recommendation from at least 3 clients for each of the group health and group life benefits.
- K. List of Hospitals/laboratories/Diagnostic Centres/Consultants on panel across the country
- L. Proof of having a minimum "AA+" rating of financial strength
- M. Copy of SECP registration certificate

b. FINANCIAL PROPOSAL:

- A. Profit Sharing details
- B. Detail of category-wise break up of premium amount may also be provided
- C. Method of premium payment will be on a bi-annual basis
- D. Detail of operational cost/administrative charges if any to be charged
- E. Document providing evidence of firm having relevant experience of at least ten years of Group Life & Group Health Insurance service in Pakistan
- V. It is important that the Offeror's technical & financial proposals be submitted in a sealed

envelopes separately and clearly marked in the lower left-hand corner with the following information:

For Technical Proposal:

“Technical Proposal for Group Life and/or Group Medical Services”

For Financial Proposal:

“Financial Proposal for Group Life and/or Group Medical Services”

“The Bidders must submit a *2% Bid Security equivalent to the amount quoted for RFP in the form of Pay Order or Bank Draft of any scheduled bank in favor of “CPDI” along with their Financial Bids”

***The bid security amount is refundable.**

Submission: The Sealed Envelops marked as RFP for Group Health/Life Insurance Should be sent to Manager Procurement & Admin

“House No 13, Street No.788, G-13/4, Islamabad

Interested Firms can request employee Data at email: procurement@cpdi-pakistan.org for premium calculations.

Failure to do so may result in premature disclosure of your proposal. It is the responsibility of the Offeror to ensure that the proposal is received by CPDI, on or before the date and time specified above. Proposals submitted after the due date will not be considered. **CPDI will not bear any cost related to the submission of this RFP.**

If the process of selection is delayed due to uncertain reasons, the start date of the insurance is 1st May, and the contract with the selected vendor will start from 1st May and any claim raised by an employee of the CPDI will be reimbursed by the selected vendor.

Right to Reject. CPDI reserves the right to reject any and/or all proposals received in response to this RFP. CPDI has also reserved the right to take any one of the services from the selected vendor (Health or Life) or can change the scope of work at any time before releasing of final order to the selected vendor.

Evaluation Procedure and Criteria. A Selection Committee will review the proposals and forward its recommendations to the Director General for final approval. Selection will be based on the submitted documents, on or before the due date, and will be reviewed following the criteria:

Sr#	Criteria	Points (Weighted Average)
1	Overall Portfolio of the firm	15
2	Firm’s Organizational Structure and Manpower	15
3	The firm presence in all the provincial headquarters of the country	15
4	Undertaking of the proposed scope of work	15
5	Number of years the firm has been registered	15
6	Experience of working with the developmental sector	10
7	PACRA & VIS Rating	15
	Total Points	100