

**Revised**  
**Notice Inviting**  
**RFP FOR ENGAGEMENT OF**  
**INSURANCE BROKERS**  
**after Pre Bid meeting held on 29-04-2019**

**Central Councils for Research in Ayurvedic Sciences**

**Detailed Address :**

Central Councils for Research in Ayurvedic Sciences  
Jawahar Lal Nehru Bhartiya Chikitsa Avum Homeopathy Anusandhan Bhavan  
No.61-65, Institutional Area, Opp. 'D' Block, Janakpuri,  
New Delhi - 110058 ( India )  
Telephone : 91-011-28525862/28525897/28525852  
Fax : 91-011-28520748/28525959 (Office of the DG)

## **TABLE OF CONTENTS**

- 1. Section I: Introduction & Instruction for Proposals**
- 2. Section II: Eligibility of Firms**
- 3. Section III: Scope of Work**
- 4. Section IV: Annexure**

## **SECTION I: INTRODUCTION & INSTRUCTIONS FOR PROPOSALS**

### **(A BRIEF ON CCRAS)**

Central Councils For Research in Ayurvedic Sciences an autonomous body under the Ministry of AYUSH, Govt. of India invites proposal for engagement of Insurance Brokers/consultants with its relevant department for ‘Group Mediciclaim Policy’ to be taken to cover hospitalization expenses (IPD and OPD) for the retired and active employees of CCRAS to assist the CCRAS in pre-placement, placement, post-placement of the Group Mediciclaim Policy and Group Term Life Policy and other related aspects for active and retired employees.

The proposal, when accepted may also be extended as per the NIT to other sister Councils under Ministry of AYUSH, Govt. of India, with the requisite concurrence of the respective Council authority.

Only well established and reputed Insurance Broking/Consulting Firms which are Registered/Issued License by Insurance Regulatory and Development Authority (IRDA) under “composite” License category are eligible for engagement under contract.

At any time prior to deadline for submission of proposal, the CCRAS may for any reason, modify the RFP. The prospective respondents having received the RFP shall be notified of the amendments and such amendments shall be binding on them

CCRAS and other councils reserves the right to accept any or reject any or all the proposals in whole or in part without assigning any reasons.

CCRAS intends to select one (1) Insurance Broking/Consulting Firm by issue of Request for Proposal, under contract.

During pre-qualification and evaluation of the Proposals, the CCRAS may, at its discretion ask respondents for clarifications on their proposal in writing. The respondents are required to respond within the time frame prescribed by the CCRAS.

Proposals need to be submitted in hard copy in a sealed envelope. Proposals received by facsimile shall be treated as defective, invalid and rejected. Only detailed complete proposals in the form prescribed, received prior to the closing time and date of the proposals shall be taken as valid for consideration.

Respondents are not permitted to modify, substitute, or withdraw Proposals after it's submission

The proposal may be submitted along with the covering letter about the proposal, along with the information/documents indicated in the Annex. All pages are required to be signed.

No cost will be borne by the Central Councils for Research in Ayurvedic Sciences towards preparation and submission of the proposals.

The tenure of the Insurance Broking/Consulting Firm would be initially for one policy year and maybe renewed upto three years, on year to year basis, thereafter depending on the performance and the terms and conditions.

**Proposals can be submitted in sealed covers up to 1700 HRS on the Tender submission date on 21<sup>st</sup> May 2019 and opening date will be on 22<sup>nd</sup> May 2019 at 1130 HRS & the presentation date post short listing of vendor will be informed to the shortlisted Insurance Brokers. Submission may be addressed to Mr. Rakesh Kumar, Assistant Director (Coordination), CCRAS, Room No. 203 (Telephone No. 011-28525098) and to be dropped in Tender Box which is kept at 2<sup>nd</sup> floor in front of the lift.**

The CCRAS will evaluate the Proposals submitted by respondents in detail, based on the data submitted in the Annex. Should any of the two brokers score equal qualification marks then the respondents with higher annual revenue for the preceding financial year shall be given preference.

**Address for Communication/Submission:**

Central Councils For Research in Ayurvedic Sciences  
Jawahar Lal Nehru Bhartiya Chikitsa Avum Homeopathy Anusandhan Bhavan  
No.61-65, Institutional Area, Opp. 'D' Block, Janakpuri,  
New Delhi - 110058 ( India )

## **SECTION II: ELIGIBILITY OF FIRMS**

Insurance Broking/Consulting Firm has to satisfy the following Pre-qualification criteria to apply for engagement. Respondent satisfying the following criteria are only eligible to submit the Proposal for RFP.

- a) This invitation to respond to the RFP is open only to reputed and well established registered companies/ firms that are incorporated or registered under the Indian Companies Act, 1956,
- b) Insurance Broking/Consulting Firms must be registered/Issued License by Insurance Regulatory and Development Authority (IRDA) under “Composite” License category.
- c) The firm should have been in existence in India for a period of more than 3 years as of 31<sup>st</sup> March 2019 i.e. their licenses have been renewed at least thrice by IRDA.
- d) The Insurance Broking/Consulting Firms should have the paid up capital of minimum Rs.2.5 crores and revenue of above Rs.50 crores during the financial year 2017-18
- e) The Insurance Broking/Consulting Firms should have a direct employee base of more than 300 professionals on direct payroll with exclusive team under Health and wellness in India.
- f) The Firm should have placed more than two GMC policies covering a minimum of 10,000 lives.
- g) The Firm should have offices in 10 cities in India including five(5) metros i.e. in Delhi NCR, Mumbai, Kolkata, Chennai & Hyderabad and the firm will provide the medical services at all states/UTs in India.
- h) The Insurance Broking/Consulting Firms who has handled insurance portfolio of minimum 5 PSU’s./ Government undertaking /autonomous/statutory bodies/PSB etc.
- i) The benefits provided to employees/pensioners/family pensioners and eligible dependent family members after 60 years to till up to he/she is alive.

### **Disqualifications**

CCRAS may at its sole discretion and at any time during the evaluation of proposal, disqualify any respondent, if the respondent.

- i Submitted the Proposal documents after the response deadline;
- ii Made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements;
- iii Failed to provide related clarifications, in writing when sought;

## **SECTION III: SCOPE OF WORK**

### **Phase 1 - Pre Placement Services**

Insurance Broker or Consultant would be overseeing the Strategic Conceptualization and Initialization of the whole program. The Strategic Conceptualization of the following action Items would be undertaken with the CCRAS which will have the following Action heads

- a) Placement and designing of the Insurance Policy
- b) Suggestions on Cost Containment measures
- c) Capacity Building
- d) Grievance Redressal Process
- e) Validation and Forecasting of Additional Coverage Benefits

### **Phase 2 - Placement Services**

Insurance Broker or Consultant would be acting as a Strategic consultant and would be assisting in the placement process of the scheme.

#### **a. Placement strategy – Through transparent tendering process**

1. Determine evaluation criteria for Insurer selection in association with CCRAS.
2. Draft RFP (request for proposal) to be submitted to CCRAS for approval.
3. Assess CCRAS service requirement and Insurer capabilities in the marketplace.
4. Request placement quotations from Insurers and answer RFP related queries.

#### **b. Quotation analysis**

1. Evaluate quotes
2. Facilitate Insurer meetings

#### **c. Recommendation & placement confirmation**

1. Recommend Insurer & TPA
2. Placement as per agreed terms and conditions

#### **d. Policy review**

1. To ensure policy terms & conditions as per the RFP provided
2. Data consolidation for policy issuance

### **Phase 3: - Post Placement Services**

Insurance Broker or Consultant would be functioning as a Strategic Consultant arm of the CCRAS and would be assisting in the Post Placement Process of the program. Insurance Broker or Consultant would undertake the following action items as post placement activities

#### **a. Servicing Support**

1. Designing the Service Level Agreement to be signed between Vendors and CCRAS highlighting the scope of services and timelines
2. Single point of contact for all services.
3. Establish clear escalation matrix for query resolution

#### **b. Communication support**

1. Communication assistance for change management in case of any major change in plan design
2. Design and Implementation of Communication
3. Frequently Asked Question design
4. High level communication sessions (Train the trainer)

#### **c. Claim monitoring & Periodic Review**

1. Monthly utilization report & presentation
2. Quarterly Third Party Administrator data audit to ensure consistency between claims filed and claims cleared by the TPA.

#### **d. Turnaround Time Analysis**

1. Monitoring delivery by Third Party Administrator/ Insurer as per agreed Service Level Agreement

#### **e. Employee Assistance through web based portal/application**

#### **f. Administration support**

1. Manage membership data in consultation with CCRAS
2. Monitoring of corporate buffer.
3. Calculation of monthly endorsement
4. Coordination with TPAs in case of data deficiency

## **SECTION IV - ASSESSMENT CRITERIA**

### **(A) Proposal Requirements**

The response should be organized into the following sections:

Section 1      Executive Summary / Introduction

Section 2      Proposal Compliance Letter

A letter signed by an authorized officer of the organization certifying the proposal's complete compliance with the RFP specifications except as specifically noted in the appropriate sections.

Section 3      Technical Bid (as per Annexure I to this RFP)

Section 4      Documents included with Proposal

**All proposal responses will be opened in front of an Internal Committee constituted for this purpose by CCRAS in the presence of representatives of insurance brokers if they choose to remain present. Companies have to qualify with minimum of 60 marks in the technical bid will be considered as qualified.**

### **(B) Important Terms:**

**Terms:** The proposal must not include policy "Cancellation" clause.

### **(C) Process to be Adopted for Evaluation of the Bids**

1. As mentioned above the evaluation of the bids received will be made on the basis of a technical evaluation which will be done for the technical component only.
2. The 'Technical Bids' will be opened in the presence of an internal bid opening committee and Technical Bids in respect of only those bidders who fulfill the eligibility criteria indicated in the section II of this RFP will be considered for technical evaluation. The eligible technical Bids will be evaluated on the basis of Technical details and the points to be awarded as per following table:-



**Evaluation criteria for Technical Bids (For India operations Only):**

<b>Sr No.</b>	<b>Criterion as on 31<sup>st</sup> March 2018 / and provide the details for the given below for the last 3 Financial Years</b>	<b>Points</b>	<b>Total</b>
<b>1</b>	<b>Number of Years Since Composite License given by IRDA</b>		<b>10</b>
	Less than 3 years	0	
	Above 3 – 5 years	3	
	Above 5 – 8 years	5	
	Above 10	10	
<b>2</b>	<b>Overall Premium Placed</b>		<b>10</b>
	Up to Rs. 1000 crores	2	
	Above Rs. 1000 crores to Rs. 1500 crores	4	
	Above Rs. 1500 crores to 2000 crores	6	
	Above 2000 crores	10	
<b>3</b>	<b>Annual Revenue</b>		<b>10</b>
	Up to Rs.75 crores	0	
	Above Rs. 75 crores to Rs.175 crores	3	
	Above Rs. 175 crores to Rs. 300 crores	6	
	Above Rs. 300 Crores	10	
<b>4</b>	<b>Number of employees in the office (excluding contracts &amp; Implants)</b>		<b>5</b>
	300	1	
	More than 300 up to 400	2	
	More than 400 up to 500	3	
	More than 500	5	
<b>5</b>	<b>Having offices in 10 cities in India including five(5) metros i.e. in Delhi NCR, Mumbai, Kolkata, Chennai &amp; Hyderabad</b>		<b>5</b>
	Yes	5	
	No	0	
<b>6</b>	<b>Overall Employee Health Premium placed (Rs. in crore)</b>		<b>10</b>
	Up to Rs. 500 crores	2	
	More than Rs. 500 crores up to Rs. 1000 crores	4	
	More than Rs. 1000 crores up to Rs. 1500 crores	6	
	More than Rs. 1500 crores	10	
<b>7</b>	<b>Number of corporate Group Mediclaim Policies having coverage of minimum 10,000 people</b>		<b>10</b>
	3-5 policies	2	
	6-10 policies	4	
	10-15 policies	6	
	Above 15 policies	10	

<b>8</b>	<b>Number of Corporate clients serviced</b>		<b>10</b>
	Up to 1000	2	
	More than 1000-1500	4	
	More than 1500-2000	6	
	More than 2000	10	
<b>9</b>	<b>Number of Government/PSU/ State Government clients serviced</b>		<b>10</b>
	5	2	
	More than 5-10	4	
	More than 10-20	6	
	Above 20	10	
<b>10</b>	<b>No. of Group OPD / Corporate / PSU Clients handled</b>		<b>10</b>
	5 policies	2	
	More than 5-15 policies	4	
	More than 15-25 policies	6	
	Above 25 policies	10	
<b>11</b>	<b>No. of group Mediclaim with IPD coverage only</b>		<b>5</b>
	Up to 1000	0	
	More than 1000-1500	2	
	More than 1500-2000	3	
	More than 2000	5	
<b>12</b>	<b>Online platform to manage the policy</b>		<b>5</b>
	Yes	5	
	No	0	

1. Bidders scoring less than 60% marks will be declared ineligible. The Brokers who will get 60% weightage and above marks will be eligible for presentation. 40 % weightage will be for the presentation made to the Council by the shortlisted eligible Insurance Brokers/ consultants. If any broker gets shortlisted as per above, they will also have to make the presentation to get appointment. In case of equal marks among/ only qualified insurance brokers/ consultants decision will made post presentation and preference shall be given to the broker with higher average financial annual return in the preceding three year.

The eligible Insurance Brokers/ consultants who will be called for presentation may cover following points in their presentation.

- Claim settlement ratio as per past records preferably for last three years.
- Average time taken for settlement of Claims received.
- Claim received vis-à-vis claims accepted.
- Average amount of reimbursements paid to the Claimants.
- References from top clients handled as well as the beneficiaries.
- Benefit for reduction of annual premium in case of less number of claims preferred.

2. The shortlisted insurance brokers/ consultants will be called for presentation in front of a team selected by CCRAS and finalization of insurance broker will be made by the team.

**(D) CCRAS reserves the right to:**

- Reject any or all responses received in response to the RFP without assigning any reason whatsoever.
- Cancel the RFP / Tender at any stage, without assigning any reason whatsoever.
- Waive or Change any formalities, irregularities, or inconsistencies in this proposal (format and delivery). Such a change / waiver would be duly and publicly notified in the CCRAS website before the closure of the bid date.
- Extend the time for submission of all proposals and such an extension would be duly communicated through eprocurement, CCRAS & Min. of AYUSH website.
- Select the next most responsive bidder if the first most responsive bidder evaluated for selection fails to result in an agreement within a specified time frame.
- Select the bidder even if a single bid is received as response as per provisions / guidelines issued by Govt. of India.
- Share the information / clarifications provided in response to RFP by any bidder, with all other bidder(s) / others, in the same form as clarified to the bidder raising the query.

**(E) Bid Submission**

1. Response Format:

**Technical Bid** to be submitted in a **Sealed envelope** in the attached Format  
(Refer: Annexure 1)

\*Superscribe the envelope with the reference # CCRAS/NIT/EIB/2019-20/TB

2. The bid should be signed by the bidder or any person duly authorized to bind the bidder to the contract. The signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the tender documents and bind the bidder. All pages of the tender documents except brochures, if any, are to be signed by the authorized signatory.
3. The bid should contain no interlineations, erasures or over-writings except as necessary to correct errors made by the bidder. In such cases, the person/s signing the bid should initial such corrections.

4. The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding.
5. Documents in every respect will be at the Bidder's risk and may result in rejection of the bid.
6. No columns of the tender should be left blank. Offers with insufficient information and Offers which do not strictly comply with the stipulations given above, are liable for rejection.
7. The bids will be opened in the presence of authorized representatives of the bidders. However, the representative of the bidder has to produce an authorization letter from the bidder to represent them at the time of opening of Technical bids. Only two representatives will be allowed to represent any bidder. In case the bidder's representative is not present at the time of opening of bids, the quotations / bids will still be opened at the scheduled time at the sole discretion of the CCRAS.

## **(F) RFP Terms and Conditions:**

Following additional terms and conditions shall apply to the evaluation process:

- (a) **Bidder warranties** - By submitting a Response, Bidder represents and warrants to CCRAS that, as at the date of submission:
  - i. The Bidder has fully disclosed to CCRAS in its Responses all information which could reasonably be regarded as affecting in any way CCRAS's evaluation of the Response;
  - ii. All information contained in the Bidder's Response is true, accurate and complete and not misleading in any way;
  - iii. The Bidder will immediately notify CCRAS of the occurrence of any event, fact or circumstance which may cause a material adverse effect on the Bidder's business, assets or financial condition, or CCRAS reputation or render the Bidder unable to perform its obligations under the CCRAS agreement, if any or have a material adverse effect on the evaluation of the responses by CCRAS ; and
  - vi. The Bidder has not and will not seek to influence any decisions CCRAS during the evaluation process or engage in any uncompetitive behavior or other practice which may deny legitimate business opportunities to other bidders.
- (b) **Confidentiality** - Bidder must keep confidential any information received from or about CCRAS as a result of or in connection with the submission of the Response. All information contained in the Response, or in subsequent communications shall be deemed confidential and may be used only in connection with the preparation of Bidder's Response. Unless expressly agreed in writing prior to submissions, Responses are not confidential and may be used by CCRAS in whole or part. CCRAS however, will not disclose the information provided by Bidder in a Response other than to its affiliates or to its professional advisors,

unless required otherwise by any provisions of law. Additionally and at any point of the evaluation and selection process, CCRAS may require the Bidder to execute an NDA if the Bidder has not executed an NDA with CCRAS previously.

- (c) **Disclaimer-** Whilst all reasonable care has been taken in compiling this Response document, the figures, documents and details are presented in good faith; and no warranty or guarantee (express or implied) is given by CCRAS as to the completeness or accuracy of the Response or any information provided in or in connection with it. To the maximum extent permitted by law:
- i. Central Councils for Research in Ayurvedic Sciences, its officers, employees and agents will not be liable in any way whatsoever for any loss, damage, cost or expense (including without limitation any liability arising from any fault or negligence on their part) arising from the evaluation process; and
  - ii. Each Bidder releases and indemnifies Central Councils for Research in Ayurvedic Sciences from all claims, suits, demands, proceedings, actions, liabilities, damages and costs which may arise under statute, law, equity or otherwise arising form, whether directly or indirectly, or in connection with the evaluation and selection process.
- (d) This RFP is not an offer to contract, nor should it be construed as such; it is a definition of specific Central Councils for Research in Ayurvedic Sciences requirements and an invitation to recipients to submit a responsive proposal addressing such requirements. CCRAS reserves the right to make no selection and enter into no agreement as a result of this RFP. Only the execution of a written agreement between Central Councils for Research in Ayurvedic Sciences and a vendor will obligate Central Councils for Research in Ayurvedic Sciences in accordance with the terms and conditions contained in such agreement.
- (e) It should be understood that the response to this RFP constitutes an offer to do business on the terms stated in the response and that, should a contract be awarded to any bidder, Central Councils for Research in Ayurvedic Sciences may, at its option, incorporate all or any part of your response to this RFP in the contract. Central Councils for Research in Ayurvedic Sciences reserves the right to accept any offer without further discussions and without any additional opportunity to amend, supplement or revise the submitted offers.
- (f) **CCRAS's right to verify** Central Councils for Research in Ayurvedic Sciences reserves the right to conduct a site survey or obtain other evidence of facilities, resources, and managerial, financial and Bidder performance abilities prior to announcing the successful Bidder or awarding an agreement under this evaluation process.
- (g) **Remuneration/Fees** – No fees (payment of any kind) will be made to the appointed party i.e. insurance brokers by AYUSH Ministry. The broker will get remunerated as per IRDA.
- (h) **Selection criteria-** The selection criteria, inquiries, questions or information put forth in the Response are meant to be provided on the aforesaid and established through the details submitted by the bidder in the Technical Bid. Technical bids of those companies which do not meet the evaluation standard of 60% marks, will not be processed further.

- (i) **Termination/or suspension of evaluation process** - Central Councils for Research in Ayurvedic Sciences reserves the right to suspend or terminate the Bid evaluation process (in whole or in part) at any time in its absolute discretion and without liability to the Bidder or any third party. Bidders will be notified if any suspension or termination occurs but Central Councils for Research in Ayurvedic Sciences is not obliged to provide any reasons.
- (j) **Other Rights** - Without limiting its rights under any other clause of this evaluation process or at law, and without liability to the Bidder or any third party, Central Councils for Research in Ayurvedic Sciences may at any stage of the evaluation process:
- i. Require additional information from a Bidder.
  - ii. Change the structure and timing of the evaluation process.
  - iii. Terminate further participation in the evaluation process by a Bidder.
  - iv. Vary or extend the timetable and evaluation process accept any non-complying Response, or
  - iv. Vary the terms and conditions of the evaluation process, the RFP or specifications or requirements at any time.
- (k) **Responsibility for Costs** - Bidder is responsible for all costs, expenses or liabilities incurred by them or on their behalf in relation to the evaluation process (Including in relation to providing Central Councils for Research in Ayurvedic Sciences with the response, the revised response or any additional information).
- (l) **Non-Reliance by Bidder** - Bidder, by submitting a Response, acknowledges that:
- i. It does not rely on any information, representation or warranty, whether oral or in Writing or arising from other conduct, other than that specified in this RFP or otherwise provided by CCRAS in writing;
  - ii. It has made its own inquiries as to regarding the risks, contingencies and other circumstances that may have an effect on the Bidder's Response as well as the accuracy, currency or completeness of such information; and
  - iii. Information provided in its Responses are based on historical trends does not constitute a representation that such trends will continue into the future or occur again and nothing contained in its Response can be relied upon as a commitment, guarantee or representation regarding future events or performance.
- (m) **CCRAS's right to vary** - CCRAS reserves the right to vary any aspect of this evaluation process without liability to Bidder. Where CCRAS varies any aspect of this evaluation process or the agreement, CCRAS shall notify the Bidder of that variation.
- (n) **Incorporation of Responses into agreement** - The successful Bidder as concluded by CCRAS shall sign an agreement. CCRAS may, at its sole discretion, incorporate any portion of any successful Response of a successful Bidder in to the final CCRAS agreement.
- (o) **Precedence of Documents** - If there is any inconsistency between the terms of this RFP and any of its appendices, schedules or attachments then, unless the contrary is explicitly stated in this RFP, the terms of the RFP will prevail to the extent of any inconsistency.

- (p) **Governing Laws & Dispute Resolution**-The RFP and selection process shall be governed by and construed in accordance with the laws of India. Any dispute arising out of the RFP process shall be referred to arbitration under the Arbitration & Conciliation Act, 1996. The sole Arbitrator will be The Director General, CCRAS, New Delhi. The decision of the Arbitrator shall be final and binding. The venue of arbitration shall be New Delhi.
- (q) The evaluation process as communicated earlier shall continue without any changes.
- (r) In the event that you elect not to respond to this RFP, then the restrictions shall continue to apply to the use or disclosure of the information. Additionally, Bidders must immediately return this document and certify in writing to CCRAS, that all copies have been returned to CCRAS or destroyed.
- (s) Submission of Under Taking in Proforma I is mandatory to all Brokers.

**PROFORMA : I**

**UNDERTAKING**

**(Original signed & stamped copy on company letterhead)**

**Letter No.** \_\_\_\_\_

**Date** \_\_\_\_\_

To,

The Director General

Central Councils For Research in Ayurvedic Sciences

Jawahar Lal Nehru Bhartiya Chikitsa Avum Homeopathy Anusandhan Bhavan

No.61-65, Institutional Area, Opp. 'D' Block, Janakpuri,

New Delhi - 110058 ( India )

Subject : Declaration Letter for “Empanelment of Insurance Broker for GMC Policy for the year 2019-20” – reg.

Sir/Madam,

This is to notify M/s. \_\_\_\_\_, intends to submit a proposal in response to NIT for “Empanelment of Insurance Broker for GMC Policy for the year 2019-20”.

We also declare that our Company has not been blacklisted by any Central /State Government Department / Public Sector Undertaking & IRDA.

Sincerely,

(Signature of authorized person)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_



**ANNEXURE 1**

**Technical bid for the engagement of insurance broker/consultant for the medical policy  
(Details to be provided as per year ended 2017-18)**

<b>S. No</b>	<b>Particulars</b>	<b>Answers / Yes –No</b>	<b>Documents required in Support</b>
1.	Name of the company		Copy of Certificate under Companies Act
2.	Registered office address		
3.	Type of License		Copy of original license issued by IRDA while granting the license and confirmation that the entity can do business
4.	Number of years in Insurance broking operation in India with supporting documents		License Copy
5.	Revenues (in cr.) 2017-18		Submit the copy of audited balance sheet for the financial year
	2016-17		
	2015-16		
6.	Paid up Capital (in cr.)		Submit the copy of audited balance sheet for the financial year
7.	Direct Employee Strength (excluding contract and sub- contract employees)		Certified Copy (Chartered Accountant)
8.	Details of Policies covering more than 10,000 lives		Certified Copy (Chartered Accountant)
9.	No. of Offices, with address		Certified Copy (Chartered Accountant)
10.	No. of Corporate Clients with list		Certified Copy (Chartered Accountant)
11.	(i) Premium placement (Employee benefit) (ii) Out of above Total		Certified Copy (Chartered Accountant)
12.	Total Group Health Insurance Premium (in cr.) –		
13.	Experience in Health Risk Management Services		
14.	Reserves & Surplus (in cr.)		Submit the copy of audited balance sheet for the financial year
15.	Number of Public Sector Companies being served as your client		Certified Copy (Chartered Accountant)
16.	Do you have exclusive Health & Wellness team		Certified Copy (Chartered Accountant)
17.	Total no. of OPD Clients handled		CA Certified & Signed on Letter Head of Company
18.	Total no. of IPD Clients handled		CA Certified & Signed on Letter Head of Company
19.	Under Taking in Proforma-I		Signed & Stamped on Companies Letter Head.