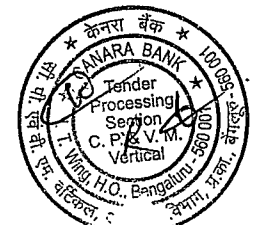
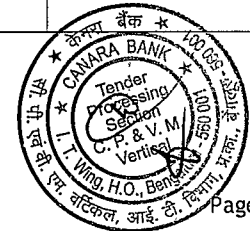


Pre Bid Query replies to GeM Bid Ref No. GEM/2024/B/4649026 dated 16/02/2024 - Selection of Insurer for Group Personal Accident Insurance Policy Coverage for Salary Account & Pension Account Holders with Canara Bank for the period of one (01) year from 10/04/2024 to 09/04/2025

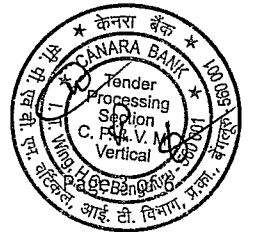
Sl. No	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	58	Annexure-8 Technical Evaluation Criteria	Sl.No 1	The bidder should have proven experience of managing Group Personal Accident for Public Sector Banks/ Public Sector Undertakings/ Private Banks/ Private Limited Companies for a group size of at least 10000 during the last three financial years (2020-21, 2021-22 and 2022-23).	Request you for the waiver for the following Pre requisite conditions	Bidder to comply with RFP terms and conditions.
2	58	Annexure-8 Technical Evaluation Criteria	Sl.No 2	Total Gross underwritten Premium collection for Group Personal accident policies during last three Financial Years 2020-21, 2021-22 and 2022-23 More than INR 500 Crores	Request you for the waiver for the following Pre requisite conditions	Bidder to comply with RFP terms and conditions.
3	58	Annexure-8 Technical Evaluation Criteria	Sl.No 3	Total quantum claims settled under Group Personal Accident policies during last three financial years 2020-21, 2021-22 and 2022-23	Request you for the waiver for the following Pre requisite conditions	Bidder to comply with RFP terms and conditions.



Sl. No	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
4	48-49	Annexure-7 Scope of Work	C. Details Of Existing Covers Offered To Accounts As Specified Under (As on December 2023)		Request you to share Claims Category wise	Data enclosed in Addendum-I. Bank will not be able to share the category wise claims.
5	58	Annexure B	Technical Evaluation Criteria point 2	Total Gross Written Premium Waiver of the Gross Written Premium Condition	Waiver of the Gross Written Premium Condition	Bidder to comply with RFP terms and conditions.
6	2	58	Annexure B	Technical Evaluation Criteria point 3 Total Quantum Of Claims Settled	Waiver for quantum of claims Settled in last 3 Years for 500 Crores or more	Bidder to comply with RFP terms and conditions.
7			General Query	Claims Summary type of claim along with Category of salary Account Format Attached Below Claims	Require Claims In the Below Format	Data enclosed in Addendum-I. Bank will not be able to share the category wise claims.

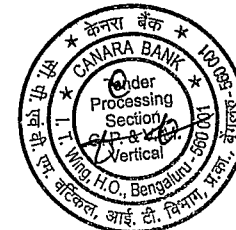


Sl. No	Page No. / Section / RFP Clause / Clause/Technical Specification	Bidder's Query	Bank's Reply
8	General Query	How this deal will work in terms who all are covered? Type of account, any specific category of customers	All types of customers who open salary account with Canara Bank will be covered under this policy
9	General Query	Expiring insurer, GWP, claims (Paid + OS)	The New India Assurance is the current insurer in the expiring policy. Premium details cannot be shared by bank
10	General Query	Any criteria for claim.	Please refer to Claims settlement process in Annexure 7 of Scope of work
11	General Query	Inception Premium and Inception Sum Insured	Premium details cannot be shared by bank
12	General Query	Any Deviation Allowed ?	Bidder to comply with RFP terms and conditions.



Sl. No	Page No. / Section / RFP Clause / Clause/Technical Specification			Bidder's Query	Bank's Reply	
13	General Query			Claim Details for five years in below format.	Data enclosed in Addendum-I. As Bank is renewing the policy for the first time, they will not able to share data for last 5 years.	
14	General Query			We would need individual claims data for last 3 years,complete data regarding date of intimation,date of loss,reason for loss,claim status.	Data enclosed in Addendum-I. Bank will not be able to share the individual claim details.	
15	General Query			Requesting for expiring policy copy to review	This information cannot be shared.	
16	General Query			Requesting for last 3 years premium details	This information cannot be shared.	
17	General Query			Request state wise bifurcation of police accounts	This information cannot be shared.	
18	48-49	Annexure 7	Scope of Work.	C. DETAILS OF EXISTING COVERS OFFERED TO ACCOUNTS AS SPECIFIED UNDER (As on December 2023)	Detailed claim MIS for section wise (Defence, Police , Others) for the past 3 years	Data enclosed in Addendum-I. Bank will not be able to share the category wise claims.

Sl. No	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
19	47-57	Annexure 7	Scope of Work	D. TERMS AND CONDITIONS	Is on-duty cover required for defence and police personnel	24*7 worldwide on and off duty cover to be provided for defence and police personnel
20	47-57	Annexure 7	Scope of Work	D. TERMS AND CONDITIONS	Is Air Accident cover, provided to Air Force personnel? If yes, is on-duty cover to be provided?	24*7 worldwide air accident cover is eligible to all category of account holders. In case of air force personnel both on and off duty cover 24*7 worldwide to be provided
21	47-57	Annexure 7	Scope of Work		What's the basis of deciding on the minimum and maximum sum insured for each of the 4 categories. Kindly enumerate on the categorization	Bank enters into an MOU/agreement with an organisation for their salary accounts which is mutually agreed by both parties. The sum insured is categorised and decided by the bank based on the requirements of the organisation.



Sl. No.	Page No.	Section	RFP Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
22	52-54	Annexure 7	Scope of Work	SI No.6 Add-on Covers	There is difference in the no. of lives covered and no. of lives under Add-on cover. Why is this the case?	Add on cover is not provided to all the accounts. It is provided to selective organisational accounts based on the requirements
23	47-57	Annexure 7	Scope of Work		Request confirmation on the no. of air force personnel being covered under the PA policy as of now	This information cannot be shared.

Date: 02/03/2024

Place: Bengaluru


Deputy General Manager

