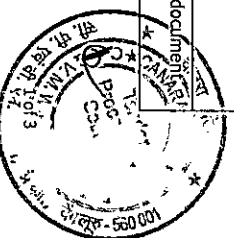


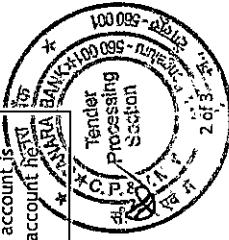
Replies to Pre bid Queries for Gen Bid ref. no: GEM/2025/B/5917635 dated 07/02/2025 for Selection of Insurer for Group Personal Accident Insurance Policy for Canara Angel Account Holders with Canara Bank for a period of One (1) year from 12/04/2025 to 11/04/2026

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
1	NA	Generic	Generic	Generic	Per Lakh Rate under the existing policy	Details sought cannot be shared.
2	NA	Generic	Generic	Generic	Total Premium collected under the existing policy as on date.	Premium details sought cannot be shared.
3	NA	Generic	Generic	Generic	Please provide previous insurer details.	The insurer for expiring policy is M/s National Insurance Company Limited
4	NA	Generic	Generic	Generic	Please provide previous year policy copy and premium details.	Premium details and previous year policy copy sought cannot be shared.
5	NA	Generic	Generic	Generic	Please confirm the inception date of first policy taken for GPA of women account holders.	Bidder to refer Corrigendum-1 for inception date.
6	NA	Generic	Generic	Generic	Please provide the current bifurcation of number of accounts in various slabs.	Bidder to refer RFP document for any details.
7	NA	Generic	Generic	Generic	Are there any proposed enhancements for renewal policy? If so, kindly inform.	The expiring policy was on named basis and for upcoming renewal the policy would be on unnamed basis and eligibility criteria for Women Account holders has been changed from Rs.25,000/- to Rs.5,000/-.
8	NA	Generic	Generic	Generic	What is the standard definition of "Canara Angel Account Holders". What type of account is it, salary account or savings account? Please inform the criteria for the said type of account.	This cover will be applicable for all Women Account holders under Canara Angel Product having Saving account with Canara Bank and a minimum average balance of Rs.5,000/-.
9	NA	Generic	Generic	Generic	Are police personnel and defence personnel also covered?	This cover will be applicable for all Women Account holders under Canara Angel Product having Saving account with Canara Bank and a minimum average balance of Rs.5,000/-.
10	NA	Generic	Generic	Generic	Who is paying the premium? Bank or account holder?	Bank will pay the premium
11	NA	Generic	Generic	Generic	As per tender, 4 death claims are reported. Please confirm the occupation of the account holder for all the 4 claims and type of accident?	Occupation details are not available however all claims are accidental in nature.
12	NA	Generic	Generic	Generic	Please provide latest claim MIS.	Claim MIS details sought cannot be shared. Bidder to refer RFP document for any claim details.
13	NA	Generic	Generic	Generic	What type of accounts are Angel Accounts?	This cover will be applicable for all Women Account holders under Canara Angel Product having Saving account with Canara Bank and a minimum average balance of Rs.5,000/-.
14	NA	Generic	Generic	Generic	Who are the target segment?	This cover will be applicable for all Women Account holders under Canara Angel Product having Saving account with Canara Bank and a minimum average balance of Rs.5,000/-.
15	NA	Generic	Generic	Generic	Are police, defence or any other armed forces part of the population?	This cover will be applicable for all Women Account holders under Canara Angel Product having Saving account with Canara Bank and a minimum average balance of Rs.5,000/-.
16	NA	Generic	Generic	Generic	Assuming cover will be applicable for the primary account holder only	Only Primary Account holders would be covered under this policy
17	NA	Generic	Generic	Generic	Number of accounts covered and premium for the last 3 years	Premium details sought cannot be shared.
18	NA	Generic	Generic	Generic	Claims for 2021-22, 2022-23 and 2023-24	This is first renewal of the policy and Bidder to refer RFP document for any claim details.



Replies to Pre bid Queries for GeM Bid ref. no: GEM/2025/B/5917635 dated 07/02/2025 for Selection of Insurer for Group Personal Accident Insurance Policy for Canara Angel Account Holders with Canara Bank for a period of One (1) year from 12/04/2025 to 11/04/2026


Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
19	NA	Generic	Generic	Generic	SI for Accidental Death is required for Rs. 1 to 20 Lakh in multiples 1 Lakh. Please confirm how is the sum insured allocated per account holder?	As per Bank discretion
20	NA	Generic	Generic	Generic	Does the accountholder have any choice in selection of the sum insured amount?	As per Bank discretion
21	NA	Generic	Generic	Generic	Please share sum-insured wise number of accounts to quote	Details of sum-insured wise number of accounts is mentioned in Annexure-11 Bill of Material.
22	NA	Generic	Generic	Generic	Approximate age-mix of the customers: 18-35, 36-45, 46-50, 51-55, 56-60, 61-65, 66-70	Details sought cannot be shared.
23	NA	Generic	Generic	Generic	Claim history (death/non-death) for the last 3 years, including amount and count	This is first renewal of the policy and Bidder to refer RFP document for any claim details.
24	NA	Generic	Generic	Generic	A copy of the RFQ or expired policy of previous year.	Details sought cannot be shared. However, last year GeM document can be downloaded from Canara Bank website or GeM portal.
25	NA	Generic	Generic	Generic	Inception-wise live, inception-wise Sum Insured (SI), and inception-wise premium for the last 3 years.	Details sought cannot be shared.
26	NA	Generic	Generic	Generic	Information on other lines of business with HDFC Ergo, if any, such as crop business(farmer enrolment), motor, etc.	Insurance company to confirm the same with their internal department.
27	NA	Generic	Generic	Generic	Improvements/changes in scope of cover vis-a-vis last year	The expiring policy was on named basis and for upcoming renewal the policy would be on unnamed basis and eligibility criteria for Women Account holders has been changed from Rs 25000/- to Rs 5000/-.
28	NA	Generic	Generic	Generic	Claim and Premium details for the last year	Bidder to refer RFP document for any claim details.
29	NA	Generic	Generic	Generic	Projection for the no. of new accounts for the next year	Bidder to refer RFP document for any details.
30	NA	Generic	Generic	Generic	Who will be the members who will constitute the group-Type of account holders to be covered in the policy (Civilians, Salary account holders, Police Personnel, Defence, Pensioners etc.)	This cover will be applicable for all Women Account holders under Canara Angel Product having Saving account with Canara Bank and a minimum average balance of Rs.5,000/-.
31	NA	Generic	Generic	Generic	Bifurcation of members (number of members) based on type of account holders profile.	Details sought cannot be shared.
32	NA	Generic	Generic	Generic	Who is the expiring insurer and premium details.	The insurer for expiring policy is M/s National Insurance Company Limited.
33	NA	Generic	Generic	Generic	Only one year claim details are shared. Kindly share past 3 years claims experience.	Premium details sought cannot be shared. This is first renewal of the policy and Bidder to refer RFP document for any claim details.
34	NA	Generic	Generic	Generic	What will be minimum number of members to be covered at the inception of the policy.	Bidder to refer the RFP document for Account details to be covered.
35	NA	Generic	Generic	Generic	As only Active Account Holders will be covered, what will be the criteria for Inactive Account?	The benefit is made available to customers until the account is with Canara Bank as soon as the customer close the account with will not be eligible for benefits



Replies to Pre bid Queries for Gem Bid ref. no: GEM/2025/B/5917635 dated 07/02/2025 for Selection of Insurer for Group Personal Accident Insurance Policy for Canara Angel Account Holders with Canara Bank for a period of One (1) year from 12/04/2025 to 11/04/2026

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
36	NA	Generic	Generic	Generic	As the sum insured per member varies from INR 1 lac to INR 20 Lacs. what is the basis of deciding Sum Insured.	As per Bank discretion
37	NA	Generic	Generic	Generic	Sum insured wise number of members.	Bidder to refer RFP document for any details.

Date: 21/02/2025
Place: Bengaluru


Deputy General Manager

