

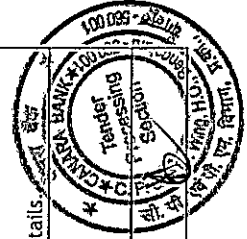
Replies to Pre bid Queries for GeM Bid ref. no: GEW/2025/B/5918502 dated 07/02/2025 for Selection of Insurer for Group Cancer Care Policy for Canara Angel Account Holders with Canara Bank for a period of One (1) year from 12/04/2025 to 11/04/2026

Sl. No.	Page No.	Section / Annexure / Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Reply
1	NA	Generic	Generic	Generic	Total Number of accounts for which quote needs to be submitted in the GeM Portal.	Details of sum-insured wise number of accounts is mentioned in Annexure-11 Bill of Material.
2	NA	Generic	Generic	Generic	Kindly share the claim MIS in excel file for past 3 years	This is first renewal of the policy. Claim MIS details sought cannot be shared. Bidder to refer RFP document for any claim details.
3	NA	Generic	Generic	Generic	Please share the premium for past 3 years to calculate the loss ratio	Premium details sought cannot be shared.
4	NA	Generic	Generic	Generic	Kindly share sum insured wise bifurcation - no. of lives in FY 22-23, 23-24 and 24-25 policy	Bidder to refer RFP document for any details.
5	NA	Generic	Generic	Generic	Improvement in coverages compared to expiring policy	Coverages is as per expiring policy. However, eligibility criteria for all Women Account holders under Canara Angel Product having Saving account with Canara Bank has been reduced from maintaining minimum average balance of Rs.25,000/- to Rs.5,000/-.
6	NA	Generic	Generic	Generic	Do we need to quote considering 7,25,364 or a higher figure. Kindly confirm.	Quotes to be submitted as per Bill of Material given in RFP
7	NA	Annexure-7 Scope of Work	Generic	Generic	Require Lives & claims details of last 3 previous years	This is first renewal of the policy and Bidder to refer RFP document for any claim details.
8	48	Annexure-7 Scope of Work	Sl. No. 7	Average age of account holder	Require Age band wise lives breakup: Age band No of lives 18-21 21-25 26-30 31-35 36-40 41-45 Internal 46-50 51-60 61-65 66-70	Details sought cannot be shared.
9	NA	Generic	Generic	Generic	Previous year Policy Copy	Details sought cannot be shared.
10	NA	Generic	Generic	Generic	Previous year Premium Paid	Premium details sought cannot be shared.
11	NA	Generic	Generic	Generic	Lives & claims details of last 3 years	This is first renewal of the policy and Bidder to refer RFP document for any claim details.



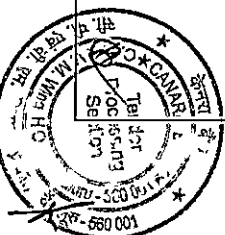
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12	NA	Generic	Generic	Generic	Lives vs Age band Breakup: Age band No of lives 18-21 21-25 26-30 31-35 36-40 41-45 46-50 51-60 61-65 66-70	Details sought cannot be shared.
13	NA	Generic	Generic	Generic	Please provide previous insurer details	The insurer for expiring policy is M/s Oriental Insurance Company Ltd
14	NA	Generic	Generic	Generic	Please provide previous year policy copy and premium details.	Premium details and previous year policy copy sought cannot be shared.
15	NA	Generic	Generic	Generic	Please confirm the inception date of first policy taken for Group cancer care for Angel account holders.	Bidder to refer Corrigendum-1 for inception date.
16	NA	Generic	Generic	Generic	What is the waiting period in policy for new addition.	Bidder to refer Corrigendum-1.
17	NA	Generic	Generic	Generic	Are there any proposed enhancements for renewal policy? If so, kindly inform.	Coverages is as per expiring policy. However, eligibility criteria for all Women Account holders under Canara Angel Product having Saving account with Canara Bank has been reduced from maintaining minimum average balance of Rs.25,000/- to Rs.5,000/-.
18	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 and eligibility for availing this insurance.	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/-.
19	NA	Generic	Generic	Generic	Who is the TPA in current policy?	TPA will be appointed by the insurance company.
20	NA	Generic	Generic	Generic	Who is paying the premium? Bank or account holder?	Bank will pay the premium
21	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.
22	NA	Generic	Generic	Generic	Is the policy a lumpsum benefit policy or strictly a reimbursement policy for expenses incurred on hospitalization?	It will be a reimbursement policy
23	NA	Generic	Generic	Generic	Who decides the sum insured slab to be opted and what is the criteria?	As per Bank's discretion.



Replies to Pre bid Queries for G&M Bid ref. no: GEM/2025/8/5918502 dated 07/02/2025 for Selection of Insurer for Group Cancer Care 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
24	NA	Generic	Generic	Generic	Improvements/changes in scope of cover since last year	Coverages is as per expiring policy. However, eligibility criteria for all Women Account holders under Canara Angel Product having Saving account with Canara Bank has been reduced from maintaining minimum average balance of Rs.25,000/- to Rs.5,000/-.
25	NA	Generic	Generic	Generic	No. of lives at inception of the policy and the current no. of lives after all endorsements	This is first renewal of the policy and details is mentioned in the RFP
26	NA	Generic	Generic	Generic	Claim and premium details for the last year	Bidder to refer RFP document for any claim details. However, Premium details sought cannot be shared.
27	NA	Generic	Generic	Generic	Premium at inception of the policy and the current premium after all endorsements	Premium details sought cannot be shared.
28	NA	Generic	Generic	Generic	What is the required format for the financial bid?	Quotes to be submitted as per Bill of Material given in RFP
29	NA	Generic	Generic	Generic	Are intermediaries allowed to participate in the tender? If so, what are the payable intermediary charges? . The same shall be confirmed in writing	RFP clause is self-explanatory. Bidder to comply with RFP terms and conditions.
30	NA	Generic	Generic	Generic	Can external Third-Party Administrators (TPAs) be utilized for services?	TPA to be appointed by the insurance company.
31	NA	Generic	Generic	Generic	Who is responsible for paying the premium, and is participation in the scheme voluntary or compulsory?	Bank is paying the premium and participation in the scheme is compulsory.
32	NA	Generic	Generic	Generic	It is understood that there are various SI bands. Are the SI bands linked to any criteria/voluntary?	As per Bank's discretion.
33	NA	Generic	Generic	Generic	Are there any sub-limits applicable for Outpatient Department (OPD) services?	No sub limit applicable for OPD services
34	NA	Generic	Generic	Generic	Can you provide a copy of the expiring policy, along with claim data/history for the last three years Year Premium No of claims Claimed amount No of paid claims Paid Amount No of outstanding claims Outstanding amount	This is first renewal of the policy and Bidder to refer RFP document for any claim details. However, Premium details sought cannot be shared.
35	NA	Generic	Generic	Generic	Please confirm if the requested Tender proposal is fresh or renewal, if it is renewal we kindly request you to provide the following documents/detail : 1. Last 3 Years Policy copy 2. Last 3 Years claim MIS & claims Summary report / Claims Analysis.	This is first renewal of the policy. Previous year policy copy sought cannot be shared. Claim MIS details sought cannot be shared. Bidder to refer RFP document for any claim details.



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36	NA	Generic	Generic	Generic	Last 3 years completed claims count and amount	This is first renewal of the policy. Details sought cannot be shared. However, Bidder to refer RFP document for any claim details.
37	NA	Generic	Generic	Generic	Last 3 years account holder counts as per sum insured	This is first renewal of the policy. Details is mentioned in the RFP document.
38	NA	Generic	Generic	Generic	Last 3 years premium paid or per lac rate	Premium details sought cannot be shared.
39	NA	Generic	Generic	Generic	Who is incumbent insurer?	The insurer for expiring policy is M/s Oriental Insurance Company Ltd
40	NA	Annexure-7 Scope of Work	Sl. No. 12 Page No. 49	Pre-existing Cover	Any detection of cancer prior to inception of policy will not be covered	Bidder to refer Corrigendum-1.
41	NA	Terms & Conditions	Page No. 50	Renewal of cover	What are the terms and conditions for existing customers already diagnosed with cancer during the existing policy period?	Bidder to refer Corrigendum-1.

Date: 21/02/2025  
Place: Bengaluru

*[Signature]*  
Deputy General Manager

