

PRE-BID QUERIES FOR THE MEETING HELD ON 14.05.2024

Date : 15.05.2024

| 5. Vendor No | RFP Document Reference (s) Page Number | RFP Document Reference(s) (Section) | Clause (in brief) of RFP requiring clarification(s) | Brief details/ Query in reference to the clause | Reply |
|---|--|-------------------------------------|--|--|---|
| 1 MAGNESSA Healthcare Consultancy Services Pvt Ltd | 21 | 6.9.1 | Experience Certificate | Format of Experience Certificate | Adequate proof to establish the experience on volume and the number of years is to be submitted as discussed. |
| 2 Vidal Health | 11 | 3 | The MSP should have a minimum of 3 years experience in conducting Pre-Policy Medicals under Life Insurance. | What are the document to be shared? Is it self declaration? | Adequate proof to establish the experience on volume and the number of years is to be submitted as discussed. |
| | 21 | 6.9.1 (2) | Experience Certificate | From whom experience certificate is required. Can we submit self declaration for the same. | Adequate proof to establish the experience on volume and the number of years is to be submitted as discussed. |
| | 23 | 9 | Tie up with other Life/General Insurance Companies including volume handling | Pl confirm volume to shared for pre-policy only or to be shared for other claims (health) claims volume can be shared. | For pre-policy medicals and other claims (health) |
| | 54 | 20 | Details of Tie-ups with PSUs/ Private Insurers- Name of the PSUs / Private Insurers with whom any tie-up is available (Attach the list with service specification) | Is data to be shared for volume handled for pre-policy only? | For pre-policy medicals and other claims (health) |

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| | | | Annexure-IV | Non-Disclosure Agreement | Do need to submit the physical copy also? | Not at the time of RFP |
| | | | Annexure-V | PRE-CONTRACT INTEGRITY PACT | Do need to submit the physical copy also? | Not at the time of RFP |
| | | | Annexure-III (Part A) | Technical & Financial Bid document | Do need to submit the physical copy also? | Not at the time of RFP |
| 3 | Medpiper Technologies | 11 | 4a | a The MSP should have facility of submitting medical reports online in proper formats with lab ranges along with seal & signature of doctor of Diagnostic Centre & Proposer | Is the proposer's signature required only on the MER, or are other reports required to be signed as well? | Proposer's signature required on MER, ECG, CTMT |
| | | 11 | 3 | The MSP should have a minimum of 3 years experience in conducting Pre-Policy Medicals under Life Insurance. | Is 3 years of experience in conducting Pre-Policy Medicals under Life Insurance an absolute requirement for MSP qualification, or would a strong application with slightly less experience be considered? | Criteria for evaluation is clearly defined on page no 22 of the RFP |
| | | 12 | 3 | While conducting VMER, the following aspects should be provided: a Full body Photograph of the Life Assured should be taken along with location coordinates/geo tagging & submitted along with the report. The photo of the Doctor conducting the report should also be made available. b Video files of the VMER should be uploaded to LIC as per specifications provided. | For the LIC VMER submissions, can you clarify the required video format and any maximum file size limits for uploading? | VMER format will be provided at the time of SLA. Maximum file size is 130 to 150 MB. |

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| | 3 | <p>The MSP should have the facility of submitting the Medical Reports Online through Web Service Integration in the LIC Approved formats with lab ranges duly printed in the formats, along with seal & signature of the Authorized Doctor of the Diagnostic Centre & counter signature of the Proposer and provide the same to LIC.</p> | <p>We can provide reports with lab ranges through webservice integration. However the format of medical reports of every diagnostic center differs from one another. Can you give us a clarity on the LIC approved format? Does LIC want the MSP to distribute their formats with all the medical centres?</p> | <p>LIC approved format for various Lab reports will be provided at the time of signing SLA. MSP has to provide medical reports in these formats only. Hand written formats will not be accepted.</p> |
| | 12 | <p>MSP will be responsible for verifying the identity of the customer undergoing medical tests and examination across modes including DCCs, authorized network hospitals, and during at-home visits, using details provided by LIC. MSP to verify identity of customer through Aadhar-based modes e.g. physical ID, OTP and/or face match across modes. MSP will be held liable for any damages resulting from fraud, impersonation, or other identity irregularities. Facial recognition engine extracting relevant facial features data accurately for generating a photo matching score to prevent fraud by detecting KYC manipulation attempts.</p> | <p>Would LIC be sharing KYC details with MSP to cross validate the customer photo submitted during KYC and comparing it with the real time photo clicked, during medicals</p> | <p>No</p> |


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| | | | 5 Instruction for Bid Submission : Financial Bid shall not be uploaded along with Technical Bid documents. | Is it ok to upload both the Technical & Financial documents as separate files in the www.tenderwizard.com/LIC_portal/ ? If not can you clarify how to upload them separately? | Separate options are available for uploading of documents. |
| | 17 | | 5 Instruction for Bid Submission : Financial Bid shall not be uploaded along with Technical Bid documents. | Is there any limitation on the file size of the document? | Maximum file size of each document is 10 MB and multiple documents can be uploaded with the maximum size of 100 MB |


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| | 18 | <p>The last date and time of online submission of e-tender is 22nd May 2024 up to 23.59 hrs. and EMD for physical remittance in DD/PO is 24th May 2024 up to 15.00 hrs. The tender (Technical Bid) will be opened on 24th May 2024, 15.30 hrs onwards. The venue of opening of Technical Bid will be as given above, i.e. Yogakshema, West Wing, 4th Floor, Jeevan Bima Marg, Nariman Point, Mumbai-400021. The Tender documents received after 23.59 hrs on 22nd May 2024 will not be entertained and shall be rejected forthwith. Decision of the Competent Authority in this regard will be final, conclusive and binding on the bidders and the Corporation takes no responsibility for any delay whatsoever for submission of tender on or after due date and time given here above.</p> | <p>Do we need to include the technical proposal document also in the physical submission along with the EMD DD?</p> | No |
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| | 21 | <p>6.9.6.9.1 Documents to be submitted along with Eligibility and Technical Bid are as follows:</p> <p>Sl. No. Name of the Document</p> <p>1 Copies of Annual Reports of the last 3 years viz., 2020-21, 2021-22 & 2022-23</p> <p>2023-24, if finalised</p> <p>2 Experience Certificate</p> <p>3 List of Diagnostic Centers Empanelled For LIC for the Zone applied for</p> <p>4 API Integration</p> <p>5 List of Tie up / Networking with Hospitals/ Clinical Establishments/ Multi-Specialty hospitals empanelled for conducting specialized tests under one roof</p> <p>6 Information regarding the website, toll-free no., call center no., etc</p> <p>7 List of the Insurers (Life/ General) Companies with whom MSP has SLA</p> <p>8 List of DCs with NABL accreditation</p> | <p>There is a mention of eligibility and technical bid. The technical bid format is given in the annexure. Is there any specific format for the eligibility document?</p> | <p>Technical eligibility conditions are mentioned in the criteria for evaluation of MSPs on page no 21 of the RFP</p> |
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| | 45 | Annexure 2 : Part B | Procedures & Conditions The MSP shall not charge any separate fees from the customers under the terms and conditions of the agreement with the Corporation. However, charges for medical examination and special reports done at the time of revival of policies or when Premium Waiver Benefit is opted are to be collected by the MSP directly from the proposer/ proponent/policyholder. LIC of India will not be liable to pay any charges for pre-revival/Premium Waiver Benefit cases under any circumstances | Does LIC communicate the pre-revival status or Premium Waiver benefit opted by a customer with the MSP? if yes, what is the process? if no, how would MSP know the pre-revival status or Premium waiver b benefit is opted by customer? - What if the customer refuses to pay the charges for undergoing the prescribed tests What protocol is to be followed by the MSP to communicate the same to the LIC | If the proposer opted for Premium waiver benefit in the proposal it will be indicated clearly in the CSV file intimation to the MSP. Charges of the medical reports for opting PWB has to be borne by the proposer only. Suitable intimation is sent to customer that charges are to be borne by him/her |
| | 48 | Annexure 2 : Part B | Other matters •Empanelment of new DCs will be allowed only when a Representative of the MSP is present in the Divisional Jurisdiction | New DCs are activated for the network expansion daily across the country. Does the presence of a representative of the MSP for the empanelment of a new DC with divisional Jurisdiction mean their physical presence ? | MSP representative should be always available for any matters concerning to each Division |


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| | 50 | Annexure 2: Part 8. | <p>8. The MSP must also ensure that it does not empanel doctors, diagnostic centers, hospitals, etc. who / which are currently on the panel of the Corporation. The MSP, before empanelling the medical examiners, diagnostic centers, hospitals etc. who / which were in the services of the Corporation, must confirm from the Manager (New Business) of the concerned Divisional Office of LIC of India that they had a clean record with the Corporation.</p> | <p>Need clarity on -</p> <ol style="list-style-type: none"> 1. What about the DC / Doctors already empanelled with both MSP and LIC? In such cases what is the way forward? 2. How will the MSP get the intelligence of whether the DC / Doctor is already empanelled with the LIC or not? | <ol style="list-style-type: none"> 1. A Medical Examiner can be either empanelled with LIC or with MSP - Not with both. 2. This matter can be checked with the concerned Divisional Office. |
| 4 Octave Health Tech | Page 11 | 2.2 (3) | <p>3. Minimum Eligibility Criteria - The MSP should have a minimum of 3 years experience in conducting Pre-Policy Medicals under Life Insurance.</p> | <p>Which date is considered as the reference date for the completion of 3 years for the company? The date of tender award OR the date of RFP submission</p> | <p>Date of Floating the tender i.e 02.05.2024</p> |

Handwritten signature and initials in blue ink.

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| 5 Alinea Healthcare Pvt Ltd | Page No. 30 | 9.5 Terms of Payment: 9.5.2. | The monthly Bills/Invoices submitted by the MSPs should be accompanied with "NO DUE Certificate" from the DCs through whom the Special Medical Reports were conducted for the month. | Obligation of payment to DC remains with MSP basis the payment cycle agreed between MSP and DC; hence, this shall not impact LIC as a client and Do Due Certificate from DCs should ideally not be required to be submitted along with invoice. Please confirm on our understanding on this point. | It is mandatory to submit "No Due Certificate" from DCs alongwith the Invoice |
| | Page Np. 46 | Part-B Procedures and Conditions Quality control: | The Medical examiner of the MSP shall verify the identity of the examinee and obtain his/her colour photograph. Further, the signature of the examinee shall be obtained on all the test reports conducted by the Medical Examiner and he should duly attest confirming that the reports pertain to the same person.(examinee) | The signatures/attestation should be only on the Medical Examination Report (MER) and not on test reports as the test reports would be available later. Please clarify about our understanding on this point. Also, please confirm when should the MER be conducted, at the time of blood draw or after the reports are available. | In case of pathological reports, sign of proposer is required in the intimation sent by LIC wherein pathologist will also sign. In case of ECG and CTMT reports both Cardiologist and proposer will sign. In ECG and CTMT tracings, name of the proposer is must for identification purpose |
| | Page no. 54 | Annexure – III – Part A: Format for Technical Bid | Risk Mitigation Structure | Is this question from Info security or Operations perspective? Please confirm | It is from info security and Operation perspective |




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| 6 | Safeway Insurance TPA Pvt Ltd | 1 Activity Schedule (Point No.4) | Physical EMD by Demand draft Closing Date & Time | Please confirm if we can submit it through Courier/Post. | Vendors may submit EMD through courier /Post but assure that it should reach LIC Office before 15.00 hrs on 24.05.2024, as mentioned in the RFP - Activity Schedule. |
| | | 21 6.9.1 | Documents to be submitted along with Eligibility and Technical Bid are as follows: | As per Point No 6.9.1(2), we have to submit "Experience Certificate", please confirm if we can submit our agreement with LIC of India or other Insurer where similar kind of services being offered. | Experience Certificate from other Insurer is necessary. Adequate proof to establish the experience on volume and the number of years is to be submitted. |
| | | 21 6.9.1 | Documents to be submitted along with Eligibility and Technical Bid are as follows: | As per Point No 6.9.1(2) - API Configuration, please specify the query. | Refer to Annexure VI Part 'C' on page no 70 of the RFP with regard to API Integration. |
| 7 | Health Assure | 11 Request for Proposal | MSP to ensure purging of all data immediately after it is shared with LIC of India. Periodical certificate of purging of customer's private information to be submitted to LIC of India. | Can we do periodical purging of data in 6 months | No |
| | | 17 Bid Terms and Conditions: | Those intending tenderer not registered on the website i.e. www.tenderwizard.com/LIC mentioned above with M/s Antares Systems Limited are required to get registered beforehand. | Please guide on this point | It is mandatory to register on the website |



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| 18 | Bid Terms and Conditions: | Possession of Digital Signature Certificate (DSC) and registration of the Bidders on the portal i.e. http://www.tenderwizard.com/LIC is a prerequisite for e-Tendering | Please guide on this point | Digital Signature Certificate (DSC) is mandatory for the e-tender process | |
| 11 | Minimum Eligibility Criteria | They are also required to maintain the data on Medical Reports of all the Proponents being serviced by them for a minimum of 5 years | If data is purged periodically, how can this point be fulfilled ? (please guide as it is contradicting between above points mentioned in points 1 & 4) | Necessary amendment will be issued | |
| 43 | Additional Special Reports and fees payable - Chart C | CUS to decide | Please guide who is "CUS" in this point | Central Office Underwriting section | |

Spide S.R.