

ANNEXURE-I

PRE-BID QUERIES RAISED BY THE BIDDER AND BANK'S RESPONSE TO THE SAME

SN	CLAUSE	PAGE NO.	CLAUSE NO	QUERY	BANK RESPONSE
1	Scope of Work: Other terms and conditions under Group Personal Accident Insurance Policy for Canara Bank Employees	38	Annexure-6	How many employees are in armed forces? Please share/nature of duty of such employees for better understanding.	Policy is taken for covering Bank staff predominantly. However, there are 1701 staff working as Security guard/Armed guard out of which 1418 are Armed guards. Hence, the total armed guard on pay rolls of the Bank amounts to 1.64% of total staff.
2	Scope of Work: Other terms and conditions under Group Personal Accident Insurance Policy for Canara Bank Employees	40	Annexure-6	Please share designation for Scale I, Scale II and III employees, if available.	All the designations of the employees have already been shared in the RFP at Page No.40 under Annexure-6.
3	NA	NA	NA		
4	NA	NA	NA	Please share last 3/5 years claim details (Claim type and count)- AD/Non-AD Paid/Outstanding. Please share last 3 years premium and employee count.	Claim details will be provided in the Bank's format on the website. Bank reserves its right for not providing the premium for last previous years. However the employees count is shared on Bank's website.
5	NA	NA	NA	Highest Age and Lowest age	Highest age 60 yrs and Lowest age 18 yrs.
6	NA	NA	NA	Highest and Lowest Sum Insured per person.	The details are already provided in RFP document at Page No.40 under Annexure 6.
7	NA	NA	NA	Total Number of persons to be covered in policy.	It is already available in RFP document at Page No.40 under Annexure-6. However, the exact employees count will be shared later at the time of renewal of Policy.
8	NA	NA	NA	Any Off roll members also needed to be covered in the policy.	No.
9	NA	NA	NA	Ongoing GPA policy is from which company	On going GPA policy is from M/s Reliance General Insurance.
10	NA	NA	NA	Premium/Rate and Insurer Name for past 3 years i.e. 2021,2020 and 2019.	Bank reserves its right for not providing the Premium/Rates for last previous years
11	NA	NA	NA	Provide expiring policy.	Bank reserves its right for not providing the expiring policy.

12	NA	NA	NA	Provide insured list.	This policy will be taken on unnamed basis. However, in RFP document, we have provided grade wise number of employees under different sum insurance categories to be covered
13	39	20	NA	Provide detailed claim dump for last 3 years	Bank will provide claim statistics for last 5 years on Bank's website.
14	NA	NA	NA	Whether the above proposal is fresh or renewal. If it is renewal, please let us know Past Experience details Viz., Premium, Sum Insured, renewal date, Number of persons covered, Claimed Amount with No. of Death and Disability claims.	This is a renewal policy. All required details are provided in RFP documents. The new policy is being commenced w.e.f 01.01.2023.
15	NA	NA	NA	If the above proposal is fresh. Please let us know how many accidental death happened during last three years.	This is not a fresh policy. Kindly refer claim statistics under Annexure of Prebid queries replied which is uploaded on Bank's website.
16	NA	NA	NA	We can grant GPA cover only on named basis	The policy should be underwritten under unnamed basis.
17	Permanent Total Disability (PTD) 150% of CSI Temporary Total Disability, Temporary partial disability. Rs. 5000/- per week for up to 104 weeks. Permanent Partial Disability the percentage of sum assured	37 & 38	Annexure-6	Permanent Total Disability (PTD) 100% of CSI Temporary Total Disability, Temporary partial disability. Rs. 5000/- per week for up to 100 weeks. Permanent Partial Disability the percentage of sum assured - As per Annex-1 attached	RPF clause stands
18	The bidder should have proven experience of managing Group Personal Accident Insurance Policy for Public Sector Banks/ Public Sector Undertakings for a group size of at least 50000 during the last two financial years (2020-21 and 2021-22)	30	Annexure-2 Sl. No. e	We have not handled such huge group as per the eligibility criteria	RPF clause stands
19	The bidder should have a minimum claim settlement ratio of above 90% during the last financial year 2021-2022 in GPAI	31	Annexure 2. Eligibility Criteria Declaration	As per the tender condition we will not be able to meet the requirement. Hence we request you to relax the condition.	RPF clause stands