

REQUEST FOR PROPOSAL (RFP)

**FOR SELECTION OF INSURANCE COMPANY FOR
GROUP HEALTH POLICY FOR EMPLOYEES OF
BANK OF BARODA TANZANIA LTD**

RFP REFERENCE NO. BOB(T)L/ADMIN/2024

DATED: 15TH JANUARY 2024

**BANK OF BARODA (TANZANIA) LIMITED,
OHIO/SOKOINE DRIVE,
PLOT NO 149/32, P.O. BOX 5356,
DAR ES SALAAM,
TANZANIA**

Bank of Baroda (Tanzania) Limited

Ohio/So koine Drive, Head Office,
Plot No 149/32,
P.O. Box 5356,
Dar es Salaam

Request for Proposal (RFP) for Selection of Insurance Company/Broker.

Bank of Baroda (Tanzania) Limited invites Tenders from Insurance Companies/Brokers registered with TIRA (TANZANIA INSURANCE REGULATORY AUTHORITY), operating in Tanzania for medical insurance coverage for employees of Bank of Baroda Tanzania Limited (BOBTL). Only those companies who fulfil the pre-qualification criteria are eligible to participate in this tender.

The "Request for Proposal" (RFP) for the project is available on Bank's website (bankofbaroda.co.tz/tenders) in Tender Section. Interested bidders are requested to refer to the said RFP. Bids made strictly as per provisions of the RFP document should be submitted.

1	Date of commencement of bidding process	1100 hrs on 18 th January 2024
2	Last date and time for bid submission	1400 hrs on 25 th January 2024
3	Tentative Date and Time for opening of : · Technical Bid – Eligibility details · Technical Bid – Detailed Bid	1400 hrs on 26 th January 2024
4	Tentative Presentation date for eligible bidders. (if required)	1400 hrs on 29 th January 2024
5	Tentative Date for opening of financial Bid	1400 hrs on 29 th January 2024

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Bank of Baroda (Tanzania) Limited

Section – I: Introduction & Instructions

1. Bank of Baroda (Tanzania) Limited, (also referred as BOBTL in this RFP) operating in Tanzania since October 2004 having its Head Office at Ohio/So koine Drive, Plot No 149/32,P.O. Box 5356, Dar es Salaam, invites proposals for empanelment / engagement of Insurance companies to provide the '**Group Medical Insurance Policy**' and other related aspects for its employees and their dependents settled across the country for 12 months may be extended maximum for further 02 years as per decision of BOBTL management.
2. Only well established and reputed Insurance Companies/Brokers which are Registered / Issued License by **TANZANIA INSURANCE REGULATORY AUTHORITY – TIRA** are eligible for engagement.
3. The Insurance Company should have experience in handling end to end Health Insurance programme of large corporate covering employees and their families.
4. All entries in the tender should be submitted in the Technical and Commercial formats as per enclosed annexure without any ambiguity.
5. (A) Technical bid will be opened on specified date and time as given in the RFP. Top two bidders on the basis of score in technical bid may be invited for presentation if required

(B) Commercial bid of only those bidders will be opened who qualified through above process on the basis of technical bids. (Please refer section 4 Assessment criteria for more details)
6. The Bank intends to select one Insurance Company for servicing of the health insurance policies for its staff and their dependents, based on the lowest premium quote, acceptable to the Bank.
7. All notices and correspondence to the bidder(s) shall be sent by email only, till finalization of tender takes place. Hence, the bidders are required to ensure that email address provided by them is valid.

8. At any time prior to the deadline for submission of tender, the Bank may for any reason, modify the RFP. As such bidders are requested to see Bank's web site (bankofbaroda.co.tz/tenders) in Tender Section once again before the last date of submission of bid to ensure that they have not missed any corrigendum submitted against the said RFP. The responsibility of downloading the related corrigendum, if any, will be of the bidder only. No separate intimation in respect of corrigendum to this RFP (if any) will be sent to tenderer(s) who have downloaded the documents from the web site. In case any bidder has already submitted proposal before issue of corrigendum, the bidder may submit additional documents / information pertaining to that corrigendum, but only before the last date of submission of bid.
9. BOBTL will organize a pre-bid meeting, to resolve any queries, bidders may have. Any further information will be provided to all bidders by BOBTL as corrigendum. Any clarification on queries raised by any bidder will be communicated to all bidders. The exact date, time of the pre-bid meeting is as already stated in this RFP.
10. The Bank reserves the right to accept or reject any or all the proposals in whole or part without assigning any reasons.
11. The tender shall remain open from the pre-announced date & time till as much duration as mentioned in this RFP.
12. Bank reserves the right to cancel or reject or accept or withdraw or extend tender in full or part as the case may be without assigning any reason thereof.
13. No deviation of the terms and conditions of the tender document is acceptable. Submission of bid by any bidder confirms his acceptance of terms and conditions for the tender. No deviation to the technical and commercial terms and conditions is allowed. The selection of insurance company resulting from this tender shall be governed by the terms and conditions mentioned therein.
14. Rate to be quoted should be in TZS (Tanzanian Shilling) only.
15. The bidders must submit all documents required as per terms of RFP. Any other document submitted which is not required as per terms of RFP shall not be considered.
16. The bid will be evaluated on the basis of the filled-in technical & commercial formats. The documents submitted by the bidder(s) will be scrutinized. In case any of the information furnished by the bidder is found to be false during scrutiny, the bid will be rejected.

17. During pre-qualification and evaluation of the tender, the Bank may, at its discretion, ask bidders for clarifications on their proposal. The bidders are required to respond within the time frame prescribed by the Bank.
18. The proposal may be submitted along with the covering letter about the proposal, accompanied by the information/documents indicated in the Annexures and the declaration signed by the authorized signatory with Seal of the Company. All pages are required to be signed.
19. This Selection of Insurance Company would be exclusively for the purpose of 'Group Medical Insurance' for Bank of Baroda Tanzania Ltd employees and their dependents. **The selection of Insurance Company would be valid for one year but can be extended as per the decision of Management of Bank of Baroda (Tanzania) Limited.**
20. Out of the two shortlisted companies from technical bids, one Insurance company will be finally selected for servicing of the insurance policies, based on the lowest premium quote negotiated by them.

Contact Persons:

1. Mr. Frank Lekule
(Administration & Procurement Officer)
Phone - +255 757 270 275
e-mail –admin.tanzania@bankofbaroda.com

Section 2: Eligibility of Firms

A. Eligibility

Insurance Firms/companies must satisfy the following pre-qualification criteria to be eligible to apply for Selection. Respondents satisfying the following criteria only are eligible to submit their proposal:

- a. This invitation to respond to the RFP is open only to reputed and well-established registered Insurance companies / Bokers that are incorporated or registered with BRELLA.
- b. The Insurance companies/Brokers must be registered / issued license by TIRA.
- c. The firm / company should have been in existence in Tanzania for a period of at least ten (10) years in Health Insurance Business as on December 31, 2023, and their licenses should be current and valid as on date.
- d. The Insurance company/Broker should have serviced at least ten (10) Group Health Insurance Policy, which covers a minimum of 100 lives.
- e. The Insurance company/Broker should have no Tax or other statutory payment pending as on December 31, 2023.
- f. The Insurance firm must have tie-ups with at least 50 reputed hospitals in Tanzania (including Dar es salaam, Mwanza and Arusha), to provide health services to employees of BOBTL and their dependents.

The proposal of the firm which does not meet any of the above criteria will not be evaluated further.

B. Disqualifications

Bank may at its sole discretion and at any time during the evaluation of proposal, disqualify any bidder, if the bidder:

- a. is found to have made misleading or false representations in the forms, statements and documents submitted in proof of the eligibility requirements;
- b. has failed to provide related clarifications, when sought; or
- c. has been suspended / delisted / blacklisted by any Govt. Ministry / Department / Public Sector Undertaking / TIRA / BOT / TBA / Autonomous Body / Financial Institution / Court etc. for corrupt and fraudulent practices or blacklisted anytime in the past.

Section 3: Scope of Work

Bank is looking to select insurance provider for Group Medical Insurance program / policy offered to the bank employees. The terms and conditions, coverages of the policy shall be as per the details mentioned in Appendix – 1.

The objective is to ensure that Group Medical Insurance are managed at a high service levels and in the most cost-effective manner as possible. The insurer must have the flexibility necessary to respond to BANK OF BARODA (TANZANIA) LIMITED's current and changing needs.

Bank's primary objective in conducting this RFP is to contract with an insurer who:

- Match the desired covers and contract provisions
- Demonstrate the ability to deliver high quality services at a competitive price

This RFP provides following information to enable you to prepare and submit proposals for consideration

- Proposed Covers and Expected/tentative number of employees to covered (as per Appendix – 1)

Section 4: Assessment Criteria

A. Proposal Requirements

1. The response to the present tender will be submitted in two parts, i.e., the Technical Bid and the Financial Bid. The 'Technical Bid' will contain technical details as indicated in Annexure - I, and 'Financial Bid' will contain Pricing information as indicated in Annexure - II. The Technical Bid shall **NOT** contain any pricing or commercial information. If the Technical Bid is found to contain any price related information, then that technical Bid would be disqualified and would **NOT** be processed further.
2. The 'Technical Bid' and 'Financial Bid' shall be submitted in **two separate sealed envelopes** in the following manner:

Envelope – 1: Technical Bid (Supercribed as 'Technical Bid for empanelment / engagement of Insurance Company in Bank of Baroda Tanzania Ltd. for Group Health Policies for employees of BOBTL and their dependents)

1.	Covering Letter	Executive Summary / Introduction
2.	Proposal Compliance Letter	A signed letter by the authorized officer of the company / firm certifying the proposal's complete compliance with the RFP specifications (as per Annexure – V)
3.	Technical Bid	As per Annexure – I
4.	Documents	As per Annexure – I
5.	Declaration Certificate	As per Annexure – IV

Envelope – 2: Financial Bid (Superscribed as 'Financial Bid for empanelment / engagement of Insurance Company in Bank of Baroda Tanzania Ltd. for Group Health Policies for employees of BOBTL and their dependents)

Both the envelopes to be submitted together in one sealed envelope (super scribed as 'Bid for empanelment / engagement of Insurance Company in Bank of Baroda Tanzania Ltd for Group Health Policies for employees of BOBTL and their dependents).

3. Companies must qualify with minimum 75% marks in the technical evaluation. Top two qualified companies will be called for the presentation to the Evaluation Committee constituted for the purpose. In case of tie for the second place, all bidders in the second rank will be called for presentation.
4. The presentation should cover all aspects included in the scope of work as per this RFP. Bidders may include specific value propositions / additions that they

wish to provide. Bidders may also give complete details of their organizational structure, number of offices in Tanzania, experience in handling similar policies for other banks/corporates which will be considered by the committee for evaluation.

5. Rate quoted in the 'Financial Bid' must be final. The proposal should not contain any 'cancellation clause' or 'conditional clause'.
6. Financial Bids of the top two successful companies will be opened and thereafter will be submitted to the internal committee formed for the purpose. A final decision on the successful bidder will be taken based on techno-commercial evaluation in which the technical parameters, presentation and financial bids would be given weightage of 70% & 30% respectively.

B. Process to be adopted for Evaluation of the Bids

1. The evaluation of the bids received will be made on the basis of a techno-commercial evaluation which will be done with 70% weightage for the technical component i.e. technical evaluation and 30% weightage for the commercial component.
2. The technical evaluation would be done in two stages. In the first stage, Technical Bids in respect of only those bidders who fulfil the eligibility criteria indicated in the Section - 2 of this RFP will be considered for evaluation. The eligible technical Bids will be evaluated on the basis of technical details and the points to be awarded as per evaluation matrix in Annexure – III. Bidders scoring less than 75 % marks in technical evaluation will be declared ineligible.
3. In the second stage of technical evaluation, top two (2) eligible bids will be selected for further evaluation on the basis of marks scored. The successful bidders will be invited to make a presentation to an internal committee constituted for the purpose. In case of tie, all companies at second rank will be invited to make the presentation. The internal committee will rank the presentations. Both two participants would be informed about their rank in the presentation.
4. The Commercial evaluation would be done by opening the Financial Bids of those bidders, who have qualified through the above process on the basis of evaluation of their Technical Bids. The commercial component would have 30% weightage and bidder quoting the lowest premium would be treated as final successful bidder.

5. A final decision will be taken on the basis of marks scored in the techno-commercial evaluation in which the technical parameters, presentation and financial bids would be given weightage of 70% respectively.

C. Bank of Baroda (Tanzania) Limited reserves the right to:

1. Reject any or all responses received in response to the RFP without assigning any reason whatsoever.
2. Cancel the RFP / Tender at any stage, without assigning any reason whatsoever.
3. Waive or Change any formalities, irregularities, or inconsistencies in this proposal (format and delivery). Such a change / waiver would be duly and publicly notified by issuing corrigendum against the tender on BOBTL website.
4. Extend the time for submission of all proposals and such an extension would be duly notified on BOBTL website.
5. Select the next most responsive bidder if the first most responsive bidder evaluated for selection fails to result in an agreement within specified time frame.
6. Select the bidder for servicing the policies even if a single bid is received as response.
7. Share the information / clarifications provided in response to RFP by any bidder, with all other bidder(s) / others, in the same form as clarified to the bidder raising the query.

D. Bid Submission

1. Intending Insurance firms / companies are required to submit their applications giving full particulars as per item A-1 above to the following address:

Managing Director
Bank of Baroda (Tanzania) Limited
Plot No. 149/32, Ohio/Sokoine drive
P.O. Box 5356,
Dar es Salaam

2. The proposal needs to be submitted in hard copy in a sealed envelope. Proposals received by facsimile shall be treated as invalid and shall be rejected. Only detailed complete proposal in the form indicated, received within the closing time and date, shall be taken as valid.

3. The last date and time for submission of proposal is 1400 hrs on 25th January 2024. Application received thereafter will be rejected.
4. The bid should be signed by the bidder or any person duly authorized to bind the bidder to the contract. The signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the tender documents and bind the bidder. All pages of the tender documents except company brochures, if any, are to be signed by the authorized signatory.
5. The bid should contain no interlineations, erasures or over-writings except as necessary to correct errors made by the bidder. In such cases, the person/s signing the bid should authenticate all such corrections by putting his / her full signature.
6. The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish any information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in rejection of the bid.
7. No columns of the tender should be left blank. Offers with insufficient information and offers which do not strictly comply with the stipulations given above, are liable for rejection.

E. RFP Terms & Conditions

The following additional terms and conditions shall apply to the evaluation process:

(a) Bidder warranties - By submitting a response, Bidder represents and warrants to Bank of Baroda Tanzania Limited (BOBTL) that, as at the date of submission:

- (i) The Bidder has fully disclosed to BOBTL in its responses all information which could reasonably be regarded as affecting in any way BOBTL's evaluation of the response;
- (ii) All information contained in the Bidder's response is true, accurate and complete and not misleading in any way;
- (iii) No litigation, arbitration or administrative proceeding is presently taking place, pending or to the knowledge of the Bidder threatened against or otherwise involving the Bidder which could have an adverse effect on its business, assets or financial condition or upon BOBTL's reputation if the response is successful;
- (iv) The Bidder will immediately notify BOBTL of the occurrence of any event, fact or circumstance which may cause a material adverse effect on

the Bidder's business, assets or financial condition, or BOBTL reputation or render the Bidder unable to perform its obligations under the BOBTL agreement, if any or have a material adverse effect on the evaluation of the responses by BOBTL; and

- (v) The Bidder has not and will not seek to influence any decisions of BOBTL during the evaluation process or engage in any uncompetitive/unfair behavior or other practice which may deny legitimate business opportunities to other Bidders.

(b) Confidentiality – Bidder must keep confidential any information received from or about BOBTL as a result of or in connection with the submission of the response. All such information received from BOBTL, including those in subsequent communications, shall be deemed confidential and may be used only in connection with the preparation of Bidder's response.

Unless expressly agreed in writing prior to submissions, bidder responses are not confidential and may be used by BOBTL in whole or part. BOBTL however, will not disclose the information provided by Bidder in a response other than to its affiliates or to its professional advisors, unless required otherwise by any provisions of law. Additionally and at any point of the evaluation and selection process, BOBTL may require the Bidder to execute a 'Non-Disclosure Agreement' (NDA), if the Bidder has not executed an NDA with BOBTL previously.

(c) Disclaimer – Whilst all reasonable care has been taken in compiling this RFP document, and the figures, documents and details in this document or in subsequent communications hereafter are presented in good faith; no warranty or guarantee (express or implied) is given by BOBTL as to the completeness or accuracy of the responses or any information provided in or in connection with it. Further, to the maximum extent permitted by law:

- i. BOBTL, its officers, employees and agents will not be liable in any way whatsoever for any loss, damage, cost or expense (including without limitation any liability arising from any fault or negligence on their part) arising from the evaluation process; and
- ii. Each Bidder indemnifies BOBTL from all claims, suits, demands, proceedings, actions, liabilities, damages and costs which may arise under statute, law, equity or otherwise arising from, whether directly or indirectly, or in connection with the evaluation and selection process.

(d) This RFP is not an offer to contract, nor should it be construed as such; it is a definition of specific BOBTL requirements and an invitation to recipients to submit a responsive proposal addressing such requirements. BOBTL reserves the

right to not to make any selection and / or not enter into any agreement pursuant to this RFP.

- (e) It should be understood that your response to this RFP constitutes an offer to do business on the terms stated in your response and that, should a contract be awarded to you, BOBTL may, at its option, incorporate all or any part of your response to this RFP in the contract. BOBTL reserves the right to accept your offer without further discussions and without any additional opportunity for you to amend, supplement or revise your submitted offer.
- (f) **BOBTL's right to verify** - BOBTL reserves the right to conduct a site survey or obtain other evidence of facilities, resources, and managerial, financial and Bidder performance abilities prior to announcing the successful Bidder or awarding an agreement under this evaluation process.
- (g) **Financial documents** - BOBTL may request additional financial/business information from the Bidder at its discretion.
- (h) **Termination/or suspension of evaluation process** - BOBTL reserves the right to suspend or terminate the Bidder evaluation process (in whole or in part) at any time in its absolute discretion and without liability to the Bidder or any third party. Bidders will be notified if any suspension or termination occurs but BOBTL is not obliged to provide any reasons.
- (i) **Other Rights** - Without limiting its rights under any other clause of this evaluation process or at law, and without liability to the Bidder or any third party, BOBTL may at any stage of the evaluation process:
- (i) Require additional information from a Bidder;
 - (ii) Change the structure and timing of the evaluation process;
 - (iii) Terminate further participation in the evaluation process by a Bidder;
 - (iv) Negotiate with more than one Bidder;
 - (v) Terminate negotiations being conducted with a Bidder;
 - (vi) Vary or extend the timetable and evaluation process
 - (vii) accept any non-complying Response; or
 - (viii) Vary the terms and conditions of the evaluation process or specifications or requirements at any time.
- (j) **Responsibility for Costs** - Bidder is responsible for all costs, expenses or liabilities incurred by them or on their behalf in relation to the evaluation process (including in relation to providing BOBTL with the response, the revised response or any additional information).

- (k) Non-Reliance by Bidder** – The Bidder, by submitting a Response, acknowledges that:
- (i) it does not rely on any information, representation or warranty, whether oral or in writing or arising from other conduct, other than that specified in this RFP or otherwise provided by BOBTL in writing;
 - (ii) it has made its own inquiries as to regarding the risks, contingencies and other circumstances that may have an effect on the Bidder's Response as well as the accuracy, currency or completeness of such information; and
- (l) BOBTL's right to vary** - BOBTL reserves the right to vary any aspect of this evaluation process / RFP without liability to Bidder. Where BOBTL varies any aspect of this evaluation process or the RFP, BOBTL shall notify that variation.
- (m) Incorporation of Responses into agreement** - The successful Bidder as concluded by BOBTL shall sign a Service Level Agreement (SLA) agreement. BOBTL may, at its sole discretion, incorporate any portion of any successful response of a successful Bidder in to the final SLA agreement.
- (n) Precedence of Documents** - If there is any inconsistency between the terms of this RFP and any of its annexures, schedules or attachments then, unless the contrary is explicitly stated in this RFP, the terms of the RFP will prevail to the extent of any inconsistency.
- (o) Governing Laws & Dispute Resolution** - The RFP and selection process shall be governed by and construed in accordance with the laws of Tanzania. Any dispute arising out of the RFP process shall be referred to Laws prevailing in Tanzania only.
- (p) Governing Language** – The proposal, all correspondences / communications and other documents pertaining to the contract shall be written in English
- (q) Force Majeure** – Any failure or delay by Insurance Company or Bank in performance of its obligation, to the extent due to any failure or delay caused by fire, flood, earthquake or similar elements of nature, or acts of God, war, terrorism, riots, civil disorders, rebellions or revolutions, acts of government authorities or other events beyond the reasonable control of non-performing Party

i.e. a Force Majeure event is not a default or a ground for termination. If Force Majeure event arises the Insurance Company shall promptly notify Bank in writing of such conditions and the cause thereof. Unless otherwise agreed by BOBTL in writing, the Insurance Company shall continue to perform its obligations under the contract as far as is reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

Bank of Baroda (Tanzania) Limited

Particulars of the Company

Sl.	Particulars	Responses	Documents to be submitted
1.	Name of the Company		Copy of Certificate under Companies Act
2.	Registered Office Address		Attach evidence and mention page no and name of evidence here
3.	Type of License		Copy of original license issued by TIRA while granting the license and confirmation that the entity can do business
4.	Number of years in operation in Tanzania i.e. License Issuance/Renewal Date		License Copies (including renewal)
5.	Employee Strength (As on 31 st December 2022)		Attach evidence and mention page no and name of evidence here
6.	Details of Policies covering more than 100 lives		Attach evidence and mention page no and name of evidence here
7.	Revenues (TZS in Mn)		Audited Balance Sheets
	2022		
	2021		
8.	Paid up Capital (TZS in Mn) (As per latest audited Balance Sheet but not earlier than 31 st December 2022)		Audited Balance Sheets
9.	No. of offices as on (31 st December 2022)		Attach evidence and mention page no and name of evidence here
10.	No. of Corporate Clients under Group Health Policies (As on 31 st December 2022)		Attach evidence and mention page no and name of evidence here
11.	Total Group Health Insurance Premium Placement for Corporate Clients (in Tzs in Mn) in 2022		Attach evidence and mention page no and name of evidence here
12.	Experience in Health Risk Management Services		Attach evidence and mention page no and name of evidence here

13.	Number of Hospitals (big & small) Covered excluding Pathology labs/testing centers					Attach List of Hospitals excluding Pathology labs/testing centers
	Dar es Salaam	Arusha	Mwanza	Others	Total	
14.	Total number of claims lodged during FY 2022 under Group Health Policies handled by you.					Attach evidence and mention page no and name of evidence here
15.	Total Amount of claims lodged during FY 2022 under Group Health Policies handled by you.					Attach evidence and mention page no and name of evidence here
16.	Total number of claims settled during FY 2022 under Group Health Policies handled by you.					Attach evidence and mention page no and name of evidence here
17.	Total amount of claims settled during FY 2022 under Group Health Policies handled by you.					Attach evidence and mention page no and name of evidence here
18.	Percentage of claims settled to claims lodged (number wise as well as amount wise) during FY 2022 under Group Health Polices handled by you.					Attach evidence and mention page no and name of evidence here

Annexure – II

Financial Bid for engagement of Insurance company for Group Health Insurance policy for 12 Months

Annual proposed premium per member	
Adult Rate (18-59yrs)	
Child Rate (0-17yrs)	

Total annual premium	
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Bank of Baroda (Tanzania) Limited

Evaluation Criteria for Technical Evaluation:**I. Operational & Financial Strength of the Firm (Total – 50 Marks Weightage – 15%)**

Sl.	Criterion	Points	Total
1	Number of years since license given by TIRA as on December 31, 2022		10
	Between 10 to 15 Years	4	
	Above 15 upto 20 years	6	
	Above 20 up to 25 years	8	
	Above 25 Years	10	
2	Paid up capital (TZS in Mn) as per latest Audited Balance Sheet but not earlier than December 31, 2022		10
	Between 1000 Mn to 2000 Mn	4	
	Above 2000 Mn to 3000 Mn	6	
	Above 3000 Mn to 4000 Mn	8	
	Above 4000 Mn	10	
3	Annual Revenue (TZS in Mn) as per latest Audited Balance Sheet but not earlier than December 31, 2022		10
	Between 20,000 Mn to 40,000 Mn	5	
	Above 40,000 Mn to 60,000 Mn	10	
	Above 60,000 Mn to 80,000 Mn	15	
	Above 80,000 Mn	20	
4	Number of employees		20
	Between 50 to 100	5	
	More than 100 up to 150	10	
	More than 150 up to 200	15	
	More than 200	20	

II. Experience in Handling Group Health Insurance Policies
(Total – 50 Marks, Weightage – 15%)

Sl.	Criterion	Points	Total
1	Overall Group Health Premium placed for Corporate Clients (TZS in Mn)		20
	Upto 10000	5	
	More than 10000 up to 20000	10	
	More than 20000 up to 30000	15	
	More than 30000	20	
2	Number of Corporate Group Health Policies serviced having coverage of minimum 100 People		30
	Upto 20 Policy	10	
	More than 20 up to 40 Policies	15	
	More than 40 Policies up to 60 Policies	25	
	More than 60 Policies	30	

III. Claims Handling Capabilities (under Group Health Policies)
(Total – 50 Marks, Weightage – 20%)

Sl.	Criterion	Points	Total
1	Total number of claims lodged in a year under Group Health Policies handled by you		5
	Upto 5 ,000	2	
	More than 5,000 up to 10,000	3	
	More than 10,000 up to 20,000	4	
	More than 20,000	5	
2	Amount of claims lodged under Group Health Policies (TZS in Mn)		5
	Up to 1 0 0 0	2	
	More than 1000 up to 2000	3	
	More than 2000 up to 3000	4	
	More than 3000	5	

3	Total number of claims settled under Group Health Policies during 2022		10
	Up to 50,000	4	
	More than 50,000 up to 75,000	6	
	More than 75,000 up to 100,000	8	
	More than 100,000	10	
4	Amount of claims settled under Group Health Policies (TZS in Mn) during 2022		10
	Up to 10,000	4	
	More than 10,000 up to 20,000	6	
	More than 20,000 up to 30,000	8	
	More than 30,000	10	
5	% of Claims settled by number to claims lodged (under Group Health Policies only)		10
	Up to 75%	4	
	More than 75% to 85%	6	
	More than 85% to 95%	8	
	More than 95%	10	
6	% of Claims settled by amount to claims lodged (under Group Health Policies only)		10
	Upto 75%	4	
	More than 75% to 85%	6	
	More than 85% to 95%	8	
	More than 95%	10	

DECLARATION CERTIFICATE

I / We do hereby declare that there is no case pending with the Police / Court / TIRA / BOT / Regulatory authorities against the proprietor / firm / partner / employee.

Also I / We have not been suspended / delisted / blacklisted by any other Govt. Ministry / Department / Public Sector Undertaking / TIRA / BOT / Autonomous Body / Financial Institution / Court for corrupt and fraudulent practices in the past.

We certify that neither our company / firm nor any of the directors / partners are involved in any scam or disciplinary proceedings settled or pending adjudication.

We hereby undertake and confirm that we have understood the scope of work properly and shall carry out the work as mentioned in this RFP.

Signature of the Authorised Signatory with Seal

Bank of Baroda (Tanzania) Limited

COMPLIANCE LETTER

DECLARATION

We hereby undertake and agree to abide by all the terms and conditions stipulated by the bank in the RFP document.

We certify that the services proposed to be offered by us in response to the bid confirm to the technical specifications stipulated in the bid.

We certify that all the information furnished by us and all the supported documents attached are true and confirm to the technical specifications stipulated in the bid.

Signature of the Authorized Signatory with Seal

Bank of Baroda (Tanzania) Limited

Appendix – 1

Health insurance Proposal with minimum requirements for Bank of Baroda (T) Ltd for 12 months.

<u>PRODUCT OPTION</u>	<u>BANK OF BARODA (TANZANIA) LTD – HEALTH PLAN, (Expected minimum Level)</u>
1.)	
Region of Cover	East Africa & India on referral
Network of Providers	Standard network.
In-patient benefits subject to approval and pre authorizations (within in patient limit and subject to limit per benefit)	
Overall in-patient benefit limit	TZS 50,000,000/=
In hospital accommodation, specialists, theatre, ward, and medicines	Private room covered up to TZS 500,000/= per day
Internal prostheses (Total Benefit) subject to overall benefits limit	Covered within overall limit.
MRI & CT-Scans (Strategis Pre-authorizations Required)	Covered
Day surgical operations (Strategis Pre-authorization Required)	Covered
Congenital condition, Neonatal Care (incubator, phototherapy, congenital conditions, pre maturity) as a sublimit of overall in patient limit	TZS 10,000,000/=
Accidental damage to natural eye and dental system	Covered
External medical appliances (Limited to 1 appliance per year) as a sub limit of overall in-patient limit	TZS 1,000,000/=
In patient maternity (child birth) (subject to pre authorization) benefit within overall IP Limit. Includes C/S and complications arising out of delivery.	TZS 7,000,000/=
Psychiatric illness and mental conditions	20% of the whole IP Limit
Home nursing up to 30 days from discharge	Covered within IP limit
COVID 19 – treatment (as a sub limit within overall IP Limit for inpatient cases. Subject to approval and pre authorizations. Cover include consultation, testing and medication for members with symptoms. Accommodation/ bed/room charges payable up to the maximum limit of the scheme per day. The insured shall be covered up to the full outpatient limit for day-to-day cases. This cover exclude test for non-symptomatic members, any cost related to isolation/quarantine and COVID 19 Test requested for Normal (Non-Medical) travel.	TZS 5,000,000/=
PRE-EXISTING AND CHRONIC CONDITION INCLUDING HIV/AIDS. Subject to approval and pre-authorizations	

(within in patient limit and subject to limit per benefit).	
As a sub-limit of overall inpatient limit	TZS 10,000,000/=
Covers hospitalization, medication, treatment and consultation by a general doctor (or a specialist doctor) while admitted for a registered chronic or pre-existing condition including but not limited to cancer, organ transplant (excludes donor cost) and kidney dialysis.	covered
INTERNATIONAL REFERRAL BENEFITS Subject to approval and pre-authorizations (within in patient limit)	
International referral (subject to overall IP Limit)	Covered in East Africa and India within overall limit
Care for accompanying a referred person	East Africa & India. Return economy class ticket and full board support of TZS 200,000 per day up to a maximum of 15 days.
Repatriations of remains following an international referral	TZS 3,000,000/
OUT-PATIENT BENEFITS	
Overall limit	TZS 4,000,000/
Primary consultations and treatment to include medial medical practitioners fee, prescribed medicines, drugs & dressings.	covered
Radiology, pathology, diagnostics tests & procedures	Covered
Outpatient maternity services – including antenatal & postnatal clinic visits	Covered
Specialists & consultation fees for consultations prescribed medicines, drugs and dressings	Covered
Physiotherapy (within the overall out-patient limit)	TZS 400,000/
Medication for outpatient chronic conditions (refer Chronic conditions List)	TZS 1,500,000/
Optical benefit (strategis pre-authorizations required) consultation plus one eye test per annum. Frames and lenses every two 2 years.	TZS 1,000,000/
Basic dentistry (strategis pre-authorization required) Basic dental procedures including consultation, removal of teeth, fillings, X-rays, scaling & polishing	TZS 800,000/
EMERGENCY RESCUE AND EVACUATION SERVICES subject to approval and pre-authorization (within in patient limits and subject to limit per benefit)	
Road ambulance to the nearest hospital where required services are available within Tanzania	Covered within overall in patient limit
Air ambulance to the nearest hospital where required services are available within Tanzania	Covered within overall in patient limit

INTERNATIONAL EMERGENCY MEDICAL COVER	
Up to 90 days of absence from Tanzania in any membership year (Pre-authorizations required)	East Africa plus India
FUNERAL BENEFIT	
Assistance	TZS 3,000,000/=
2. Value added benefit (to be offered at no additional premium)	
Lifestyle benefits – covers treatment, medication and investigation for various lifestyle choices (treatment of menopausal symptoms, contraception, child circumcision and hepatitis B vaccination) – Additional limit per member	TZS 300,000/=
Annual medical Check-up – once per year for staff only at doctor's room. Covering urinalysis, hemogram, stool test, BMI, Blood Pressure/Sugar, Chest X-ray, and PSA & Pap smear. Covered within outpatient limit	TZS 300,000/=
Free delivery of chronic medication – to client's office for members registered with chronic conditions within Dar es salaam Region.	Covered
Health Education – once per year	Covered
Member statistics(tentative)	
No of Adults	79
No of Children	81

Note: Successful bidder should be ready to provide the services immediately upon selection.