

EMPANELMENT OF AGGREGATORS/SERVICE PROVIDER FOR PROVIDING VALUE ADDED SERVICES TO POLICY HOLDERS OF PUBLIC SECTOR GENERAL INSURANCE COMPANIES NAMELY, NATIONAL INSURANCE COMPANY LIMITED, THE NEW INDIA ASSURANCE COMPANY LIMITED, THE ORIENTAL INSURANCE COMPANY LIMITED AND UNITED INDIA INSURANCE COMPANY LIMITED, HEREAFTER CALLED AS PSGICs.

EXPRESSION OF INTEREST(EOI) DOCUMENT

I. INTRODUCTION AND OVERVIEW OF THE PSGICs

PSGICs (Public Sector General Insurance Companies) propose to empanel Vendors/Aggregators/Service Providers in the following three categories with an objective to provide Value Added Services to their Policyholders having Health Insurance:

1. PATHOLOGICAL LABS FOR PROVIDING PACKAGES OF HEALTH CHECKUPS WITH PAN INDIA PRESENCE AND HAVING DIGITAL REPORTING/PLATFORM.
2. ONLINE OPD CONSULTATIONS AND TELEMEDICINE CONSULTATIONS WITH PAN INDIA PRESENCE AND HAVING DIGITAL REPORTING/PLATFORM.
3. PHARMACIES/ CHEMISTS/ MEDICAL STORES FOR PURCHASE OF MEDICINES/ EQUIPMENTS/ VACCINATIONS ETC. WITH PAN INDIA PRESENCE AND HAVING DIGITAL REPORTING/PLATFORM.

PSGICs are in the business of providing general insurance services including Health Insurance services spread across length and breadth of the country. In FY-2019-2020, they had issued more than 55 lacs Health Insurance policies together covering more than 11 crores lives spread across India.

A brief overview of the PSGICs is as follows:

- **National Insurance Company Limited:**

Incorporated in 1906 with Headquarters at Kolkata, "National Insurance" has a Paid-up Share Capital of Rs.2500 crores. Gross Direct Premium Income (GDPI) in 2019-20 was Rs.14958 crores including Health Insurance Premium of Rs. 5282 Crores.

- **The New India Assurance Company Limited:**

Incorporated in 1919 with Headquarters at Mumbai "New India Assurance" has a Paid-up Share Capital of Rs.824 crores. Gross Direct Premium Income (GDPI) in 2019-20 was Rs.31244 crores including Health Insurance Premium of Rs.9940 Crores.

- **The Oriental Insurance Company Limited:**

Incorporated in 1947 with Headquarters at New Delhi, "Oriental Insurance" has a Paid-up Share Capital of Rs.250 crores. Gross Direct Premium Income (GDPI) in 2019-20 was Rs.13996 crores including Health Insurance Premium of Rs.4645 Crores.

- **United India Insurance Company Limited:**

Incorporated in 1938 with Headquarters at Chennai, "United India" has a Paid-up Share Capital of Rs.200 crores. Gross Direct Premium Income (GDPI) in 2019-20 was Rs.17515 crores including Health Insurance Premium of Rs.5336 Crores.

II. A BRIEF SCOPE OF ASSIGNMENT

The service providers/aggregators are required to offer to all Health Insurance Policyholders of PSGICs Value Added Services (VAS) as detailed below:

1. Tie up with Pharmacy Pan India facilitating:
 - 1.1. Discount on Purchase of Medicines including OTC and Home delivery 24*7.
 - 1.2. Discounts for vaccines
2. Tie up with Diagnostic Centres Pan India including Tier II and Tier III cities and small town and offer discount/ subsidised rate for the following:
 - 2.1. Preventive Health Check-up Packages
 - 2.2. Pre acceptance health check-up viz
 - 2.2.1. Blood and Urine tests
 - 2.2.2. CBC
 - 2.2.3. SGPT & SGOT
 - 2.2.4. CHOLESTROL, HDL & TRIGLYCERIDES
 - 2.2.5. ECG & X RAY CHEST
 - 2.2.6. TMT
 - 2.2.7. Eye check-up for Cataract & Glaucoma
 - 2.3. Health check-up for claim free renewals

The Diagnostic centres should offer services on priority basis and also free home services (like sample collection)
3. OPD Consultation:
 - 3.1. Tie up with Medical Professionals and Specialists including online consultation at concessional rate and services include the following:
 - 3.1.1. Specialist Consultations
 - 3.1.2. Medical Second Opinion
 - 3.1.3. Home Health Care
 - 3.1.4. Pre and Post-natal care
 - 3.2. The following criteria need to be complied with for OPD tie up:
 - 3.2.1. Should be available pan India 24x7x365.
 - 3.2.2. Connect with a doctor within minutes
 - 3.2.3. Direct Audio/Video call with the doctor for a smoother experience.
 - 3.2.4. The user should have the option of selecting a doctor of his or her preference.
 - 3.2.5. The medical advice given by the doctor should be stored on the application as well as sent by email for easy access
 - 3.2.6. The consultations should be completely confidential and should be in accord with the latest telemedicine guidelines.

Technological support from the Aggregators / Service Providers for seamless integration of VAS into existing Mobile Apps of the PSGICs is desirable. Besides, the Aggregators/ Service Providers need to have requisite I.T. infrastructure to provide link on the website of PSGICs to facilitate the policy holders to utilize the services seamlessly.

These service providers/ aggregators are proposed to be empanelled for a period of two years extendable for another year based on performance and mutual consent.

III. ELIGIBILITY CRITERIA

Eligibility Criteria and supporting documents required for submission of Expression of Interest

Sr. No	Eligibility Criteria	Supporting Document Required	Yes / No and Deviation, if any
1.	Vendors to be registered as a Company in India as per Companies Act 1956/2013. Vendors can also be Entities as established under Indian Law(as in case of Partnership firms)	Certificate of Incorporation PAN Card Other Legal Documents	
2.	Operational experience in the Health Value Add Services Market is desirable. Applications are invited from Start-up Entities also.	Vendor Declaration Form	
3.	Vendors to have a PAN-India presence as a one stop solution for availability of Medical Diagnostics and Pharmacy necessities, OPD Consultations and Telemedicine.	PAN India Network details be provided.	
4.	Vendors to have requisite capability for Analysis and reporting of Health Data and Data access management for all stake holders	Vendors' Management Information System details be provided	
5.	Vendor Company not to be an off-shoot of any Insurance Intermediary	Vendor declaration form	
6.	Vendors to have a robust Digital platform to enable integration with PSGICs I.T. Systems	Plug and Play capabilities/API	

IV. OTHER INSTRUCTIONS

- i. The interested Service Providers/ Aggregators may give the Rack rates and the best possible discount for the policy holders keeping in view the large customer base of PSGICs spread across India.
- ii. Interested Entities may apply in one or more categories. They may send their Expression of Interest to the named address demonstrating their ability to carry out the responsibilities specified in the scope of work and demonstrating that they meet the eligibility conditions set out for this assignment.
- iii. The EOI is to be submitted along with an application on Company's Letter Head of the Company signed by a person duly authorised to represent and act on behalf of the Company. In the end there must be an undertaking signed by the signatory that the EOI is submitted after fully understanding all the qualifications and information provided.
- iv. The application referred above must also contain the name of contact details, designation, address, and mobile number of the authorised representative/signatory. It must also contain the information about the organisation, details of registration, location and addresses of offices in India and number of

- professionals employed on permanent basis or on long term contract.
- v. The details of contract/project of providing such type of services to other Insurance Companies or any other organisations must be mentioned along with its details. The financial details of turnover of the Company duly certified by a Chartered Accountant for the last two Financial Years (FY 2018-19 and 2019-20) must also be enclosed.
 - vi. The Service Providers/ Aggregators found eligible shall be subsequently invited to give a Presentation for better understanding and for providing their roadmap for taking up the Project.
 - vii. The Expression of Interest along with requisite documents shall be sent to the Project Office of PSGICs at the following address:
General Insurers' Public Sector Association of India (GIPSA),
Ground Floor, Jeewan Tara Building,
Parliament Street,
New Delhi - 110001
 - viii. The last date of submission of EOI is **Thursday, 10th December 2020 by 5:00 pm IST.**

V. **DISCLAIMER**

- a. At any time prior, to the last, date for receipt of proposals, PSGICs, may for any reason, whether at its own initiative or in response to a clarification requested by a prospective applicant, modify the EOI document by an amendment. In order to provide prospective applicants reasonable time in which to take the amendment into account in preparing their proposals, PSGICs may, at its sole discretion, extend the last date for the receipt of proposals and/or make other changes in the requirements set out in the EOI.

The applicant is required to visit the websites of its member companies for any changes or amendments in the EOI before submitting their Expression of Interests.

- b. Notwithstanding anything contained in the document, PSGICs reserves the right to accept or reject any request/proposal, or to annul the EOI process or reject all request/proposal, at any time without any liability or any obligation for such rejection or annulment, without assigning any reasons thereof.
- c. Where there is any indication that a conflict of interest exists or may arise, it shall be the responsibility of the bidder to inform the PSGICs detailing the conflict in writing as an attachment to this EOI.
- d. The EOI is not an offer and is issued with no commitment.

VI. **CONDITIONS**

- i. Subsequent to empanelment, the name of the Entities offering VAS will be uploaded on the website of PSGICs. The interested Health Insurance Policy holders shall be at liberty to avail the services of any of the Empanelled Entities at their discretion through the 'link' integrated with our portal/Mobile App.
- ii. There will not be any co-branding or recommendation by the Insurance Company to avail the services of any particular service provider.
