

दि ओरिएण्टल इन्श्योरेंस कम्पनी लिमिटेड

मंडलीय कार्यालय 2- नवां तल, विकासदीप बिल्डिंग, 22 स्टेशन रोड, लखनऊ-226001

फोन न. **0522-2635280** Fax No: **0522 -2635140**

CIN : U66010DL1947GOI007158

कंपनी, बीमा के दुर्घटना दावों के लिए जाँचकर्ताओं को सूचीबद्ध करने हेतु डबल बिड प्रणाली के आधार पर (तकनीकी व वित्तीय) सीलबंद आवेदन आमंत्रित करती है। निविदा प्रपत्र दिनांक 24-10-2016 से 03-11-2016 के मध्य कार्यालय दिवस में पूर्वाह्न 11.00 बजे से अपराह्न 04.00 बजे के भीतर उपरोक्त कार्यालय से प्राप्त कर सकते हैं। नियम एवं शर्तें, निविदा प्रस्ताव उपरोक्त कार्यालय से एवं यहाँ आगे नीचे भी उपलब्ध है। सीलबंद प्रस्ताव उपरोक्त पते पर दिनांक 03-11-2016 को सायं 5.00 बजे तक पहुँच जाना चाहिए। तकनीकी बिड दिनांक 04-11-2016 को अपराह्न 3.00 बजे निविदा समिति द्वारा खोली जायेगी। केवल सफल तकनीकी बिडर की ही वित्तीय बिड दिनांक 07.11.2016 को अपराह्न 3.00 बजे खोली जायेगी। कंपनी बिना कोई कारण बताये किसी या सभी प्रस्तावों को निरस्त करने का अधिकार सुरक्षित रखती है।

वरि. मण्डलीय प्रबंधक

TENDER NOTICE

Company invites Sealed Offers under double bids System (Technical & Financial) for empanelment of Investigators for accidental insurance claim. The tender document will be available at the above address between 11.00 hours to 16.00 hours on all working days from 24.10.2016 to 03-11-2016. Bidders may obtain Tender document in order to submit bids from the office above. The terms and conditions & copy of tender document are also available here below. The Sealed offers should reach at the above address by 05.00 PM on 03.11.2016. Technical bid of which will be opened at 3.00 PM on 04-11-2016 by the Tender Committee. The financial bid of successful technical bidders only shall be opened at 3.00 P.M. on 07-11-2016. Company reserves its right to cancel any or entire offers without assigning any reason

Sr. Divisional Manager

दि ओरिएण्टल इन्श्योरेंस कम्पनी लिमिटेड

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REQUEST FOR PROPOSAL (RFP)

“Empanelment of Claim Investigators”

Issue Date:

24nd October 2016

Last Date for submission of proposals: 3rd November 2016

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INTRODUCTION

ORIENTAL Insurance Company Limited (COMPANY) has been incorporated with the primary objective of carrying on insurance business in India. COMPANY intends to hire claim Investigators, for which this RFP is being issued.

1.1 Purpose

The purpose of this RFP is to inform potential Bidders of a business opportunity and to solicit proposals to hire claim Investigators as currently contemplated by COMPANY . Based upon the review and evaluation of proposals offered in response to this RFP, COMPANY may at its sole discretion negotiate and enter into contracts with one or more successful Bidders.

Notwithstanding any other provision herein, Bidder participation in this process is voluntary and at Bidder's sole discretion. Price will be a consideration but will not be the sole factor in COMPANY's decision to award a contractual relationship. The products, volumes and historical numbers that are provided from COMPANY during this process are to be used and interpreted solely as a guide and are intended to provide guidance to COMPANY's future or projected requirements but are not a guarantee, contract or commitment to any current or future volume or orders. No volume commitment should be inferred from this process or from any of the documentation provided by COMPANY. COMPANY reserves the right to accept or reject any or all bids from a specific or multiple Bidders for any reason at any time. COMPANY also reserves the right at its sole discretion to select or reject any or all Bidder(s) in this process and will not be responsible for any direct or indirect costs incurred by the Bidders in this process.

1.2 Request for Proposal Definitions

Throughout this Request for Proposal, the following definitions are used:

- Bidder" means an individual or company that submits, or intends to submit, a proposal in response to this "Request for Proposal";
- "Company" means the Bidder(s) awarded a Contract resulting from this RFP;
- "Contract" means the agreement formed between COMPANY and the Company as evidence by an Agreement issued to the Company;
- "Contract Documents" means the Agreement, the Company's proposal documents, the RFP and such other documents as listed in the Agreement, including all amendments or addenda agreed between the parties;
- "Must", "mandatory" or "required" means an absolute minimum function or capacity, which if not satisfied in the proposal, may result in disqualification in the final evaluation;
- "De-identification" is the process of removing from data any information from electronic media that identifies a particular individual.
- "RFP" means this request for proposal including any amendments, attachments, and/or clarifications pertaining to this RFP that may be issued prior to the closing date;and,
- "Should", "may" or "is desirable" means desirable but not mandatory functions or capacities. Bidders who are able to provide these functions or capacities may be evaluated more favorably than those who cannot.

1.3 ELIGIBILITY CRITERIA

Bidder should be a company duly registered with Registrar of Companies for last 5 years.

Net worth of the bidder should be more than one crore

paid up capital of the bidder should be more than 25 lakhs on the day of application

Minimum one MBBS doctor should be on the board of the bidder company as Director

The bidder must have registered a net profit continuously for the last 2 years

The bidder should have presence in PAN india locations. In case there is any exception bidder can provide their availability location list.

The bidder should not be blacklisted earlier.

The bidder should have yearly turn over not less than 1 crore

Bidder should have registered office in India.

Financial statements i.e. Audited Balance sheet and Profit & Loss account for the last three years will have to be submitted.

Bidder should be eligible to represent the company in the court of law with regards to findings in the investigation report, if required

1.4 OBJECTIVE

The Company invites proposals from interested participant(s) of repute for providing services for complete investigation of death claim and also procurement of documents within specified TAT on PAN INDIA basis.

The investigation should be as per given criteria provided, this includes procurement of all claim documents as per our claim process requirements

Participants should also be able to procure any additional documents as required by the company post completion of Claim Investigation.

In case of Non disclosure identified during claim investigation, the relevant medical document should be procured for supporting the claim.

2.0 Terms of the RFP

2.1 Acknowledgment

Please acknowledge receipt of this document by responding via email to . Please include the contact information for the person who will be directly responsible for completing the RFP.

2.2 Proposal Deadlines

COMPANY must receive duly completed and signed proposals no later than 05:00Hrs of 03rd November 2016

Proposals must be submitted in single paper copy. Technical & Commercial responses should be enclosed in separately sealed envelopes and both these envelopes should be enclosed in a master envelope which should be received at the address mentioned below before the due date.

Please submit paper copy (sealed) to:

NAME OF THE OFFICIAL

ADDRESS

CONTACT NO.

Proposals received after the time and date specified above may, at COMPANY's sole discretion, be returned unopened, or destroyed and eliminated from consideration. Please do not send your RFP responses to any other COMPANY employee. Responses sent to any other location other than the above address and email id will not be considered.

2.3 Format of Proposals

Proposals must be submitted in accordance with the instructions contained in the RFP and must include all information and materials requested in the RFP. Bidders are cautioned that proposals that do not follow the form required by, or contain the information requested in, the RFP shall be subject to rejection without review. All pages of any proposal submitted must be typed in the format embedded in this RFP and all responses must follow the numbering of the Sections and Subsections of the RFP.

Bidders may include any additional information and material they wish; however, such material (e.g. alternative services and/or features) shall be identified in a separate attachment ("Attachment"). Any such attachment shall identify the applicable RFP Section or Subsection to which it is responsive and shall be incorporated into and be made a part of the proposal.

If Bidder believes that it can offer terms that may be more favorable to COMPANY than those set forth in the RFP, Bidder shall include such conditions in a labeled addendum to their response as an Attachment to the proposal. However, Bidder must still complete all specifications as set out in the RFP.

An authorized officer of the Bidder or other person authorized to bind Bidder in this matter must sign the returned proposals.

Please identify in your response any criteria required by this proposal that you believe you would be unable to meet.

2.4 Further Inquiries and Questions Regarding RFP

All inquiries that arise regarding the RFP must be submitted in writing (via email) by close of business 10th October 2016. Inquiries must be made only via e-mail and only to Responses to such inquiries will be made via e-mail and shared with all participants in the bid. No confidential information will be shared.

The Bidder agrees to designate one point of contact for all RFP and/or proposal communication point of contact should be clearly defined in the RFP response, as the single point for questions and clarifications on the RFP response.

2.5 COMPANY Obligations

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The submission and receipt of proposals does not obligate COMPANY in any way. COMPANY shall not be liable for any costs incurred by Bidders in the preparation, presentation or any other aspect of the proposals received by reason of this request, nor is COMPANY obligated to negotiate separately with any sources whatsoever in any manner necessary to serve Bidder's best interests. COMPANY makes no representation, implied or express, that it will accept and approve any proposal submitted. Any and all Contracts which result from this RFP shall be non-exclusive, as-ordered agreements.

2.6 Proposal Evaluation

Proposals submitted may be reviewed and evaluated by any person at the discretion of COMPANY's internal evaluation team, including non-allied and independent consultants retained by COMPANY now or in the future for the sole purpose of obtaining evaluations to proposals.

Bidders may be asked to further explain or clarify areas of their proposal in writing during the evaluation process.

Bidders are expected to submit their best bid in response to the RFP.

COMPANY's internal evaluation team will notify Bidders, following completion of the evaluation process, whether or not Bidders have been awarded a Contract. The only information regarding status of the evaluation of proposals that the team will give to any inquiring Bidder shall be whether or not that Bidder has been awarded a Contract. COMPANY may, at its sole discretion, inform any inquiring Bidder of the reason(s) why it was not awarded the bid.

COMPANY reserves the right to conduct a reverse e-auction after the completion of the RFP process.

2.7 RFP Terms and Conditions Applied to Final Contract

The terms and conditions of the RFP, including the specifications and the completed proposal, will become, at COMPANY's sole discretion, part of the final Contract (the "Contract") between COMPANY and the selected Bidder. In the event that responses to the terms and conditions will materially impair a Bidder's ability to respond to the RFP, Bidder should notify COMPANY in writing of the impairment. If Bidder fails to object to any condition incorporated herein, it shall mean that Bidder agrees with, and will comply with the conditions set forth herein.

Any exceptions to the terms and conditions or any additions, which Bidder may wish to include in the RFP, should be made in writing and included in the form of an attachment to the applicable Section in the RFP.

2.8 Terms Binding on Bidder

Following the date for submission of proposals, and prior to Contract award, the RFP shall be binding upon Bidder in all respects for a period of 180 days.

2.9 Hold Harmless

In submitting a proposal, Bidder understands that COMPANY will determine at its sole discretion which proposal, if any, is accepted. Bidder waives any right to claim damages of any nature whatsoever based on the selection process, final selection, and any communications associated with the selection.

COMPANY reserves the right to award the Contract to the Bidder(s) whose proposal is deemed to be the most advantageous in meeting the specifications of the RFP.

2.10 Confidentiality Provision

The terms of this RFP, the information provided by COMPANY herein and all other information
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provided by Bidder in connection with the services offered to be provided by the Bidder pursuant to this RFP, are to be treated by Bidder as strictly confidential and proprietary. Such materials are to be used solely for the purpose of responding to this request. Access shall not be granted to third parties except upon prior consent of COMPANY and upon the written agreement of the intended recipient to treat the same as confidential. COMPANY may request at any time that any of COMPANY's material be returned or destroyed.

Should Bidder choose not to respond to this RFP, please return all materials and any duplicates thereof to:

Response to Claim Investigators RFP

2.11 RFP Schedule

Listed below are the key steps and dates for this RFP process:

- COMPANY uploads the RFP on the website
- All inquiries regarding RFP due by close of business
- Submission deadline

2.12 Sub-Contracting

The services offered to be undertaken in response to this RFP shall be undertaken to be provided by the Bidder directly employing their employees, and there shall not be any sub-contracting done by the Bidder.

2.13 Acceptance of Proposals

COMPANY reserves the right to modify the terms of the RFP at any time at its sole discretion. Subsequent to the submission of proposals, interviews and negotiations may be conducted with one or more Bidders, but there will be no obligation to receive further information, whether written or oral, from any Bidder or to disclose the nature of any proposal received.

This RFP should not be construed as an agreement to purchase products or services. COMPANY is not bound to accept the lowest price or any proposal of those submitted. Proposals will be assessed in accordance with the evaluation criteria.

2.14 Evaluation and Selection

A committee will evaluate proposals against the mandatory criteria as detailed herein. Proposals meeting all the mandatory criteria will then be assessed and scored against the evaluation criteria. Subject to the result of reference checks being satisfactory, it is the intent

of COMPANY to enter into an agreement with the Bidder (s) with the lowest commercial quote among the technically qualified bidders.

2.15 Liability for Errors

While COMPANY has used considerable efforts to ensure an accurate representation of information in this RFP as per its current understanding of the requirements under the various activities in the scope of work, the information contained in this RFP is supplied as a guideline for Bidders. The information is not guaranteed or warranted accurate by COMPANY, nor is it Public

necessarily comprehensive or exhaustive. Nothing in this RFP is intended to relieve Bidders from forming their own opinions and conclusions with respect to the matters addressed in this RFP. In the event COMPANY finds that the objectives of the intended activities is better achieved by processes/procedures other than those mentioned in this document, COMPANY shall have the right irrespective of the fact whether it has already received proposals from intending bidders or not, to effect such changes and enter into negotiations with one or more Bidders at its sole discretion for such changed/modified processes.

2.16 Acceptance of Terms

All the terms and conditions of this RFP shall be deemed to be accepted by the Bidder and incorporated in its proposal unless specifically notified otherwise.

2.17 Ownership of Proposals

All documentation, including proposals, submitted to COMPANY will become the property of COMPANY.

2.18 Use of Request for Proposal

This document or any portion thereof, is the property of COMPANY and may not be used or copied for any purpose other than the submission of the Bidder's proposal.

2.19 Bidder Exception Notice

If the Bidder believes that either the process or COMPANY point of contact is biased or partial (either for or against) then Bidder is to provide Notice of this exception (in writing) to his/her supervisor () for analysis and action.

3.0 PROPOSAL PREPARATION

This section defines the proposal preparation and submission procedures, which are to be followed by all Bidders. Bidders are cautioned to carefully read and follow the procedures required by this RFP. Please note that deviations may be cause for rejection of your proposal.

3.1 Proposal Format

Evaluation of proposals is made easier when Bidders respond in a similar manner. The following format and sequence should be followed in order to provide consistency in Bidder response and ensure each proposal receives full consideration.

- a) Title page, showing „COMPANY Claim Investigators RFP Response“, Bidder's name and address, Bidder's telephone number, email address and a contact person, closing date and time. For the electronic version, this information can be included in the body of the response, or as an attachment.
- b) One page letter of introduction identifying the Bidder and signed by the person or persons authorised to sign and bind the Bidder to statements made in the proposal. The returned RFP will be referenced as an attachment if/when a contractual agreement is executed. For the electronic version, this information can be included in the body of the response, or as an attachment.
- c) Please follow the format as stated in Point 5 of this RFP and provide supporting documents.
- d) NO CHANGES TO THE LINES, FORMAT OR STRUCTURE OF ANY FORMAT IS PERMITTED. CHANGING THE FORMAT IN ANY WAY, OTHER THAN INSERTING THE REQUIRED INFORMATION, SHALL BE CONSIDERED CAUSE FOR YOUR COMPANY'S DISQUALIFICATION FROM FURTHER ANALYSIS AND PARTICIPATION IN THE RFP PROCESS.
- e) Any additional information, brochures, etc., can be provided at the discretion of the Bidder and should be clearly labelled and separately attached.

3.2 Notification of Changes

All recipients of this RFP will be notified of any changes if any made to this document prior to the due date of submission of proposals.

3.3 Changes to Proposed Wording

The Bidder will not be permitted to change the wording of its proposal after submission to COMPANY. No words or comments will be added to the general conditions or detailed specifications unless requested by COMPANY for the purposes of clarification.

3.4 Bidder's Expenses

Bidders are solely responsible for their own expenses in preparing a proposal and for subsequent negotiations with COMPANY, if any.

3.5 Currency and Taxes

Prices quoted are to be:

- In Indian rupees
 - Exclusive of service tax & such other taxes
 - Current applicable rate of service tax & any other applicable taxes should be mentioned separately

3.6 Completeness of Proposal

By submission of a proposal, the Bidder warrants that all components required to manage the activity have been identified in the proposal or will be provided by the Company at no charge.

3.7. Contact person

The contact person from COMPANY for this RFP will be Mr Shivraj Raut. All queries relating to this RFP should be submitted directly to the contact person.

3.8. Payments: - All payments will be made on a Monthly basis subject to verification of services rendered.

4. Requirements Definition

4.1 Scope of Work

To provide Pan-India Claim Investigation services for COMPANY:

Investigation Brief

1.1 Basic Claim Investigation:

- The Service Provider shall investigate cases referred by the Company in writing from time to time. The Service Provider shall conduct the investigations in accordance with the standards as detailed below.
- Each case as per below verifications shall be marked by the Company as a “Basic Investigation Case”.
- The complexity of the case may warrant a “Major Investigation Case” that exceeds the scope of a Basic Investigation case and such classification is at the discretion of the Company.
- In exceptional cases, the Company would require the investigation report to be submitted in 7 days.

Verify the cause of Death/event

- Inquire about the circumstances that resulted in the death / event of the life assured.
- Detailed log of events that led to his death/event- date, time, place, hospitalizations, diagnosis.
- Collect all supporting evidences like police reports, hospital records, post-mortem report, viscera report, doctor’s certificate, newspaper cuttings etc.

1. Medical history of the life assured-

- Attending Doctor at the time of death / event: Investigate and confirm from the doctor/s who attended to the Life Assured at the time of death/event about various aspects like Life Assured’s medical condition at the time of consultation, previous treatment/hospitalization details, duration of illness, diagnosis made and treatment rendered to the Life Assured. Procure all the medical records from all the doctors who attended to the Life Assured at the time of death/event
- Doctors that the Life Assured was further referred to : Meet all the doctors that Life Assured was referred to in past.
- Hospitals where the Life Assured was admitted: Inquire if Life Assured was ever admitted to any other Hospital in past. Procure all medical records.
- All doctors /clinics /nursing homes/ in the locality of the Life Assured . Meet all doctors and visit all clinics and hospitals in the locality of the Life Assured ’s residence and find out if the Life Assured was under any kind of treatment or was taking any medication. If yes, procure all records and prescriptions for the treatment rendered. Look out for the family/usual doctor of the Life Assured.
- Chemists in the locality of the Life Assured’s residence: Meet all the chemists in the locality of Life Assured’s residence and inquire if he purchase d any medication regularly. Procure bills.
- Medical records available with the employer: Collect any medical certificates/details of reimbursements availed by the life assured from his last employer.
- Any statement made by any doctor should be on the doctor’s letterhead and should be duly signed (with date) and stamped by the doctor.
- All above checks must be supported by documentary evidences.

2. Neighbor-hood check-

- Meet the neighbors of the Life assured and confirm about his identity, occupation, health, habits and the

circumstances that led to his death/event.

- Inquire about the health of the Life Insured over the last 5 yrs, whether Life assured had been suffering from any disease. If yes, whom did he / she consult?
- Was Life assured admitted to any hospital in the past?
- Ask about the general habits of the Life assured and relationship with family members.
- Check if LA was in financial difficulty.
- In case of any suspect of identity of the life assured, same to be reported to the company immediately.
- Gather information on how the claim occurred.
- Obtain written statements from the neighbors along with their contact details.

3. Building/ Security Check-

- Seek information from Building Security guards/Night Security guards/Watchmen regarding nature of job of Life Insured/ relationship of Life Insured in Neighborhood,
- Details relating as to when was the Life Insured last seen, general health of the Life Insured,
- Details relating to circumstances of Death- date, time and place of Death.

4. **Family Check-** (depends on case to case basis)

- Verify about the financial status of the Life Assured's family and social reputation.
- Verify about the health conditions of the life assured
- Enquire about Illness suffered and treatment taken by the life assured along with supporting evidences
- Enquire about general habits of the life assured.

5. **Employer/Office Colleagues Check-**

- Occupation & Nature of duties performed by the life assured
- Visit Life Assured's workplace and procure leave record of Life Assured for last five years (if applicable), details of last salary drawn and last date attended office.
- Inquire about the health of the Life Insured over the last 5 yrs, whether life assured had been suffering from any disease. If yes, whom did life assured consult?
- Any medical reimbursements taken/medical certificates submitted by the life assured for the illness suffered by the life assured in the past 5 yrs.
- Ask about the general habits of the Life Insured
- Verify if the financial status of the life assured was in line with the income disclosed in the proposal form.
- Any cases of fraud/bankruptcy against the life assured.

6. Previous Insurance details-

- Find out all other insurance policies(Life and Medical insurance) on the Life Assured
- Provide details like policy number, insurance company, sum assured, claim status, date of policy issue
- Procure copy of the policy schedule/First premium receipt of such insurances.

7. Family Insurance & Income details-

- Collect details about the insurance policies on the life of the other family members of the life assured (in case of death claim cases only)
- In case of insurance on housewives, collect income details along with insurance details of the husband.

8. For unnatural death cases like murder / suicide / accident-

Procure copies of F.I.R., Panchnama, Post-Mortem Report, Chemical viscera report, Final Police Investigation Reports and Charge sheet, driving license of deceased life assured.

9. Attestation of documents submitted by claimant-

Cross-verification and attestation of the following records submitted by the claimant:

- Death certificate issued by registrar of births and deaths
- Medical records from the hospital/doctor
- Employer records
- Income Tax records
- Police records
- Post-mortem report
- Any other documents submitted by the claimant

10. Verify the age of the deceased life assured:

Attest the age-proof submitted by the deceased life assured at the time proposal or submit other corroborative age-proofs to rule out any misrepresentation of age of the life assured.

11. Verify if any fraud, suicide, murder or foul play is suspected with regard to the

- identity of the life assured,
- circumstances leading to the happening of the event
- identity of the claimant,

The same should be supported with documentary evidences.

12. Verification of Claimant's rights to policy proceeds-

- Verify the relation of the nominee/claimant with the life assured
- Any suspicion of murder/involvement of the nominee in the death of the life assured.
- Collection of photo-ID of the nominee/claimant.

13. **Collect Claim forms-**

- To collect any/all claim forms pending from claimant and forward it to the Company, in case the claimant has not already submitted the same to the company
- In case the claimant is unwilling to submit the same, a written confirmation from him/her for the same.

14. Translation of any documents collected during the process of investigation.

A. Performance Standards:

- **Quality of Report-**
 - The investigation report should be complete and comprehensive covering all the aspects of investigation
 - The investigation report must be supported by supporting corroborative documents
- **Conduct of Investigation**
 - The Service Provider must conduct investigation in a discreet manner bearing the reputation of the company
 - Any complaints regarding misconduct of investigator or manner of investigation shall make the Service Provider liable for any costs/ damages incurred/suffered by the Company on account of such a misconduct/behavior.
- **Cross -verification of Investigation report-**
 - Investigation reports submitted by the Service Provider will be subject to cross-verification of details by the company to validate the accuracy of the report.
 - The Company may conduct a satisfaction survey with the claimant to assess the quality and manner of investigation.
 - If during such cross-verification/survey, any information/detail provided by the Service provider is found to be inaccurate or fact-based, then the Service provider would be liable towards any cost/damages incurred/suffered by The Company on account of such information/investigation.
- **Turn Around Time (TAT):**
 - Any delay beyond the mutually agreed completion time as per section (F) will attract a penalty deduction of 15% on charges raised by Service provider.

1.2 Major Claim Investigations: - This would include all the activities mentioned in the above mentioned process for Basic Claim Investigation plus other extensive activities depending on Case to Case basis

4.2 Term of Services and Contract

The selected vendor will be empanelled with COMPANY for the period of two years tentatively beginning **15th October 2016**. The Company can approach any empanelled vendor as and when the requirement arises. The contract may be extended for further terms depending on COMPANY's evaluation of performance of the selected bidder being satisfactory.

4.3 Mandatory Requirements

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a) Single Point of Contact

One of the critical success factors for this service is a fulltime, dedicated, single point of contact assigned by the service provider. He/ She will be responsible for interacting and coordinating with the COMPANY team and will be accountable for all deliveries.

b) Performance Measurement

The service provider will be measured qualitatively and quantitatively through the usage of Service Level Agreements (SLAs) and Key Performance Indicators (KPIs). These SLAs and KPIs will be agreed during the contract negotiation process. Bidders should propose specimen SLAs and KPIs to cater to the stated scope of services.

c) Information Systems to be provided in supporting COMPANY

A key benefit COMPANY sees from awarding this work to an external vendor is to improve the quality of reporting and decision support. The bidders are required to provide samples of such reports with clarity of frequency. Any technology used in delivery of services should be highlighted and costs clearly stated.

5. Requirements for Submission.

To facilitate evaluation by COMPANY your submission must be clearly referenced to and sequenced in the order below. Your submission must address each question as stated below with supporting documents:

5.1 COMPANY DETAILS

1. Company profile and organisational documents (Memorandum of Association, Article of Association, Partnership Deed etc)
2. Experience in providing Investigation services.
3. List of current clients, region wise (e.g. Pan India/Regional) where the service is being provided to them.
4. Audited Balance sheet for last 2 financial years/ ITR for last 2 years
5. Certifications and awards (if any)
6. List of your Company offices across India.

5.2 SPECIFIC REQUIREMENTS

Your submission must address each question as stated below with supporting documents:

1. Locations where the Company will be able to provide services as per Annexure 1
2. Number of employees on the Company rolls engaged in the above mentioned services.
3. Please specify how many Life Insurance Companies are working/ have worked with

4. Copies of registrations under (as applicable)

- Shops & Establishment Act
- Payment of Wages Act
- Minimum Wages Act
- Payment of Bonus Act
- Contract Labour (Abolition & Regulation) Act
- Provident Fund Act
- Employees State Insurance Act
- And Other applicable enactments
- Memorandum and articles of Associations

1. Pan No, Tan No & Service Tax registration No. With supporting document

2. Mention the no. of days that will be provided as the credit period after submitting the bills.

3. Do you have Medical Expertise or Doctors on Panel

4. Please confirm if there is any record of Data theft during the last 3 years

5. Please confirm if there was any termination of contract during last 3 years and provide reason for the same

6. Total experience in handling claim Investigation Services

7. Please provide at least two investigation reports

8. Please confirm whether the investigation will be done by the team or directly by the agent/detective/freelancer

Please submit responses towards company details and specific requirements in a separate sealed envelope and commercials in a separate sealed envelope,

5.3 PRICING

COMPANY expects complete transparency in pricing. All expenses, fees, reimbursable expenses, etc should be based on an open book concept. The Pricing should be filled in with all assumptions and details attached separately. The template comprises of the following components:

- a. Basic Claim Investigation rates - (all inclusive like hospital fees, travel cost, investigations and any other incidental expenses etc.)
- b. Documents Procurement rates - (all inclusive like hospital fees, travel cost, investigations and any other incidental expenses etc.)
- c. Signature verification rates - per case
- d. Translation rates- per page
- e. Additional expenses – As agreed under specific written approval by the company.

6. REFERENCES

Provide references from three corporate accounts in India who are currently using your company for similar type of services as stated in this RFP. Please provide the information in format below:

S.No	Company Name	Region (East/West/North/South)/Pan India	Referee Name	Designation	Address	Phone No
1						
2						
3						

7. ENCLOSURES

7.1- Annexure 1:

Kindly confirm the locations where the Company will be able to provide services as per the format below:

S.No	Region	Location
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		