Sindh Education Foundation
Government of Sindh

ATTENDANCE SLIP FOR FINANCIAL BID OPENING MEETING FOR THE TENDER FOR "HIRING OF GROUP HEALTH INSURANCE FOR THREE YEARS FOR SEF EMPLOYEES AND THEIR DEPENDENTS, SEF/NP/25-26/03".

Date & Time: **30th September, 2025 & 03:00 pm.**

PROCUREMENT COMMITTEE AND TECHNICAL CO-OPTED MEMBERS

S.No.	NAME OF OFFICERS	DESIGNATION	AUTHORITY	SIGNATURE
i.	**Mr. Altaf Azad Ali**	Director FA&A-SEF, Government of Sindh.	Chairperson P. C-SEF.	
ii.	**Mr. Shahnawaz Ali Khan**	Deputy Director, Procurement SEF, Government of Sindh.	Secretary P.C-SEF.	
iii.	**Mr. Mashoque Ali**	Section Officer (O&M-II), SGA&CD, Government of Sindh.	Member P. C-SEF.	
iv.	**Mr. Burhan Mehfooz**	Deputy Director HR-SEF	Technical Coopted Member SEF / End User.	

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The following bidders participated in the tender.

S. No.	NAME OF FIRMS/ COMPANIES/ ORGANIZATIONS	ATTENDED BY (Name & Designation)	CONTACT NO/ EMAIL	SIGNATURES
1	Adamjee Insurance Co Ltd	M. Ata ur Rehman Branch Head	0345 2636298 ataur.rehman@adamjeeinsurance.com	

Loudly announced bid information of the bidders:

S. NO.	NAME OF FIRMS/ COMPANIES/ ORGANIZATIONS	BID VALUE IN PKR.	BID SECURITY IN PKR	BIDDER'S SIGNATURES
1				

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FINANCIAL COMPARATIVE FOR HIRING OF GROUP HEALTH INSURANCE FOR THREE YEARS FOR SEF EMPLOYEES AND THEIR DEPENDENTS
TENDER NO. SEF/NP/25-26/03, SPPRA ID: S-250814037

Technical Bid Opening Date: 16 September, 2025
Financial Bid Opending Date: 30 September, 2025

Descriptions	Limit (all categories of employees)	Inclusion	Total no. of Lives		Tendered Period	M/s. Adamjee Insurance Company
			Employees	Dependents		Total Amount (All inclusive)
HOSPITAL CARE: Total Hospital, Surgical and Misc. Expenses inclusive of Daily Room Rent Charges Per Anum Per Life	700,000	Employee, Spouse, Children, Parents	576	2,193	1st Year	75,479,550
Room Rent*	1. PLAN A: PG-13, PG-14 and PG-15 (Not more than Rs. 45,000/ including Private and Semi-Private) 2. PLAN B: PG-10, PG-11 and PG-12 (Not more than Rs. 35,000/ including Private and Semi-Private) 3. Plan-C: All staff falling under PG-1 till PG-9 (Not more than Rs. 25,000/ including Private and Semi-Private)				2nd Year	80,704,770
MATERNITY CARE: Any hospitalization related to pregnancy per annum: Caesarean Section Normal & Miscarriage related treatment	250,000	Self Employee, Spouse			3rd Year	86,321,978
Total Bid for Three (3) Years Health Insurance for SEF Employees						**242,506,298**
* Adimistrative Cost for Managing OPD for SEF Employees	**OPD Limit for SEF Employees @ Rs. 13,000,000/- per year and 39,000,000/- for three (3) Years**				**10% admin cost (Assuming full utilization of Three (3) years OPD limit (Rs. 39,000,000/-)**	**3,900,000**
Total Bid Amount Including OPD Administration Charges				**2,769**		**246,406,298**

Note:
Only one bidder M/s. Adamjee Insurance Company has qualified the Eligibility criteria and technical qualification criteria.
It is recommended by the Procurement Committee (SEF) to award the contract to M/s. Adamjee Insurance Company.

PROCUREMENT COMMITTEE (P.C-SEF) & TECHNICAL CO-OPTED MEMBER

Sign:
Mr. Burhan Mahfooz
Deputy Director, HR-SEF,
Government of Sindh
Technical Coopted Member P.C.SEF

Sign: 6/10/25
Mr. Shahnawaz Ali Khan
Deputy Director Procurement, SEF,
Government of Sindh
Secretary P.C-SEF

Sign:
Mr. Mashoque Ali
Section Officer (O&M-II), SGA&CD,
Government of Sindh
Member P.C-SEF.

Sign:
Mr. Altaf Azad Ali
Director Finance Audit & Accounts, SEF,
Government of Sindh
Chairperson P.C-SEF

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Bid Evaluation Report

1. Name of Procuring Agency: **SINDH EDUCATION FOUNDATION (GOVT. OF SINDH)**

2. Tender Reference No: **SEF/NP/25-26/03.**

3. Tender Description/Name of work/item: **HIRING OF GROUP HEALTH INSURANCE FOR THREE YEARS FOR SEF EMPLOYEES AND THEIR DEPENDENTS**

4. Method of Procurement: **SINGLE STAGE TWO ENVELOPE PROCEDURE.**

5. Tender Published: **SPPRA ID S-250814037**
Print & Electronic Media (SPPRA NIT ID with dates)
Express Tribune (22.08.2025), Jang (22.08.2025), Ibrat (23.08.2025)

6. Total Bid documents Sold: **Two (2).**

7. Total Bids Received: **Two (2).**

8. Technical Bid Opening Date: **16 September, 2025.**

8. Financial Bid Opening Date: **30 September, 2025.**

9. No. of Bid qualified (if applicable): **One (1)**

S No	*Name of Firm or Bidder*	*Total Bid,Cost offered by the Bidder in PKR*		*Ranking in terms of cost in PKR*	*Comparison with Estimated cost in PKR (million)*	*Reasons for acceptance/ rejection*	*Remarks*
0	1		2	3	4	5	6
1	**M/s. Adamjee Insurance Company Limited**	1st year	75,479,550	1st	75,000,000 (Estimation is only for the first year)	Most Advantageous Bid	Accepted to award the contract
		2nd year	80,704,770				
		3rd year	86,321,978				
		Three (3) Years OPD Limit for SEF Employees @ Rs. 13,000,000/- per year	10%				
	Total Bid Amount		**242,506,298**				
2	M/s. State Life Insurance Corporation of Pakistan	As per SECP's letter dated May 11, 2011, State Life Insurance Corporation of Pakistan was granted approval to establish a statutory fund for Health & Accidental Insurance on April, 29 2011. This indicates that the Company formally commenced its health insurance business in 2011. Accordingly, as of 2025, State Life possesses 14 years' experience in health insurance. The requirement of 20 years' experience in health insurance as per eligibility criteria # 1 is not fulfilled. Whereas Eligibility criteria # 6 was also not complied by M/s. State Life Insurance Corporation of Pakistan. However, the P.C SEF has concluded that the M/s. State Life Insurance Corporation of Pakistan be treated as disqualified in compliance of SPP RULE 2010 amended latest.					

PROCUREMENT COMMITTEE (P.C-SEF)

Sign: 6/10/25
Mr. Shahnawaz Ali Khan
Deputy Director Procurement, SEF,
Government of Sindh
Secretary P.C-SEF

Sign:
Mr. Mashoque Ali
Section Officer (O&M-II), SGA&CD,
Government of Sindh
Member P.C-SEF.

Sign:
Mr. Altaf Azad Ali
Director Finance Audit & Accounts, SEF,
Government of Sindh
Chairperson P.C-SEF

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MINUTES OF THE PROCUREMENT COMMITTEE (P.C) MEETING HELD ON 25th SEPTEMBER 2025 FOR TECHNICAL EVALUATION OF THE TENDER FOR "HIRING OF GROUP HEALTH INSURANCE FOR THREE YEARS FOR SEF EMPLOYEES AND THEIR DEPENDENTS" TENDER NO. SEF/NP/25-26/03".

1. INTRODUCTION:

The Technical Evaluation Meeting for the tender titled ***"Group Health Insurance for Three Years for SEF Employees and Their Dependents"*** **(Tender No. SEF/NP/25-26/03)** was convened on **25th September 2025 at 03:00 PM** at the Sindh Education Foundation Office, First Floor, NICL Building, Survey No. 183/4, Abbasi Shaheed Road, Cantonment, Karachi, Sindh.

2. ATTENDEES – PROCUREMENT COMMITTEE (SEF) AND TECHNICAL CO-OPTED MEMBER:

2.1 **Mr. Altaf Azad Ali,** Director FA&A, SEF, Government of Sindh **(Chairperson P. C-SEF).**

2.2 **Mr. Shahnawaz Ali Khan,** Deputy Director Procurement (GA&CD), SEF Government of Sindh **(Secretary P. C-SEF).**

2.3 **Mr. Mashoque Ali,** Section Officer-II (O&M), Representative from SGA&CD Government of Sindh **(Member).**

2.4 **Mr. Burhan Mehfooz,** Deputy Director, HR-SEF Government of Sindh, **(Technical Coopted Member/ End User).**

3. DISCUSSIONS ON TECHNICAL EVALUATION OF BIDDERS:

The Chairperson, P.C-SEF, welcomed the participants and invited the Procurement Unit-SEF to present the initial evaluation carried out on the technical proposals, as per the recommendation of the Committee on the date of technical bid opening.

3.1 The Procurement Unit-SEF presented the technical proposals submitted by **M/s. Adamjee Insurance Company** and **M/s. State Life Insurance Corporation of Pakistan**, along with the initial evaluation. The Committee observed and endorsed the following:

3.1.1 **M/s. State Life Insurance Corporation of Pakistan** was granted approval on **April 29, 2011** to establish a statutory fund for Health & Accidental Insurance, marking the commencement of its health insurance business. Accordingly, as

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of 2025, the company possesses **14 years of experience** in health insurance. Since the eligibility criteria required a **minimum of 20 years' experience** in health insurance (Eligibility Criteria #1), the requirement has not been met. Whereas Eligibility criteria # 6 was also not complied by M/s. State Life Insurance Corporation of Pakistan. Therefore, **M/s. State Life Insurance Corporation of Pakistan was declared technically disqualified.**

3.1.2 **M/s. Adamjee Insurance Company** fulfilled the eligibility requirements and secured **80 marks** in the technical evaluation, thereby qualifying under the prescribed criteria.

4. DECISION/ RECOMMENDATIONS:

Based on the above deliberations, the Procurement Committee-SEF recommended the following:

4.1 **M/s. State Life Insurance Corporation of Pakistan** is technically disqualified for not meeting the mandatory eligibility criteria.

4.2 **M/s. Adamjee Insurance Company** has qualified and is recommended for proceeding to the **opening of the financial proposal/next stage of the tender process.**

4.3 The External Member of the Procurement Committee also suggested the end user/technical co-opted member that Emergency Response Unit (ERU) and Emergency Response Center (ERC) services be included in the contract for hiring health insurance services

PROCUREMENT COMMITTEE-SEF AND TECHNICAL COOPTED MEMBER.

Sign:_____
Mr. Burhan Mehfooz
Deputy Director, H.R-
SEF Government of Sindh
Technical Coopted Member, P.C SEF

Sign:_____
Mr. Shahnawaz Ali Khan
Deputy Director, Procurement (GA&CD),
SEF Government of Sindh.
Secretary P. C-SEF.

Sign:_____
Mr. Mashoque Ali
Section Officer (O&M-II), SGA&CD,
Government of Sindh
Member P.C-SEF.

Sign:_____
Mr. Altaf Azad Ali
Director FA&A Department SEF,
Government of Sindh
Chairperson P.C-SEF

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MINUTES OF THE PROCUREMENT COMMITTEE (P.C) MEETING HELD ON 30th SEPTEMBER 2025 FOR FINANCIAL BID OPENING OF THE TENDER FOR "HIRING OF GROUP HEALTH INSURANCE FOR THREE YEARS FOR SEF EMPLOYEES AND THEIR DEPENDENTS TENDER NO. SEF/NP/25-26/03.

1. INTRODUCTION:

The tender bid opening meeting for the tender **"HIRING OF GROUP HEALTH INSURANCE FOR THREE YEARS FOR SEF EMPLOYEES AND THEIR DEPENDENTS TENDER NO. SEF/NP/25-26/03** held on 30 September 2025, 04:00 pm at Sindh Education Foundation Office (First Floor NICL Building, Survey No. 183/4, Abbasi Shaheed Road, Cantonment Karachi, Sindh, Pakistan). The following Procurement Committee (P.C) and Technical Coopted members participated in the meeting.

2. ATTENDEES – PROCUREMENT COMMITTEE (SEF) AND TECHNICAL CO-OPTED MEMBER:

2.1 **Mr. Altaf Azad Ali,** Director of Finance Audit & Accounts, SEF, Government of Sindh **(Chairperson P. C-SEF).**

2.2 **Mr. Shahnawaz Ali Khan,** Deputy Director Procurement (GA&CD), SEF Government of Sindh **(Secretary P. C-SEF).**

2.3 **Mr. Mashoque Ali,** Section Officer-II (O&M), Representative from SGA&CD Government of Sindh **(Member).**

2.4 **Mr. Burhan Mehfooz,** Deputy Director, HR-SEF, SEF Government of Sindh **(Technical Coopted Member/End-user).**

3. FINANCIAL BID OPENING OF TENDER FOR HIRING OF GROUP HEALTH INSURANCE FOR THREE YEARS FOR SEF EMPLOYEES AND THEIR DEPENDENTS TENDER NO. SEF/NP/25-26/03".

3.1 The Chairperson P.C-SEF welcomed the participants and the bidder for the bid opening meeting. The proposals of the participated bidders were opened in accordance with **Rule 46 (2) of SPP Rules 2010 (Amended up-to-date) (Single Stage One Envelope procedure)** before the Procurement Committee-SEF and the participated bidders on EPADS.

3.2 The following bidders have submitted their E-bids on EPADS.

	Names of bidders
3.2.1	M/s. Adamjee Insurance Company
3.2.2	M/s. State Life Insurance Corporation of Pakistan

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3.3 The Committee reviewed the eligibility evaluation and technical criteria evaluation of both bidders. It was noted that as per SECP's letter dated May 11, 2011, State Life Insurance Corporation of Pakistan was granted approval to establish a statutory fund for Health & Accidental Insurance on April, 29 2011. This indicates that the Company formally commenced its health insurance business in 2011. Accordingly, as of 2025, State Life possesses 14 years' experience in health insurance. The requirement of 20 years' experience in health insurance as per eligibility criteria # 1 is not fulfilled. Whereas Eligibility criteria # 6 was also not complied by M/s. State Life Insurance Corporation of Pakistan.

3.4 However, the P.C SEF has concluded that the M/s. State Life Insurance Corporation of Pakistan be treated as disqualified. The E-bid of the qualified bidder "M/s. Adamjee Insurance Company" was opened on EPADS and the same was announced loudly by the Secretary P.C SEF. The details of the financial bids are as under.

SR. NO	NAME OF BIDDERS	SERVICE PERIOD	BID CALLED	5% BID SECURITY AGAINST THE 1ST YEAR BID AMOUNT (as per tender requirement)
1	M/s. Adamjee Insurance Company	1st year	75,479,550	4,900,000/- (Submitted Bid security amount)
		2nd year	80,704,770	
		3rd year	86,321,978	
OPD administrative cost Assuming full utilization OPD @ Rs. 13,000,000/- per year and 39,000,000/- for three (3) Years.			10%	
Total			242,506,298	

3.5 Further, the P.C SEF asked the procurement unit to compile and submit financial comparative, Bid evaluation report to the P.C SEF for final review and sign-off process.

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PROCUREMENT COMMITTEE-SEF AND TECHNICAL COOPTED MEMBER.

Sign:_____
Mr. Burhan Mehfooz,
Deputy Director, HR-SEF, Government of Sindh.
Technical Coopted Member, P.C-SEF.

Sign:_____ 6/10/23
Mr. Shahnawaz Ali Khan
Deputy Director, Procurement (GA&CD), SEF Government of Sindh.
Secretary P. C-SEF.

Sign: _____
Mr. Mashoque Ali
Section Officer (O&M-II), SGA&CD, Government of Sindh.
Member P. C- SEF.

Sign:_____
Mr. Altaf Azad Ali
Director FA&A-SEF Government of Sindh, Chairperson P. C-SEF.

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MINUTES OF THE PROCUREMENT COMMITTEE (P.C) MEETING HELD ON 16th SEPTEMBER 2025 FOR TECHNICAL OPENING OF THE TENDER FOR "HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS" TENDER NO. SEF/NP/25-26/03".

1. INTRODUCTION:

The technical bid opening meeting for the tender of **"Group Health Insurance for Three years for SEF Employees and their dependents"** Tender No. SEF/NP/25-26/03" held on 16th September 2025, 03:30 pm at Sindh Education Foundation Office (First Floor NICL Building, Survey No. 183/4, Abbasi Shaheed Road, Cantonment Karachi, Sindh, Pakistan). The following Procurement Committee (P.C) and Technical Coopted members participated in the meeting.

2. FOLLOWING P.C SEF AND TECHNICAL COOPTED MEMBERS PARTICIPATED IN THE MEETING:

2.1 **Mr. Altaf Azad Ali,** Director FA&A, SEF, Government of Sindh **(Chairperson P. C-SEF).**

2.2 **Mr. Shahnawaz Ali Khan,** Deputy Director Procurement (GA&CD), SEF Government of Sindh **(Secretary P. C-SEF).**

2.3 **Mr. Mashoque Ali,** Section Officer-II (O&M), Representative from SGA&CD Government of Sindh **(Member).**

2.4 **Mr. Burhan Mehfooz,** Deputy Director, HR-SEF Government of Sindh, **(Technical Coopted Member/ End User).**

3. TECHNICAL BID OPENING OF TENDER FOR "HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS", TENDER NO. SEF/NP/25-26/03".

3.1 The Chairperson P.C-SEF welcomed the participants and the bidders for the bid opening meeting. The technical proposals of the participating bidders were opened in accordance with **Rule 46 (2) of SPP Rules 2010 (Amended up-to-date) (Single Stage Two Envelope procedure)** before the Procurement Committee-SEF on EPADS.

3.2 Following bidders participated in the tender **(Attendance sheet attached as Annex-A).**

3.2.1 **M/s. Adamjee Insurance Company Limited.**

3.2.2 **M/s. State Life Insurance Corporation of Pakistan.**

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3.3 The P.C-SEF recommended the Procurement section (GA&CD-SEF) to initially evaluate the eligibility of the bidders and the Technical Coopted member to evaluate the technical proposals of the bidders for assisting the P.C-SEF in making recommendations accordingly.

PROCUREMENT COMMITTEE-SEF AND TECHNICAL COOPTED MEMBER.

Sign:_____
Mr. Burhan Mehfooz
Deputy Director, H.R-
SEF Government of Sindh
Technical Coopted Member, P.C SEF

Sign:_____
Mr. Shahnawaz Ali Khan
Deputy Director, Procurement (GA&CD),
SEF Government of Sindh.
Secretary P. C-SEF.

Sign:_____
Mr. Mashoque Ali
Section Officer (O&M-II), SGA&CD,
Government of Sindh
Member P.C-SEF.

Sign:_____
Mr. Altaf Azad Ali
Director FA&A Department SEF,
Government of Sindh
Chairperson P.C-SEF

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ELIGIBILITY CRITERIA EVALUATION SHEET

TENDER FOR HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS

TENDER NO. SEF/NP/25-26/03, SPPRA ID: S-250814037

Technical Bid Opening Date: 16 September, 2025

S. No.	Qualification Requirements/ Eligibility Criteria	M/s. Adamjee Insurance Company	M/s. State Life Insurance Corporation of Pakistan
1	Minimum 20 Years' experience in the field of health insurance (evidence required). At least 100 work order/ agreements of financial worth of minimum accumulated amount of PKR. 10 billion over the last three years.	YES	NO (M/s. SLIC has 14 years' of experience as per SECP letter dated April 29, 2011)
2	Minimum general insurance Turnover is PKR. 25 billion per annum for last three years and at least PKR. 4 billion related to health insurance specifically. For evidence documents required: Latest last three years Audit Reports required.	YES	YES
3	List of present corporate client of group health insurance with the name and contact persons, cell, address and number of employees of each client. Provide the document evidence in the form of satisfactory certificate & worker.	YES	YES
4	Bidder must have at least 15 full-time doctors for case management in the medical & claim dept.	YES	YES
5	Detail of medical call center (24/7 help line). (evidence required).	YES	YES
6	Any past service providers of SEF are only eligible for bidding upon providing satisfactory performance certificates of recent or past contracts for respective periods for services from the SEF office singed and stamp. No other certificates will be accepted for eligibility and participation in the tender process.	N/A (SEF has not availed any health insurance services from M/s. Adamjee Insurance Company in the past)	NO (M/s. State Life Insurance Corporation of Pakistan failed to provide the required satisfactory performanc certificate)
7	Bidder must have credit rating minimum "AA" of PACRA/ JCR-VIS as on the date of submission of bid.	YES	YES
8	Affidavit/ Bond paper that the firm has never been bided duly stamped by notary public.	YES	YES
9	Have registration with relevant Tax & Sale Tax Departments of the Govt. of Pakistan or Govt. of Sindh. Following evidence/ documents MUST required:		
	•Valid Sindh Revenue Board (SRB) Tax Registration Certificate (must be included in ATL)	YES	YES
	•Valid National Tax Number (NTN) Registration Certificate.	YES	YES
	•Valid Company/ Firm Registration Certificate.	YES	YES
Qualification Status		**Qualified**	**Disqualified**

Note: Two (2) Bidders **(M/s. Adamjee Insurance Company and M/s. State Life Insurance Corporation of Pakistan** participated in the tender.

As per SECP's letter dated May 11, 2011, State Life Insurance Corporation of Pakistan was granted approval to establish a statutory fund for Health & Accidental Insurance on **April, 29 2011**. This indicates that the Company formally commenced its health insurance business in 2011. Accordingly, as of 2025, State Life possesses **14 years'** experience in health insurance. The requirement of **20 years'** experience in health insurance as per eligibility criteria # 1 is not fulfilled. Whereas Eligibility criteria # 6 was also not complied by M/s. State Life Insurance Corporation of Pakistan.

However, the P.C SEF has concluded that the M/s. State Life Insurance Corporation of Pakistan ***be treated as disqualified in compliance of SPP RULE 2010 amended latest.***

M/s. Adamjee Insurance Company has been found qualified and recommended by the Procurement Committee for perusal and further procurement process.

PROCUREMENT COMMITTEE (P.C-SEF) & TECHNICAL CO-OPTED MEMBER

Sign:	Sign:	Sign:	Sign:
Mr. Burhan Mehfooz	**Mr. Shahnawaz Ali Khan**	**Mr. Mashoque Ali**	**Mr. Altaf Azad Ali**
Deputy Director, HR-SEF, Government of Sindh	Deputy Director Procurement, SEF, Government of Sindh	Section Officer (O&M-II), SGA&CD, Government of Sindh	Director Finance Audit & Accounts, SEF, Government of Sindh
Technical Coopted Member, P.C-SEF	**Secretary P.C-SEF**	**Member P.C-SEF.**	**Chairperson P.C-SEF**

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TECHNICAL EVALUATION SHEET

TENDER FOR HIRING OF GROUP HEALTH INSURANCE COMPANY FOR SEF EMPLOYEES AND THEIR DEPENDENTS, SEF/NP/25-25/03, SPPRA ID: S-250814037

Sr. no	*Technical Evaluation Criteria*	*Score*	M/s. Adamjee Insurance Company
1	PACRA / JCR-VIS rating: AA++ or above rating = 10 marks AA+ / AA (IFS) = 5 marks. Others = 0 marks	10	10
2	Working Experience in providing group health insurance services: evidence required (contract copies) from the date of the constitution of the company 30 or more-year experience = 10 marks, 20 to 29 years = 5 marks, 15 to 19 years = 3 marks.	10	10
3	Total number of live covers under health insurance 500001 and above = 10 marks. Between 300001-500000 = 05 marks Less than 300,000 = 3 marks.	10	10
4	List / No. of panel hospitals for credit facility presently in Pakistan (evidence required): 500 and above (with three major hospitals i.e. AKUH, LNH and Ziauddin Hospital) = 10 marks 300 till 499 hospitals (with three major hospitals i.e. AKUH, LNH and Ziauddin Hospital) = 05 marks 200 till 299 hospitals (with three major hospitals i.e. AKUH, LNH and Ziauddin Hospital) = 02 marks	10	5
5	Paid up capital as on 31.12.2024 Above 30 billion = 20 Marks Between 15 Billion to 6 Billion = 12 Marks Less than PKR 6 Billion = 5 Marks	20	5
6	Availability of the web portal/ application for the claims/ policy monitoring (at least 5 years of web portal services experience) 5 years or more = 15 marks Less than 5 years = 0 marks	15	15
7	Existing corporate health insurance portfolio of Insurance Company as on 31.12.2024. Above 4 billion = 15 Marks Between 3.5 billion to 4 billion = 10 marks Bellow 3.5 billion = 5 marks	15	15
8	Total financial turnover of the Insurance Company, general as per the audit report as on 31.12.2024: 40 Billion and above = 10 marks (Including health insurance) 25 Billion and 25 billion = 5 marks. Below 25 billion = 3 marks.	10	10
	Total Marks	**100**	**80**

NOTES:

Firms/Organization shall obtain minimum 80% marks in order to qualify.

M/s. Adamjee Insurance Company has been found qualified as per the technical evaluation criteria and has obtained 80 marks.

TECHNICAL CO-OPTED MEMBERS

29/9/25

Sign:_____
Mr. Burhan Mehfooz
Deputy Director, HR-SEF,
Government of Sindh
Technical Coopted Member, P.C-SEF

MEMBERS OF COMPLAINT REDRESSAL COMMITTEE (CRC)

Sign:_____
Mr. Shahnawaz Ali Khan
Deputy Director Procurement, SEF,
Government of Sindh, Secretary P.C-SEF

Sign:_____
Mr. Mashoque Ali
Section Officer (O&M-II),
SGA&CD,
Government of Sindh, Member P.C-SEF.

Sign:_____
Mr. Altaf Azad Ali
Director Finance Audit & Accounts, SEF,
Government of Sindh, Chairperson P.C-SEF

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