



Water & Sanitation Services Company Mardan Government of Khyber Pakhtunkhwa

Registered under Section 42 of Companies Ordinance, 1984

Muhabatabad Bungalow, Opposite Gulberg Town, Muhabatabad Mardan.

Phone No. 0937-840890-2,   @wsscsmardan, Website: www.wsscsm.gkp.pk

Date: 22 April 2024

Bid Evaluation Report (BER) for Provision of Group Health Insurance Policy for WSSCM Employees

WHEREAS many of the bidders have responded to this office in relation to their bids; NOW THEREFORE, the bids evaluation report containing cumulative technical score (out of a maximum technical score 100 marks) is hereby widely shared through the official website of KPPRA and WSSCM in public interest with the following explanations for further necessary action, by the concerned bidders:

1. The list attached is a Bid Evaluation Report (BER) evaluated by technical evaluation committee to Serve the only Purpose of voluntary disclosure of information to facilitate ensuring all the more transparency and equity in the bidding Process by Providing equal opportunities to concerned bidders by enabling them to have access to information related to their bids in the fairness of justice and competition.
2. This list will be kept on this official website till 24th April 2024 at 4:00pm.
3. This bid evaluation report (BER) is only an information sharing document as explained above and not an approved legal document to have any authority or weightage or value for any legal proceedings in any court of law or any other forum.
4. Although every possible effort has been made to prepare this Bid Evaluation Report (BER), the same is being shared to further eliminate the possibility of any error, omission in terms of any details related to the technical evaluation of items quoted by the concerned bidders.
5. All possible efforts have been made to reduce human errors and omissions but still inadvertent errors and omission, may possibly be expected in this BER. All the bidders participating in this bidding competition are expected and requested to thoroughly examine this bid evaluation report and point out any error or omission in terms of total marks obtained in the technical evaluation criteria or any other details which have wrongly been entered into this list.
6. Any feedback related to errors and omissions must reach the office of WSSCM not later than 24th April 2024 at 4:00pm in written form duly signed and attested by the responsible relevant person of the bidding entity.



Water & Sanitation Services Company Mardan Government of Khyber Pakhtunkhwa

Registered under Section 42 of Companies Ordinance, 1984

Muhabatabad Bungalow, Opposite Gulberg Town, Muhabatabad Mardan.

Phone No. 0937-840890-2, @wsscsmardan, Website: www.wsscsm.gkp.pk

7. This list is only meant to rectify / correct the mistakes, if any that might have occurred during the data entry process for the already submitted technical bids before placing the same before the Central Procurement Committee, WSSCM, for its final approval.

8. All the bidders are welcome to comment on any deficiencies in this list as related to their technical bids and not on their competitors and or any other bidders in this list for any other technical bid by some other bidders.

9. Any comments, feedback etc received after the above mention date and time due to any reason, whatsoever, will not be considered and the so finalized bid evaluation report (BER) will be placed to Central Procurement Committee, WSSC Mardan for its approval in the best public interest.

10. The Central Procurement Committee, WSSC Mardan, at its direction as per prevailing KPPRA rules may decide to select for purchase contracting, comparative technical evaluation report (BER) for the current competition.

The summary of Bidders and their status is given as

S. No	Name of Firms	Marks Obtained	Total Marks	Remarks
1.	M/S Pak Qatar Family Takaful Limited	95	100	Responsive
2.	M/S State Life Insurance Corporation of Pakistan	100	100	Responsive
3.	M/S Askari Insurance	Non Responsive	100	Bid not accepted due to late submission

Assistant Manager
Procurement

Approved By

Manager Admin & HR

Manager Planning &
Projects / GM

Manager Municipal Services

Chief Financial Officer



Water & Sanitation Services Company Mardan

Government of Khyber Pakhtunkhwa

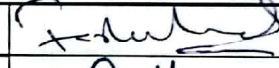
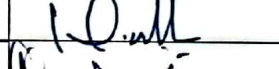

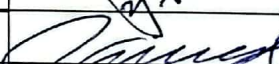
Registered under Section 42 of Companies Ordinance, 1984

TECHNICAL EVALUATION FOR PROVISION OF GROUP HEALTH INSURANCE POLICY FOR WSSCM EMPLOYEES							
Category	Description	Status	Assigned Score	M/S Pak Qatar Family Takaful Limited		M/S State Life Insurance Corporation of Pakistan	
				Score Obtained	Remarks	Score Obtained	Remarks
Legal Parameters	Valid Income Tax Registration (Active Tax Payer List (ATL) with FBR)	Mandatory	No score being mandatory	Provided	NTN # 2840091-7	Provided	NTN # 0712227-6
	Valid Registration with Khyber Pakhtunkhwa Revenue Authority/Relevant Provincial Sales Tax Authorities (Active Tax Payer List (ATL) with FBR	Mandatory	No score being mandatory	Provided	KNTN # K2840091-7	Provided	KNTN # K0712227-6
	Documentary Evidence of PACRA/JCR Ratings	Mandatory	No score being mandatory	Provided	A++ Rated	Provided	AAA Rated
	Declaration/ Undertaking of not being blacklisted by any organization in Pakistan, and that no litigation is under way against any Organization. (On Stamp Paper)	Mandatory	No score being mandatory	Provided	Stamp Paper # T 104690	Provided	Stamp Paper # T 077376
	Declaration on stamp paper that in case of exhaustion of IPD limit of any employee or dependent, such limit can be transferred from any of his/her dependent. Such transfer shall be for a maximum of 05 cases for the insured people (Employees and dependents) in a year (The 5 cases may be transferred to 1 employee according to the need & approval from the competent authority). In maternity benefits in case of 100% utilization of maternity benefits irrespective of normal or complicated delivery 25% of the hospitalization will be transfer to the patient for 05 cases for whole group.	Mandatory	No score being mandatory	Provided	Stamp Paper # T 104690	Provided	Stamp Paper # T 077376
	Declaration on stamp paper for No deduction on claim other than panel hospitals and 100% claim amount should be reimbursement.	Mandatory	No score being mandatory	Provided	Stamp Paper # T 104690	Provided	Stamp Paper # T 077376
					Responsive		Responsive
Evaluation Matrix	PACRA/JCR Ratings AA+, AA, AA- Rating: 10 Marks A+, A, A- Rating: 5 Marks	Weightage based	10	10	A++ Rated	10	AAA Rated
	Documentary evidence (verifiable reference letters) of Relevant past experience with min 5 corporate clients: 5 Marks Documentary evidence (verifiable reference letters) of Relevant past experience with min 5 panel hospitals: 5 Marks 1 Mark for each certificate	Weightage based	10	10	Reference Letters are Attached	10	No Reference letters are attached
	Turnaround Time of claim settlement Max. 15 working days (If "Yes" and in case of non-compliance penalty shall be imposed" Yes = 05 No = 0	Weightage based	5	5	Letter is attached	5	No letter is attached / Provided
	Services Benefits Provision of contribution Benefits Addition / Deletion of any employee /dependent on prorated contribution: Yes =05 No= 00	Weightage based	5	5	Letter is attached	5	No letter is attached / Provided
	Availability of Medical emergency coverage in short stay with all listed hospital of Firm (including RMI / Northwest Hospital) Yes =10 No = 00	Weightage based	10	10	Letter is attached	10	No letter is attached / Provided
	Dedicated 24/7 customer support. Yes = 5 No = 0	Weightage based	5	5	Letter is attached	5	Provided in Company Profile

Evaluation Matrix	Maximum number of Panel hospitals Nation wide 301 hospitals & Above =5 Below 300 to 250=2.5 Below250 =0	Weightage based	5	5	304 No of hospitals on Panel	5	1030 No of hospitals on Panel
	KP Based 15 hospitals and above =5 10 to 14 =3 5 to 9 =1 Below 5=0	Weightage based	5	5	19 No of hospitals on Panel in KP	5	185 No of hospitals on Panel in KP
	List of Daycare & Specialized Investigation Treatments 401 and above Daycare and Specialized investigation Treatment list = 10 Below400 to 300 = 05 Below300 = 0	Weightage based	10	5	305 Daycare & Specialized test Covered	10	515 Daycare & 294 Specialized test Covered
	Availability of Web Potal Services Yes = 05 No = 00	Weightage based	5	5	Letter is attached	5	Provided in Company Profile
	Provision of Previous comprehensive maternity coverage, if any pendency or in process from last year will settle in current service provider. List of Additional Services/Benefits in Maternity care.	Weightage based	10	10	Letter is attached	10	No letter is attached / Provided
	ISO Certification Yes = 5 No= 0	Weightage based	5	5	ISO Certificate is not attached	5	No letter is attached / Provided
	Audit Reports of Last 3 Year 5 marks per year	Weightage based	15	15	Provided	15	Provided
TOTAL SCORE			100	95	Responsive	100	Responsive

Bid obtaining 70% score will be considered as eligible.

Approved By

Committee Members 1	Name: Ferozan Ahmed	Date: 22/4/24	Signature: 
Committee Members 2	Name: Ranat ullah	Date: 22/4/24	Signature: 
Committee Members 3	Name: M. Kheeril	Date: 22/4/24	Signature: 
Committee Members 4	Name: Imran Zaman	Date: 22/4/24	Signature: 
Committee Members 5	Name: Neveed Akter	Date: 22/4/24	Signature: 