

General Insurance Companies – Queries & Responses In RFP for PAIS coverage to employees

Sl. No.	Insurance Company	Queries	Response
1	Company-01	a) Kindly clarify whether this is a fresh Policy or a renewal of an existing policy.	This is a fresh policy
		b) If this is a renewal policy, please share a copy of the expiring policy along with the claims experience for the last three policy years, including claim count, paid amount and outstanding claims.	N/A
		c) The employee count mentioned in the RFP is 21,257 as of 31.08.2026 and may vary at policy inception. Kindly confirm the expected employee strength at policy inception and the expected variation in employee count.	As per the RFP employee count is it is 21,257. Therefore the premium would be quoted as per this information. In the event of any variations (Addition/Deletion) prorata calculation will apply and accordingly premium will be paid.
		d) If available, kindly provide the age-wise demography of the employees for risk assessment and underwriting.	Refer Attached Employee Demography
2	Company-02	a) Past three years' Claim MIS in Excel format along with claim summary reports.	This is a fresh policy - No claim history is applicable.
		b) Expiring policy copies for FY 2025-26, FY 2024-25, and FY 2023-24, along with expiring details of:	This is a fresh policy
		Total Sum Insured	
		Premium	
		Per Mille Rate	
		c) Pre-bid meeting link/details	Link will be shared before Pre-bid meeting.
		d) We note that there is a requirement pertaining to Market Share in the tender. Kindly confirm whether we may submit the market share percentage of ABHI (Aditya Birla Health Insurance) level.	Company's Market Share as specified in the Tender should be provided.

3	Company-03	a) Expiring policy copy with premium, total sum insured, lives, etc.	This is a fresh policy
		b) Renewal complete data with the sum insured mapping	
		c) Past 3 years complete claim MIS along with the premium, lives and total sum insured.	
4	Company-04	a) Whether you have taken any GPA policy for employees in the past. If yes, Kindly provide past 5 years premium vs claims experience of the policy. No of claims reported, no of claims repudiated, no of claims paid along with amount of claim reported, repudiated and paid - for past 5 years. Expiring insurer details. any deviation from expiring policy. Change in employee data- increased or reduced.	This is a fresh policy - Requested queries are not applicable.
		b) You have asked for the Add on: Accidental Death Benefit for Spouse for 3 lakhs and 5 lakhs depending on the cadre. Kindly confirm total no of beneficiary for this cover, Sum insured wise.	Total count of spouse is 16647(for 3 lakh premium total no of spouse is 5503 and for Rs 5 lakh coverage total no of spouse is 11144) as on 31.08.2026. All eligible spouses to be covered for the entire policy period.
5	Company-05	a) Unmarried Girl Child(ren): Please provide the number of employees with unmarried girl child(ren).	8,397 as on 31.08.2026.All eligible girl children to be covered for the entire policy period.
		<i>NIA remark – Girls Child Marriage (Unmarried Girl Child): 10% of CSI, subject to a maximum of Rs. 1 lakh per child, maximum 2 children.</i>	To quote as per Tender Requirements.
		b) Dependent Children (up to 25 years): Kindly confirm the total number of employees with dependent children under 25 years of age.	13,539 as on 31.08.2026. All eligible dependent children to be covered for the entire policy period.
		<i>Child Education Benefit (Page 13): Education Grant for dependent children (below 25 years) in the event of death/PTD due to accident – 10% of CSI, subject to maximum Rs. 1 lakh per child, maximum 2 children.</i>	To quote as per Tender Requirements.

	c) Spouse Coverage: Request confirmation of the total number of spouses to be covered under the policy. (Death cover for spouse – Page 13).	Total count of spouse is 16647(for 3 lakh premium total no of spouse is 5503 and for Rs 5 lakh coverage total no of spouse is 11144) as on 31.08.2026. All eligible spouses to be covered for the entire policy period.
	d) Single Building Concentration: Kindly share the maximum/total number of employees working in a single building, cadre-wise. <i>(Required to consider single-location maximum loss limits).</i>	568 as on 31.08.2026. All eligible employees to be covered for the entire policy period.
	e) Jammu & Kashmir Posting: Please provide the total number of employees posted in Jammu & Kashmir, cadre-wise. <i>(Required for regional risk assessment).</i>	103 as on 31.08.2026. All eligible employees to be covered for the entire policy period.
	f) North-East Posting: Kindly confirm the total number of employees posted in the North-East region, with Manipur separately indicated, cadre-wise.	Refer Attached Employee Demography
	g) Nature of Work: Request bifurcation of the total number of employees engaged in field-based work and desk-based work.	Employees are related to Banking functions and work. Many people may have dual functions involving within office and out of office activities. Not possible to provide that bifurcation.
	h) Permanent Partial Disablement: Please clarify whether the percentage assessment should be certified by the treating doctor or by a medical board. <i>(Page 13 reference).</i>	Treating Doctor
	i) Permanent Total Disablement (PTD): Kindly confirm whether a disability certificate under the RPwD Act definition will be required for settlement of PTD cases.	No Treating Doctor/Medical Practitioner could refer to the applicable

			provisions of the ACT where required.
6	Company-06	a) Cadrewise Manpower strength of UCO bank Head Office.	1,128 as on 31.08.2026. All eligible employees to be covered for the entire policy period.
		b) Cadrewise Accidental death/Injury/ incidents reported for last 3 years	Not Available. Fresh Proposal
7	Company-07	a) Please confirm whether any employees are working in Naxal-regions or in North East region. If applicable, kindly share the employee count and branch/location details.	Refer Attached Employee Demography
		b) Male Female Ratio	14905/6352 = 2.35
		c) Job profile of the employees	Employees are related to Banking functions and work. Different people have different functions involving within office and out of office activities. Not possible to provide that bifurcation.
		d) Total count of spouse to be covered	Total count of spouse is 16647(for 3 lakh premium total no of spouse is 5503 and for Rs 5 lakh coverage total no of spouse is 11144) as on 31.08.2026. All eligible spouses to be covered for the entire policy period.
8	Company-08	a) The individual SI is minimum Rs. 40 lakh to a maximum of Rs. 2 Cr. Generally, the Sum Insured for members covered under GPA is a multiple of their monthly or annual income. What is the criteria here based on which bank will decide the SI for an individual? The criteria should be clarified for all SI slabs.	Slab wise Sum Insured as decided by Competent Authority.

		b) As per tender- Policy Period is 1 year from date to be advised with option to extend yearly for a further 2 years. Will the premium rate for the next year be decided through negotiation?	Bid document reserves the option for the Bank to renew the policy with the L1 bidder at their discretion. Period is not specified.
		c) Please share the group size and net premium - for the last 3 years.	This is a tender driven fresh policy - last 3 years premium is not applicable. For Group Size - Please refer the Tender
		d) Please share the number and amount of - a) Intimated claim, b) Paid claim, c) Outstanding claim and d) Rejected claim	This is a fresh policy - No claim history is applicable.
		e) Whether the condition that benefit under "Death from Air Accident" shall be payable only if the account holder book the air travel ticket through UCO bank's debit/credit card- is applicable here?	No such restrictions
		f) As per tender- For Any other permanent partial disablement , Percentage as assessed by the doctor. Please specify which doctor's assessment will be considered.	Treating Doctor
9	Company-09	a). Kindly provide claim experience details in the tender documents. Kindly share the last three years' claims data, including the number of claims and claim amounts incurred.	This is a fresh policy - No claim history is applicable.
		b). Kindly provide the following: Expiring policy copy Expiring premium/rate Total Sum Insured under the expiring policy.	This is a New Proposal and Fresh Policy has to be underwritten
		c) Kindly confirm whether there are any changes in the scope of coverage, benefits, or member count compared to the expiring policy.	
10	Company-10	a) Detailed demography in excel is required.	Refer Attached Employee Demography
		b) Kindly share expiring policy copy to confirm detailed coverage's & premium.	This is a fresh policy

		d) Bid document mentions contract period as 3 years. Please confirm.	Bid document reserves the option for the Bank to renew the policy with the L1 bidder at their discretion.
		e) Previous years policy copy. If unavailable, please confirm if all T&C mentioned in RFQ are as per expiring?	This is a fresh policy.

Employee Profile of UCO Bank							
Age Profile							
Age Bracket	SUB STAFF	CLERICAL	OFFICERS (SCALE 1-3)	OFFICERS (SCALE 4-5)	OFFICERS (SCALE 6-8 & CVO)	ED & MD	AGE WISE TOTAL
18–25 Years	15	74	57	-	-		146
26–30 Years	25	744	947	-	-		1,716
31–35 Years	75	1,204	2,828	5	-		4,112
36–40 Years	243	1,608	5,038	332	2		7,223
41–45 Years	294	889	2,594	367	20		4,164
46–50 Years	211	391	696	234	44		1,576
51–55 Years	289	346	187	86	35		943
56–60 Years	530	524	242	55	23	3	1,377
	Grand Total						21,257

North-East Posting Data State wise & Cadre wise as on 31.08.2026							
State	SUB STAFF	CLERICAL	OFFICERS (SCALE 1-3)	OFFICERS (SCALE 4-5)	OFFICERS (SCALE 6-8 & CVO)	ED & MD	TOTAL
ARUNACHAL PRADESH	3	9	11	1	0		24

ASSAM	151	242	519	48	2		962
MANIPUR	7	21	42	0	0		70
MEGHALAYA	5	14	18	0	0		37
MIZORAM	0	6	7	1	0		14
NAGALAND	3	14	24	1	0		42
TRIPURA	28	45	125	10	0		208
Grand Total	197	351	746	61	2	0	1357

Jammu & Kashmir Posting Data Cadre wise as on 31.08.2026							
J&K	SUB STAFF	CLERICAL	OFFICERS (SCALE 1-3)	OFFICERS (SCALE 4-5)	OFFICERS (SCALE 6-8 & CVO)	ED & MD	TOTAL
	8	30	64	1	0	0	103

Single Building Concentration (HO-1 Main Building) Data Cadre/Scale wise as on 31.08.26							
HEAD OFFICE 1	SUB STAFF	CLERICAL	OFFICERS (SCALE 1-3)	OFFICERS (SCALE 4-5)	OFFICERS (SCALE 6-8 & CVO)	ED & MD	TOTAL
	11	6	350	152	46	3	568

Cadre wise Manpower strength of Head Office as on 31.08.2026					
Cadre	Sub-Staff	Clerk	Officer	Executive	Total
Grand Total	17	6	803	302	1128