18.08.2026

Response to Prebid Queries

Name of the work: Group Medical Insurance Policy for all Employees/Officers & Dependent Family Members of Bi-RIDE and Group Personal Accident Insurance Policy to all Employees/Officers of Bi-RIDE

Tender No: Bi-RIDE/HR/GMIGPA/2026 **CPP tender ID: 2026_KRIDE_283337_1**

Sl No	Bidders query	Bi-RIDE Reply
01	Detailed claim MIS and summary of past 03 years (FY 23-24, 24-25, 25-26) in excel format report	Please refer S.no 03 of Corrigendum-04
02	Existing Policy copy (FY 2025-26)	Please refer S.no 04 of Corrigendum-04
03	Current GPA & GMI lives (FY 2026-27)	Please refer S.no 05 of Corrigendum-04
04	Whether IRDAI-registered Insurance Brokers are also eligible to participate in the tender?	Yes.
05	Corporate Buffer utilization details (FY 2025-26)	The Corporate Buffer has **not been utilized** under the current policy.
06	Improvement in coverage compared to expiring policy?	Hospitalization expenses incurred under AYUSH systems of medicine are covered without any sub-limit. For additional information, please refer to the tender document.
07	Kindly share the Inception and end lives for the past 3 years.	Current year lives details are provided in Annexure – 3. Please refer S.no 05 of Corrigendum-04.
08	Kindly share incumbent insurer and premium details.	Current Insurer is M/s Go Digit. Premium details cannot be disclosed.
09	Improvement in coverage compared to expiring policy?	Hospitalization expenses incurred under AYUSH systems of medicine are covered without any sub-limit. Please refer to the tender document for additional details.
10	Expiring Rates (Per life pre or Per Family Pre)	The current insurer is M/s Go Digit. Premium details cannot be disclosed.
11	Expiring policy's members and lives covered at inception, currently	GMI – Inception date: 490 Current lives: 468 Lives GPA- Inception: 135 Lives Current lives: 128 Lives
12	Proposed members and lives covered	GPA- 128 Lives (only Emp) GMI - 468 Lives (Emp + Dependents)

13	Any changes in terms required from past policy	Please refer tender document
14	Corporate buffer utilization details	Corporate Buffer has not been utilized till date.
Group Personal Accident policy		
15	Please share the detailed claims experience for the last 3 policy years in Excel format, including claim number, date of loss, paid amount, outstanding amount	No GPA claims have been reported during the last three policy years.
16	Please confirm whether there is any broker/intermediary associated with this tender.	Yes, Insurance Broker or intermediary is associated with this tender.
17	Kindly confirm whether the evaluation will be based on the combined premium of GMC and GPA together or separately for each policy.	Evaluation will be carried out jointly for GMC and GPA policies.
18	Claim dump in excel format	No claims have been reported under the current GPA policy.
19	Last 3 years claims history of group personal accident policy.	No GPA claims have been reported during the last three policy years.