

**REQUEST FOR EXPRESSIONS OF INTEREST  
(SELECTION OF INSURANCE COMPANY)**

**Project:**

**SELF-SPONSORED HEALTH INSURANCE INITIATIVE(SSHI), NAGALAND**

**Assignment Title:**

Selection of Insurance Company For The Implementation Of Self-Sponsored Health Insurance Initiative(SSHI), Nagaland

**Reference No.:** DHFW-12/PM-NHPM/2-0/2018/ DATED 14/12/2020

It is proposed to implement a Self-Sponsored Health Insurance initiative in the state of Nagaland as part of the state's strategy to achieve the UN Sustainable Development Goal for Universal Health Coverage.

The detailed Terms of Reference (TOR) for the assignment can be found at the following website:  
<https://nagahealth.nagaland.gov.in>

The State Health Agency, Health and Family Welfare Department, Government of Nagaland, now invites eligible Insurance Companies ("IC") to indicate their interest in implementing the initiative. Interested ICs should provide information demonstrating that they have the required qualifications and relevant experience to implement the initiative. The shortlisting criteria are given below:

**1. Eligibility Criteria**

- 1.1 The IC should be a registered private or public owned insurance company incorporated under The Companies Act, 1956 and/or 2013, in India.
- 1.2 The IC registered as private or public insurance companies shall be registered with the Insurance Regulatory and Development Authority of India (IRDAI) for at least last three consecutive financial years and holding the valid licence to provide insurance services as on the date of issue of this Tender Document.
- 1.3 The IC should be registered with the IRDAI to carry out health insurance business for at least last three financial years immediately preceding Bid Due Date. For the avoidance of doubt, for the purposes of this Tendering Process and determining health insurance business, health insurance business will exclude personal accident and travel cover, whether explicitly stated or not.
- 1.4 The IC shall be single entity and consortium is not allowed. Bids submitted by any consortium shall be termed as Non-Responsive and shall be rejected.

**2. Qualification Criteria**

- 2.1 To be considered technically qualified, the IC meeting above eligibility criteria shall demonstrate that it satisfies the following **Qualification Criteria**:
  - i. The IC shall have done the group health policy cover (excluding personal accident or travel cover) of at least 50,000 families for Category A States or at least 1,00,000 families for Category B States in the three financial years, immediately preceding Bid Due Date.
  - ii. The IC shall have gross direct Premium Income from Health Insurance (excluding personal accident or travel cover) of at least Rs. 100 crores for Category A States and Rs. 200 crores for Category B States in India in the three financial years, immediately preceding Bid Due Date.

Category	Arunachal Pradesh, Goa, Himachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, NCT Delhi, Sikkim, Tripura, Uttarakhand and 6 Union Territories
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A States/ UTs	(Andaman and Nicobar Islands, Chandigarh, Dadra and Nagar Haveli, Daman and Diu, Lakshadweep and Puducherry, Jammu and Kashmir, Ladakh)
Category B States	Andhra Pradesh, Assam, Bihar, Chhattisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal

## 2.2 Required Documents for Eligibility and Qualification Criteria:

SN	Criteria	Document Required
1.	The IC should be a registered private or public owned insurance company	Certification of Incorporation along with the Articles & Memorandum of Associations of the Company under The Companies Act, 1956 and/or 2013, in India
2.	The IC registered as private or public insurance companies shall be registered with the Insurance Regulatory and Development Authority of India (IRDAI) for at least last three consecutive financial years	True certified copies of the existing registration granted by the IRDAI for carrying on general insurance (including health insurance) or standalone health insurance business in India and last three years' renewal certificates
3.	The IC should be registered with the IRDAI to carry out health insurance business for at least last three financial years	True certified copies of the existing registration granted by the IRDAI for carrying on general insurance (including health insurance) or standalone health insurance business in India and last three years' renewal certificates
4.	The IC shall have done the group health policy cover (excluding personal accident or travel cover) of at least 50,000 families for Category A States or at least 1,00,000 families for Category B States in the three Financial Years, immediately preceding Bid Due Date	True certified copies of work orders/LoA which provides proof that the Insurance Company has done group health insurance policy Insurance (excluding personal accident or travel cover) covering at least 50,000 families for Category A States and at least 1,00,000 families for Category B States for the last three completed financial years preceding Bid Due Date.
5.	The IC shall have Gross Direct Premium Income from Health Insurance (excluding personal accident or travel cover) of at least Rs. 100 crores for Category A States and Rs. 200 crores for Category B States in India in the three Financial Years immediately preceding Bid Due Date	Declaration / Undertaking / Certificate from their Statutory Auditor which provides proof that the IC has Gross Direct Premium Income from health insurance business (other than accidental and travel insurance premium) of at least Rs. 100 crores for Category A States and at least Rs. 200 crores for Category B States in India in all the three Financial Years immediately preceding Bid Due Date

Interested Insurance Companies shall be shortlisted on meeting the eligibility /qualification criteria set out as above.

The SHA reserve the right to accept or reject any or all the EOI responses or to modify or cancel this EOI without assigning any reason.

Any pre-bid queries shall be submitted by email only to [Nagaland.nhpm@gmail.com](mailto:Nagaland.nhpm@gmail.com) on or before 8 January 2021. Any query response/clarification/corrigendum shall be published only at <https://nagahealth.nagaland.gov.in>

Further information can be obtained at the address below during office hours 0900 to 1600 hours.

Expressions of interest must be delivered in a written form/hardcopy to the address below (in person or by mail) by **14 January , 2021** by or **before 12 noon**. There shall be an in person consultative meeting of qualified bidders at 3:00 PM on 14 January ,2021. All participant must adhere with the preventive measures as prescribed by extant SOPs on COVID-19 pandemic.

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