

## **Engagement of Insurance Broker/Consultant for C-DOT**

### **NOTICE INVITING TENDER (NIT)**

Tenders are invited by the C-DOT from IRDA licensed insurance brokers/consultant companies operating in India for engagement of insurance broker/ consultant. Only those brokers who fulfill the eligibility criteria are eligible to participate in this tender.

The “Request for Proposal” (RFP) is published in CPP portal ([eProcurement System Government of India](#)) and the same is available on C-DOT's website ([www.cdot.in](#)). Interested bidders are requested to refer to the said RFP. Bids made strictly as per provisions of the RFP document should be submitted online.

e-Tender No.	C-DOT/25-26/001/EOI
Mode of Tender	e-tendering system – Single bid system
Date & time of NIT available to parties to download	12.30 Hrs on 16th January 2026
View Tender Date & Time	12.30 Hrs on 16th January 2026
Date & time of starting of e-Tender opening for submission of on line bids.	14.30 Hrs on 19th January 2026
Date & time of closing of online e-Tender for submission of on line bid	11.00 Hrs. on 27-01-2026
Date & time of opening of the bids	11.00 Hrs. on 28-01-2026

## **TABLE OF CONTENTS**

1. Section I: Introduction & Instructions
2. Section II: Eligibility of Firms/Broker selection Scoring criteria
3. Section III: Scope of Work
4. Section IV: Assessment Criteria
5. Section V: Annex & Declaration

## **SECTION I: INTRODUCTION & INSTRUCTIONS**

1. C-DOT, a Government of India R&D organization, engaged in developing Telematics Technology and Products, located at Electronics City, Phase-I, Hosur Road, Bangalore–560100, with its other registered office in New Delhi, invites Bids through On-line process from IRDA licensed insurance brokers/consultant companies operating in India for engagement of insurance broker/ consultant. Only those brokers who fulfill the Pre- qualification criteria are eligible to participate in this tender as per the terms and conditions specified in this document.

As a welfare measure, we have been covering all employees (present and superannuated) & their dependents and dependents of deceased employees under a suitable Corporate Group Medi-claim Insurance Policy, since 2006-2007.

The existing Corporate Group Medi-claim Insurance Policy will be coming to a close on 30th April 2026.

2. C-DOT invites online tender for engagement of IRDAI licensed Insurance Broker/consultant to provide consultancy services for our Insurance requirements to cover Group Mediclaim Policy and to assist C-DOT in pre-placement, placement, post-placement of its insurance requirements, to assist the C-DOT in other related aspects.
3. Only well established and reputed Insurance Broking/Consulting Firms which are Registered/Issued License by Insurance Regulatory and Development Authority of India (IRDAI) are eligible for engagement under contract.

Technical bids will be opened online on specified date and time as given in NIT.

4. At any time prior to the deadline for submission of online tender, C-DOT may for any reason, modify the RFP. As such bidders are requested to see the web site once again before the due date of opening to ensure that they have not missed any corrigendum uploaded against the said RFP after downloading the RFP document. **The responsibility of downloading the related corrigenda, will be of the bidder only.**

5. The selection of insurance broker/ consultants resulting from this open e-tender shall be governed by the terms and conditions mentioned therein.
6. The bidders must upload all the documents required as per terms of NIT.
7. The bid will be evaluated based on the filled-in technical details as per Anenxure -I
8. The documents uploaded by the bidder(s) will be scrutinized. In case any of the information furnished by the bidder is found to be false during scrutiny punitive action can be taken against defaulting brokers.
9. C-DOT intends to select only one Insurance Broking/ Consulting Firm by issue of Request for Proposal, under contract.
10. During pre-qualification and evaluation of the Tender, C-DOT may, at its discretion, ask respondents for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by the C-DOT.
11. The proposal may be uploaded along with the covering letter about the proposal, accompanied by the information/documents indicated in the Annex and the declaration signed by the authorized signatory with Seal of the Company. All pages are required to be signed.
12. The tenure of the Insurance Broking/ Consulting Firm would initially be for one year, and thereafter may be renewed for a maximum of another one more year, subject to review & satisfactory performance.
13. C-DOT may at its discretion, and after due consultation with insurance broker selected through this RFP process, avail the broker's services in connection with other insurance policies taken out by it from time to time viz. term insurance, overseas travel insurance, motor vehicle insurance, other asset insurance, etc. The decision of C-DOT in such cases would be final.

**14. C-DOT reserves the right to:**

- Reject any or all responses received in response to the RFP without assigning any reason whatsoever.
- Vary any aspect of this valuation process, RFP without liability to Bidder. Where C-DOT varies any aspect of this evaluation process or the agreement, C-DOT shall notify the Bidder of that variation
- Cancel the RFP / Tender at any stage, without assigning any reason whatsoever.
- Waive or Change any formalities, irregularities, or inconsistencies in this proposal (format and delivery).
- Extend the time for submission of all proposals and such an extension would be duly notified on C-DOT's website.
- Select the next most responsive bidder if the first most responsive bidder evaluated for selection fails to result in an agreement within a specified time frame.
- Select the bidder even if a single bid is received as response.

**15. Confidentiality** - Bidder must keep confidential any information received from or about C-DOT as a result of or in connection with the submission of the response. All information contained in the response, or in subsequent communications shall be deemed confidential and may be used only in connection with the preparation of Bidder's response. Unless expressly agreed in writing prior to submissions, responses are not confidential and may be used by C-DOT in whole or part. C-DOT however, will not disclose the information provided by Bidder in a response other than to its affiliates or to its professional advisors, unless required otherwise by any provisions of law. C-DOT may require the shortlisted Bidder to execute an NDA if the Bidder has not executed an NDA with C-DOT previously.

**16. Disclaimer-** Whilst all reasonable care has been taken in compiling this Response document, the figures, documents and details are presented in good faith; and no warranty or guarantee (express or implied) is given by C-DOT as to the completeness or accuracy of the Response or any information provided in or in connection with it. To the maximum extent permitted by law:

- i. C-DOT, its officers, employees and agents will not be liable in any way whatsoever or any loss, damage, cost or expense (including without limitation any liability arising from any fault or negligence on their part) arising from the evaluation process; and
- ii. Each Bidder releases and indemnifies C-DOT from all claims, suits, demands, proceedings, actions, liabilities, damages and costs which may arise under statute, law, equity or otherwise arising from, whether directly or indirectly, or in connection with the evaluation and selection process.
- iii. This RFP is not an offer to contract, nor should it be construed as such; it is a definition of specific C-DOT requirements and an invitation to recipients to submit a responsive proposal addressing such requirements. C-DOT reserves the right to make no selection and enter into no agreement as a result of this RFP. Only the execution of a written agreement between C-DOT and a vendor will obligate C-DOT in accordance with the terms and conditions contained in such agreement.
- iv. It should be understood that your response to this RFP constitutes an offer to do business on the terms stated in your response and that, should a contract be awarded to you, C-DOT may, at its option, incorporate all or any part of your response to this RFP in the contract. C-DOT reserves the right to accept your offer without further discussions and without any additional opportunity for you to amend, supplement or revise your submitted offer.
- v. **C-DOT's right to verify** - C-DOT reserves the right to conduct a site survey or obtain other evidence of facilities, resources, and managerial, financial and Bidder performance abilities prior to announcing the successful Bidder or awarding an agreement under this evaluation process.

**17. Termination/or suspension of evaluation process** - C-DOT reserves the right to suspend or terminate the Bidder evaluation process (in whole or in part) at any time in its absolute discretion and without liability to the Bidder or any third party. Bidders will be notified if any suspension or termination occurs but C-DOT is not obliged to provide any reasons.

**18. Responsibility for Costs**- Bidder is responsible for all costs, expenses or liabilities incurred by them or on their behalf in relation to the evaluation process (including in relation to providing C-DOT with the response, the revised response or any additional information).

**19. Incorporation of Responses into agreement** - The successful Bidder as concluded by C-DOT shall sign a C-DOT agreement. C-DOT may, at its sole discretion, incorporate any portion of any successful Response of a successful Bidder into the final C-DOT agreement. C-DOT may require a successful Bidder to submit, before negotiation of the C-DOT agreement, details of issues which may affect their ability to act as a Bidder.

**20. Precedence of Documents** - If there is any inconsistency between the terms of this RFP and any of its appendices, schedules or attachments then, unless the contrary is explicitly stated in this RFP, the terms of the RFP will prevail to the extent of any inconsistency.

**21. Governing Laws & Dispute Resolution**-The RFP and selection process shall be governed by and construed in accordance with the laws of India. Any dispute arising out of the RFP process shall be referred to arbitration under the Arbitration & Conciliation Act, 1996. The arbitral tribunal shall consist of three arbitrators - one each to be appointed by C-DOT and Bidder and the two appointed arbitrators then appointing an umpire. The venue of arbitration shall be Bangalore.

- (a) The evaluation process as communicated earlier shall continue without any changes.
- (b) In the event that you elect not to respond to this RFP, then the restrictions shall continue to apply to the use or disclosure of the information.

## Section – II - Eligibility of Firms

### EOI for Insurance advisor/ broker selection eligibility criteria

SI No	Description	Minimum Requirement	Expected proof
1	Insurance Broking/Consulting company/firm must be registered/issued license by Insurance Regulatory and Development Authority (IRDAI)	Must have the License from IRDAI for operating as Insurance Broker	Copy of valid IRDAI certificate to be submitted.
2	The company/firm should have been in existence in India for a period of at least six years as on March 31, 2025	6 years	Certificate of incorporation/ certificate for commencement of business/other relevant documentary proof is to be submitted
3	Handled clients with Overall group health premium placed (Minimum 250 Crores) per Year for last 3 years  2024-25  2023-24  2022-23	RS. 250 Cr/yr	Proof by way of document like GeM contracts/ completion letter/ PO copies/ Insurance policy/ Engagement of Insurance Broker letter, CLIENT LIST with proof of how many crores of premium handled CA certified letter
4	The company/firm should have brokered at least one PSU / central/state Government for Group Mediclaim policy in the last 3 years	1	Contract copies issued by the PSU/Central/State Government Organizations
5	The company/firm should have brokered atleast one policy which covers a minimum of 10,000 lives/policy.	1 running policy of 10,000 lives. As on the date of bid opening the policy should be live	Contract copies issued by the PSU/Central/ State Government /private Organizations

## EOI for Insurance Advisor/ Broker selection Scoring criteria

SI No	Evaluation criteria	Max score	Marking criteria	Expected proof
<b>STAGE 1 EVALUATION</b>				
1	The company/firm should have been in existence in India for a period of at least six years as on March 31, 2026	20	Between 6 to 8 Years : 10 Above 8 up to 10 years: 15 Above: 10 Years :20	Certificate of incorporation/ certificate for commencement of business/other relevant documentary proof is to be submitted
2	Handled clients with Overall group health premium placed (Minimum 250 Crores) per Year for last 3 years 2024-25 2023-24 2022-23	20	250-350 Crores:10 350 to 500 Crores:15 Above 500 Crores:20	Proof by way of document like GeM contracts/ completion letter/ PO copies/ Insurance policy/ Engagement of Insurance Broker letter. CLIENT LIST with proof of how many crores of premium handled CA certified letter
3	The company/firm should have brokered at least one PSU / central/state Government for Group Mediclaim policy in the last 3 years	25	One (1) Policy: 15 Three (3) Policies: 20 Five (5)or more Policies: 25	Contract copies issued by the PSU/Central Government Organizations
4	The company/firm should have brokered policy which covers a minimum of 10,000 lives per policy in last 3 years.	25	One (1) Policy: 15 Three (3) Policies: 20 Five (5)or more Policies: 25	Contract copies issued by the PSU/Central Government /private Organizations
<b>STAGE 2 EVALUATION</b>				
1	Presentation to the committee	10	Committee scoring	To be shared in PPT presentation

## Section III: Scope of Work

### **Phase 1 – Pre-Placement Services**

The Insurance Broker/ Consultant would be overseeing the Strategic Conceptualization and Initialization of the whole program. The Strategic Conceptualization with the following Action Heads would be undertaken with C-DOT:

- a) To review the existing policies and suggest suitable coverages / upgradation, etc as per requirement.
- b) Review the staff feedback collected and suggest suitable changes in existing policy features and finalize the policy features in consultation with C-DOT

### **Phase 2 - Placement Services**

Insurance Broker/ Consultant would be acting as a strategic consultant and would be assisting in the placement process of the scheme.

#### **a. Placement strategy – Through transparent tendering process**

1. Determine evaluation criteria for Insurer selection in association with C-DOT.
2. Draft RFP (request for proposal) to be submitted to C-DOT for approval.
3. Assess C-DOT's service requirement and Insurer capabilities in the marketplace.
4. Assist in uploading the bid in GeM portal and answer RFP related queries during pre-bid meeting.

**b. Quotation analysis**

1. Evaluate quotes(Both Technical and Financial evaluation).
2. Facilitate Insurer meetings and negotiate if required.

**c. Recommendation & placement confirmation**

1. Recommend Insurer.
2. Assist in making the proposal for approval of competent authority and placement as per agreed terms and conditions.

**d. Policy review**

1. To ensure policy terms & conditions as per the RFP provided.
2. Data consolidation for policy issuance.

**Phase 3 – Post-Placement Services**

Insurance Broker/ Consultant would be functioning as a Strategic Consultant arm of the C-DOT and would be assisting in the Post-Placement Process of the program. Insurance Broker/ Consultant would undertake the following action items as post-placement activities:

**a. Claim monitoring & Periodic Review**

1. Assist in Claim lodging and follow-up.
2. Monthly utilization report & presentation.
3. Quarterly Third-Party Administrator (TPA) data audit to ensure consistency between claims filed and claims cleared by the TPA.

**b. Administration support**

4. Manage membership data in consultation with C-DOT.
5. Monitoring of corporate buffer.
6. Calculation of monthly endorsement.
7. Coordination with TPAs in case of data deficiency.

## Section IV: Assessment Criteria

### **(A) Proposal requirements**

1. For the purpose of the engagement of Insurance broker, one stage bidding process will be followed. The response to the present tender will be submitted in single part. The "Bid" will contain the exhaustive and comprehensive Technical details indicated in Annexure 1. **Technical Bid** to be submitted online as per Annexure 1 clearly stating the documents provided for satisfying the eligibility criteria

#### **c. Technical bids will be opened online on due date.**

### **(B) Process to be adopted for Evaluation of the Bids**

1. Only bidders qualifying the minimum eligibility criteria will be taken up for scoring. Two stage evaluation of technical bid will be carried out.
2. In **stage 1 evaluation**, bidders will be ranked by assigning scores for various defined criteria
3. Companies have to qualify with minimum of 50 marks in stage 1 evaluation to get selected for stage 2 evaluation .
4. In the stage 2 evaluation, the Top scoring five eligible bids will be selected for further evaluation on the basis of marks scored. The successful bidders will be invited to make a presentation to an Internal Evaluation Committee constituted for the purpose. In case of tie for the fifth place / multiple qualified bidders with same scores in any place, all bidders in the fifth rank/ same score will be invited to make the presentation. The Internal Evaluation Committee constituted for the purpose will rank the presentations. The presentation will be ranked on the following parameters.
  - a) Introduction of the Company (in brief)
  - b) Organizational Structure
  - c) Experience and Qualification of Team

- d) Claims service and IT infrastructure to deliver the services
- e) Functioning as Broker for placement of various insurance policies and other operational risks
- f) Servicing and Manpower support
- g) Claims handling, monitoring, support and periodic review.
- h) Training capabilities, Technology & MIS Support
- i) Three References from institutional clients
- j) Specific value propositions/additions
- k) Any other information as deemed appropriate and relevant

**(C) Selection criteria - Bidder scoring the highest score will be the selected Advisor for C-DOT**

**NOTE: The services rendered by the broker shall be free of cost to C-DOT and C-DOT shall not entertain any request for remuneration / reimbursement etc.**

## Section V: Annex & Declaration

### Annexure 1: Particulars of Insurance Company

Sr. No.	Particulars	Answers (Y/N)	Details of Documents Reference attached
1.	Name of the company		
2.	Registered office address		
3.	Type of License		
4.	Number of years in operation in India i.e. License Issuance/ Renewal Date		
5.	Total Group Health Insurance Premium Placement for Corporate Clients (in crore) for 3 years 2024-25 2023-24 2022-23		
6.	Number of PublicSector Companies being served as your client		
7.	The company/firm should have brokered at least one PSU Group Medical policy (Running policy)		
8.	Details of Policies covering more than 10,000 lives		

**DECLARATION CERTIFICATE**

I / We do hereby declare that there is no case pending with the Police / Court / IRDAI / SEBI / Regulatory authorities against the proprietor / firm / partner / employee.

Also, I / We have not been suspended / delisted / blacklisted by any other Govt. Ministry / Department / Public Sector Undertaking / IRDAI / SEBI / Autonomous Body / Financial Institution / Court.

We certify that neither our firm nor any of the partners are involved in any scam or disciplinary proceedings settled or pending adjudication.

We hereby undertake and confirm that we have understood the scope of work properly and shall carry out the work as mentioned in this RFP.

**Signature of the Authorized Signatory with Seal  
with Name and Designation**