



**OFFICE OF THE PRO-VICE CHANCELLOR
DOW UNIVERSITY OF HEALTH SCIENCES**

Baba-e-Urdu Road, Karachi-74200 Pakistan. Tel. 021-38771111 Ext 5823

Ref # DUHS/PVC/2022/02

Dated: 01-July-2022

To,
Managing Director SPPRA
Government of Sindh

Subject: Complaint regarding the health Insurance Tender under Rule-31 of SPP rules. 2010

Upon receiving the complaint, from Askari General Insurance company, against our tender document for Health Insurance Services 2022 with reference tender No. IFB/NIT No. DUHS/DP/2022/188 Dated 20th June, 2022 published in Daily Dawn and other publications on 20th of June, 2022 and SPPRA website Vide No. T00582-2-0033,

The procuring agency called the meeting on dated on 29th of June-2022 at DMC Campus of Dow University of Health Sciences, Karachi and another on 30th of June-2022 at Ojha Campus of Campus of Dow University of Health Sciences, Karachi to redress the grievances by affording an opportunity of hearing to the complainant / appellant.

The complainant was heard. And it was decided that tender document would be modified and Corrigendum will be issued soon.

Nusrat Shah
1/7/22

Prof Nusrat Shah
Pro-Vice Chancellor
Dow University of Health Sciences, Karachi.

C.C: to

1. Mr. Dr. Muhammad Saadat, Vice President, Askari General Insurance company
2. Chief Secretary Sindh
3. All procurement committee members of DUHS

4861
04-07-22

Q/C
decision
PS - Visit + call
SPPRA website.
AD/C-1
S/P



Mustafa Ali <mustafa.ali@duhs.edu.pk>

Fwd: Complaint regarding the health Insurance Tender under Rule-31 of SPP rules. 2010

1 message

Muzaffar Alishah <muzaffar.alishah@duhs.edu.pk>

Fri, Jul 1, 2022 at 9:19 AM

To: Mustafa Ali <mustafa.ali@duhs.edu.pk>

Regards,

Pir Muzaffar Ali Shah

Director Planning & Development

Dow University of Health Sciences

Tel off: 021-99215754-57 Ext: 5811

021-38771000 Ext: 5811

Cell # 0332-2145995

Begin forwarded message:

From: Vice Chancellor DUHS <vc@duhs.edu.pk>**Date:** Jun 28, 2022 at 12:37 PM**To:** Muzaffar Alishah <muzaffar.alishah@duhs.edu.pk>**Subject: Re: Complaint regarding the health Insurance Tender under Rule-31 of SPP rules. 2010**

You need to complain to the Procurement Committee

SQ

Sent from my iPhone

On Jun 28, 2022, at 12:36, Vice Chancellor DUHS <vc@duhs.edu.pk> wrote:

Sent from my iPhone

Begin forwarded message:

From: "Dr. Muhammad Saadat" <drsaadat@agico.com.pk>**Date:** June 28, 2022 at 11:30:50 GMT+5**To:** vc@duhs.edu.pk**Cc:** syed.zain@duhs.edu.pk, Syed Farhan <syed.farhan@duhs.edu.pk>, khalil ur rehman <khalil.rehman@duhs.edu.pk>, muzaffar.alishah@duhs.edu.pk, nusrat.shah@duhs.edu.pk, md@pprasindh.gov.pk, sप्रवोice@pprasindh.gov.pk, ti.pakistan@gmail.com**Subject: Complaint regarding the health Insurance Tender under Rule-31 of SPP rules. 2010**

To,

Vice Chancellor/ Chairman,

Complaint Redressal Committee (CRC),

Dow University of Health Sciences,

Baba e Urdu Road, Near Civil Hospital,

Karachi.

Ph: 0092-21-99215754.

Subject: Complaint regarding the health Insurance Tender under Rule-31 of SPP rules. 2010

Respected Sir,

With reference tender No. IFB/NIT No. DUHS/DP/2022/188 Dated 20th June, 2022 published in Daily Dawn and other publications on 20th of June, 2022 and SPPRA website Vide No. T00582-2-0033

We have following reservations ad concerns on Technical Evaluation and Financial Criteria that is restricting major and existing insurer to participate in this tender. It seems this tender has been designed to give benefits specific insurer and following discriminatory points are need to be reevaluated to give chance all major players.

1. The tender is invited with General Insurance companies NON-Life only although Life companies are major players of Health businesses that is discriminatory condition in accordance with the rule-44 of Sindh Procurement Rules, 2010.
2. The DUHS required Annual Gross General Insurance portfolio (as on 30-12-2021) and Existing Health Insurance Portfolio of General Insurance Company in technical evaluation that are also discriminatory requirements.
3. Number of full-time doctors are required 20 for maximum marks that is also do not match size of your business as doctor need for claim management and intimation only.
4. Required Paid up Capital is above 3000 million for Maximum marks are also keeping out other AA+ rated companies. The criteria of higher paid-up capital are specifically incorporated to give an undue advantage to a single insurance company
5. Required Health Portfolio of General Insurance Company 2.5 billion is also very high to cover the risk of 300 million business.
6. Annual Gross General insurance portfolio is required 20 billion to cover maximum 300 million risk is also reflecting to give advantage few plyers as Pakistan largest health insurance provider do not have General business portfolio.
7. DUHS required International Rating AM Best/ S&P Rating which is not required for Health Insurance businesses hence this is also contravention to the rule-44.
8. Required bank balance as of 31st of December, 2021 is required more than one billion it is also not required as successful bidder submit bank/ Insurance Guarantee to secure client.
9. Satisfactory letter under the sign of Registrar although existing insurer do not have any complaint from competent authority.

Incorporating above mentioned questions in scoring criteria is biased and clearly depriving life/ Health Insurance/ Takaful Companies from getting maximum marks while the minimum qualifying marks in technical criteria are 75 out of 100 that is not achievable under these criteria and depriving major AA+ competitors out of the race.

It is pertinent to mention that abovementioned questions are also preventing others/life/health insurance companies to get score having a sizeable clientele of national and Multinational companies and a strong network offices and panel hospitals across Pakistan and who are specialized health insurance business.

There are several private insurance General/Life/ takaful companies are operating in Pakistan and out of these only few companies are being giving chance to participate on this tender; Only one insurer can get maximum marks and get most of, therefore, we are of the opinion that the criteria of higher paid up capital and existing health insurance portfolios are specifically incorporated to give an undue advantage to few insurance companies that is also playing through same tactics on several major institutes like Jinnah Medical college, Pakistan Petroleum, in view of the above stated facts the scoring criteria of both technical and financial scoring is needed to be recomposed covering the rules and regulations of SECP and SPPRA so that a fair level playing field is provided to all insurance players of Pakistan.

We look forward to hearing from you following time lines as provided under SPP rules to give a fair opportunity to all insurance companies.

Thanks,

Dr. Muhammad Saadat,

Vice President,

Askari General Insurance Company,

G-167, Mariyam Square, Mezzanine Floor,

PECHS, Block-3, Min Khalid Bin Walid Road,

Karachi.

Cell: 03323194397

Email: drsaadat@agico.com.pk

Copy for information and necessary action:

1. Chief Secretary Sindh
2. Managing Director SPPRA Government of Sindh
3. Director Planning & Development, Mr. Muzzafar Ali Shah, Dow University of Health Sciences
4. Director HR, Mr. syed Farhan Ali, dow university of Health Sciences
5. Pro VC, Dr. Nusrat Shah, Member Procurement Committee
6. Director Finance, Zain ul Abdeen, DUHS, Karachi

7. Mr. Khalil ur Rehman, GM finance, DUHS, Karachi
8. Mr. Khurram Khalid, Head of international Audit, IBA Karachi/ Member Procurement Committee
9. Transparency International Pakistan.

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2 attachments

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