

Government of Bihar
Animal & Fisheries Resources Department
Dairy Development Directorate,
Bihar, Patna

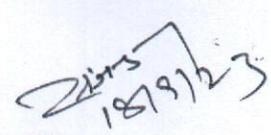
NOTICE FOR SELECTION OF INTERMEDIARY/BROKER

Dairy Development Directorate, Bihar, Patna invites sealed Request for proposal of **Technical and Financial bid** from **IRDAI approved intermediary/Broker Company** for selection of intermediary/Broker by Dairy Development Directorate for "Milch Animal Insurance" coverage of Animals of Bihar, Animals to be covered under this proposal are as follows :-

1. Indigenous, crossbred Milch animal (Cattle & Buffalo).

The Technical and Financial bid for selection of Intermediary/Broker should be submitted to Director, Dairy Development Directorate, Bihar, Patna, Vikas Bhawan, New Secretariat, Patna-800015 in a sealed envelope duly marked as "Technical Bid of intermediary for selection of Intermediary/Broker for Milch Animal Insurance coverage of Technical and Financial bid Animals of Bihar". The last date of receiving of Bid in the office of Director, Dairy Development Directorate, Bihar, Patna is 16.10.2023 till 03.00 p.m.. The Pre-bid meeting will be held on 06.10.2023 at 11.00 a.m. in the chamber of Director Dairy, Patna. The technical bid will be opened on 16.10.2023 at 04.00 p.m. and Financial bid will be opened on 20.10.2023 at 04.00 p.m. in the office of the Director, Dairy Development Directorate, Bihar, Patna by the Technical Committee. In case dates mentioned for technical bid is/are found/declared as holiday then the next working day will be the date for said purpose. The terms & conditions for intermediary can be downloaded from Departmental website-<https://state.bihar.gov.in/ahd>

The details of offer, terms and conditions may be seen on the Departmental website-<https://state.bihar.gov.in/ahd>


Director,
Dairy Development Directorate,
Bihar, Patna

General Conditions for selection of Intermediary/Broker

“Milch animal insurance” as component of State scheme of “Insurance for milch animal” is to be implemented in all the 38 districts of Bihar through Dairy Development Directorate, Bihar, Patna. This component aims forwards management of risk and uncertainties by providing protection mechanism to the farmers against any eventual loss to their animals due to death and demonstrate the benefits of insurance of milch animals to the people. The selected Intermediary should be responsible for bringing out the Insurance company/agency to complete the insurance process. For this, sealed Request for proposal of Technical and as well as financial bid from IRDAI approved intermediary/Broker is needed under following terms and conditions.

The terms and conditions are as follows :-

1. The indigenous/crossbreed milch animals will be covered under the purview of the “Milch Animals Insurance”.
2. Intermediary/Broker should have been in existence for a current period of minimum 2 years.
3. Experience of minimum 01 (one) year in milch animal insurance compulsory.
4. Should have experience of about 1500 milch animal insurance.
5. Technical evaluation will be made and marks will be allotted. The firm getting minimum qualifying marks i.e. 35 marks, will be eligible for considering financial bid. **In case of tie in financial bid, the Firm with more experience of working for milch animal insurance in Bihar shall be awarded contract.**
6. Dedicated software for milch animal insurance, maintenance of data and providing MIS should be made accessible to all the concerned veterinary officers and the District Dairy Development officers.
7. Benefit of this scheme/subsidy can be availed for at least 01 milch animal and up to 04 milch animal per beneficiary per household.
8. Total 5000 (Five thousand) milch animal will be covered for all categories of beneficiaries. Target may be increased or decreased as per Government decision.
9. The selected Intermediary should be responsible for bringing out the Insurance company/agency to complete the insurance process and the company/agency name should be clearly mentioned at the time of bidding. The rate of premium for one year policy quoted by the selected Intermediary/Broker shall not exceed 5% under any circumstance. Premium amount for one milch animal will comprise "75% State Government as subsidy and 25% from beneficiary as owner share of State. Intermediary/Broker will get their commission/Brokerage from the concerned selected/tie up insurance company/agency within the prescribed limit of IRDA Rule/s.

- 10 The tenure of assignment/contract would be for a period of 01 (one) year from the date of signing of this agreement and it may further be extended up to 02 (two) year or more depending upon the performance of the awarded agency to be only considered and approved by Director, Directorate of Dairy Development (Department of Animal and Fish Resource), Bihar, Patne,
- 11 The animals insured will have to be properly and uniquely identified at the time of insurance. The traditional method of ear tagging or the recent technology of fixing microchips could be used at the time of taking the policy in addition to departmental data ear tagging if so desired by concerned insurance company/agency. The cost of fixing the ear tags or the recent technology of fixing microchips will be borne by the insurance companies. In case of loss of tag, the appropriate process will be followed as per rule.
- 12 The tag already available on the animal will be utilized and there shall be no dispute in settlement of claims on account of utilization of the existing ear tags.
- 13 While processing an insurance proposal, Minimum one photograph of the animal with the owner and one photograph of the animal clearly displaying the EAR TAG shall be taken. It will mandatory for the insurance company/Broker to keep these photos in records. The cost of the photos EAR TAG will be borne by the company.
- 14 Insurance policy will be covered only after a valid Health Certificate issued by Registered Veterinary Doctor. Ear Tag no. should be mentioned in Health Certificate.
- 15 District Dairy Development Officers will select the animals and insurance coverage will be provided by the insurance company.
- 16 The Intermediary/Broker must made available the policy within 03 (three) working day just after payment of "premium-share by owner" and the policy will be effective for coverage of risk management and insurance from the date of issue of policy document. Premium share by owner will be paid to Broker's Representative after selection in presence of concerned departmental representative i.e. District Dairy Development Officer/Representative. On behalf of Insurance Company, Broker's representative will provide a copy of receiving of the premium Amount for insurance to owner.
- 17 In case the farmer's copy to the insurance policy paper is lost, then the insurance company would immediately issue duplicate insurance policy paper after payment of fee and Intermediary/Broker will help in this regard.
- 18 Only Four documents would be required by the insurance company/Intermediary for settlement of claim of full sum insured namely (i) Information of death of animal by the owner to the insurance company, (ii) Insurance policy paper, (ii) Claim form & (iv) Postmortem report of Registered Veterinary Doctor.
- 19 Claim intimation should be intimated to the District Dairy Development Officers & nominated person of Insurance Company/Intermediary by phone/mobile/E-mail/SMS as soon as possible. The owner should not dispose off carcass within 6 hours if the death of animal intimated to insurance authority within 2:00 PM and the owner should not dispose off carcass up to 10:00 AM of next day if the death of animal intimated to insurance authority after 2:00 PM without the consent of insurance authority



- 20 The claim shall be settled within 15 working days of receipt of required documents by the /intermediary/insurance company whichever it may be. If the agency fails to settle the claim within 15 days of submission of required documents, the agency will be liable to pay a penalty of 12% compound interest per annum to the beneficiary.
- 21 Broker shall be responsible for Collection of entire required documents/Farmer's share of Premium for underwriting of Policy, submit it to Insurer, delivery of Insurance Policy to Customer/District Dairy Development Officer. Similarly at the time of claim, Broker shall be responsible for collection of entire required documents for claim settlement and submit to Insurance Company for settlement of Claim. These process may be either by way of Hard copy or soft copy as may be agreed upon with mutual consent with Insurer and Broker. Broker will also act as coordinator/facilitator between Farmer/Insurer and Govt. officials for smooth implementation of the Scheme.
- 22 The beneficiary should get full payment of the sum assured in case of death of the animals. If there is delay in settling a claim or the claim is rejected, it must be fully justified by the concerned insurance company/intermediary to the claimant and information to District Monitoring committee District Monitoring Committee will comprise of :-
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|------|---|---|-------------|
| i. | Regional Joint Director | - | Chairman |
| ii. | Dairy Field Officer | - | Member |
| iii. | Representative of Insurance Agency/Intermediary | - | Member |
| iv. | District Dairy Development Officer | - | Coordinator |
- 23 In case of sale of the insured animal or otherwise transfer of animal from one owner to other, before expiry of the insurance policy, the benefit of insurance coverage will shift to new owner. The formalities for transfer of livestock policy and fees and sale deed etc. required for transfer should be mentioned in Insurance Document Paper.
- 24 The Technical and Financial bid should be sealed in separate envelope and super scribed with "**Technical bid Proposal for Risk Management and Milch Animal Insurance**" and "**Financial bid Proposal for Risk Management and Milch Animal Insurance**". The Proposal should reach the office of the Director, Dairy Development Directorate, Bihar, Patna on or before 16.10.2023 up to 03.00 p.m. by hand/Speed post/registered post. The Technical bid will be opened on 16.10.2023 at 04.00 p.m. and the Financial bid will be opened on 20.10.2023 at 04.00 p.m. in the office of the Director, Dairy Development Directorate, Bihar, Patna by the Technical Committee.
- 25 Technical bid should essentially include:-
- i. All self-certified document as per Annexure- I.
 - ii. Photocopy of certificate of registration with IRDAI.
 - iii. Proof of experience of minimum two (2) years in the field of Livestock insurance.
 - iv. Photocopy of GST registration certificate.
 - v. Affidavit regarding non-blacklisting by the Central govt. /any State Govt./any Govt. Undertaking/Semi Govt. institution of India.
 - vi. Declaration to accept all the terms and conditions of the Proposal.
 - vii. Any other documents supporting the Broker's Claim of Expertise/Experience or efficiency to implement the Scheme.



- 26 All the enclosure must be attested /self-attested by the bidder.
- 27 The decision of Technical Committee will be final.
- 28 The successful bidders will have to execute a tripartite agreement within one fortnight (15 days) with the Director, Dairy Development Directorate, Bihar, Patna and Insurance Company incorporating all the terms & conditions of this Proposal notice and RFP on non-Judicial Bond Paper of appropriate denomination.
- 29 The Director, Directorate of Dairy Development, Department of Animal and Fish Resource, Bihar, Patna reserves all the right to cancel, post pond, amend this technical and financial bid at any stage.
- 30 All legal proceeding, if necessity arises shall be subject to the jurisdiction of competent court of justice in Bihar.
- 31 More information may obtain from Director, Dairy Development Directorate (Telephone No.- 0612-2202556 or the departmental website-[http:// www.ahd.bih.nic.in](http://www.ahd.bih.nic.in))

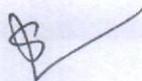
2/10/23
18/9/23

**Director,
Dairy Development Directorate,
Bihar, Patna**

Annexure- 1
Technical Bid information Format

Groups	Sl. No	Particulars	Marking Criteria	Remarks	Max. Marks
About the insurance intermediary	1	No. of years of holding an insurance Intermediary/Broker License granted by IRDAI	1-3 Yrs: 5 marks 3-5 Yrs: 10 marks > 5Yrs: 15 marks	IRDA License copy to be attached	15
	2	Average Annual Turnover of the insurance Intermediary/Broker for last 3 years (FY'2022-23,'2021-22 & 2020-21)	< 2.0 lakh - 10marks >2.0 lakh - 15 marks	Supported by relevant document.	15
Experience working for PSU/ & Govt. clients/ schemes	3	Should have experience in Cattle/Livestock Insurance in Bihar.	In Bihar: 10 marks	Proof needs to be attached	10
	4	Number of years performing milch animal insurance scheme in any state.	01 (one) marks per year (Max 10 marks)	Work Order/Invoice to be attached	10
	5	Additional advantage if performed Milch animal insurance in several states	Each state: 2 marks (Max 10 marks)	Work Order/Invoice to be attached	10
Number of cattle insured in a state	6	Total number of milch animal insured (cows/Buffalos) as on the date of Tender in last one year.	<1500 – 5 marks >1500 – 10 marks	Mandates to be attached	10
Presence in Bihar	7	Insurance Intermediary/Broker should have at least one Registered Office with IRDA in Bihar (as on the date of tender)	Office in Bihar – 10 marks	Supported by relevant document.	10
Technology	8	Bidder should have its own mobile application to upload photos, proposal form, Health certificate & required documents for Claims intimation, Caracas photo etc. and generate MIS/Reports	If yes- 20 No- 0	Self- declaration	20
Total					100

Sign & Seal of authorized person



Annexure-II

Format of Financial Bid

Sl. No.	Description of item	Rate of premium (%) (Maximum 5%)*	Name of Tagged Insurance company	Remarks
1	Insurance Policy of one cattle unit for one year.			

* Applicable GST or any other Government Taxes extra.

Sign & Seal of authorized person

