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## Email transmission

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TO: ALL BIDDERS FROM: Courtney Linley  
Chief, Procurement Section

DATE: 1 November 2017 REF.: RFP 2017-0237/MAEDA *YM*

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E-MAIL: NO.:  
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SUBJECT: Clarification No. 1  
RFP No. 2017-0237 "Provision of Insurance Services (2 Lots)"

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Dear BIDDERS,

With reference to the Request for Proposal No. 2017-0237, pertaining to the "Provision of Insurance Services (2 Lots)", please find enclosed answers from the Commission in response to questions received from potential bidders.

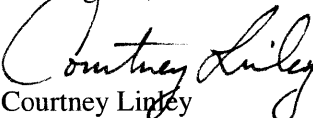
Note that, as a result of these clarifications and for clarity purposes:

(a) Attachment 4 was added to Terms of Reference (Annex B) for Lot 1 Insurance Coverage for Service Incurred Death, Injury or Illness for Staff and Non-Staff and uploaded to the CTBTO website <https://www.ctbto.org/service/procurement/>

Please take these responses and Attachment 4 to the Lot1 Terms of Reference (Annex B) into account in the preparation and submission of your Proposal.

We look forward to receiving your proposal by the deadline of 17 November 2017, 17:00 Vienna (Austria) local time.

Best regards,



Courtney Linley  
Chief, Procurement Section

*Request for Proposal No. 2017-0237, pertaining to the "Provision of Insurance Services (2 Lots)"*

**Clarification No.1**

<b>Questions from Bidders</b>	<b>Answers from the Commission</b>
<p><b><u>Question 1</u></b></p> <p>Census - We note you have provided a headcount of the employees of the group however we request that you provide age bands and gender for the employees, and their spouses and their dependent children if the spouses and dependent children are to be included. I've included below an example of an illustration of the information we are asking for.</p>	<p>Census Data will be made available to those bidders who indicate on the Acknowledgement Form that they will submit a Proposal.</p> <p>Information related to spouses and dependent children is not applicable here, as they are not covered by this medical insurance.</p>
<p><b><u>Question 2</u></b></p> <p>Historical Premiums billed and Claims paid activity in prior years is a critical element an insurance company uses to price insurance. Please provide the last three full years and the current partial year of premium's billed and loss data by year of account for health and for life insurance including the following:</p> <ul style="list-style-type: none"><li>a. three + years premium paid</li><li>b. three + years number of incurred claims</li><li>c. three + years amount of incurred claims</li><li>d. three + years total membership on the last day of the contract year. Member ship is the total number of employees + spouses + dependents.</li></ul> <p>I've included below an example of an illustration of the information we are asking for. This illustration assumes the contract year ends on December 31st so each year begins on January 1.</p>	<p>Information on historical premiums cannot be disclosed.</p>
<p><b><u>Question 3</u></b></p> <p>Please provide Detailed Technical Information as well as Lot I Attachment B We intend to submit our proposal for Lot 1 and Lot 2.</p>	<p>Detailed Technical Information as well as Lot 1 Attachment B will be made available to those bidders who indicate on the Acknowledgement Form that they will submit a Proposal.</p>
<p><b><u>Question 4</u></b></p> <p>We would like to know if you have been informed of Catastrophic cases presented last year, such as: Hemodynamics, Open Heart Surgery, Orthopedic Mayor Surgeries, Organ Transplant, Traumatic Accident, Cancer and Oncology Cases (Radio and Chemotherapy), and hospitalizations with more than</p>	<p>To the best of our knowledge, no catastrophic cases were reported in 2016.</p>

10 days.	
<p><b><u>Question 5</u></b></p> <p>Does this solicitation contain requirements similar to the current contract? If not what are the differences?</p>	<p>This solicitation contains similar requirements to the current contract.</p>
<p><b><u>Question 6</u></b></p> <p>Have there been any claims in excess of \$10,000 within the last year? If yes please indicate the number and amounts of such claims.</p>	<p>No.</p>
<p><b><u>Question 7</u></b></p> <p>Regarding Medical expenses including necessary hospitalization incurred during the employment, Is there a list of benefits - how do you define Medical expenses?</p>	<p>Definition of medical expenses and list of benefits are included in the Appendix D of the UN Staff Regulations and Rules.</p> <p>Please refer to the revised TOR and Attachment 4.</p>
<p><b><u>Question 8</u></b></p> <p>Please send me the details of the medical coverage - isn't there a statement of benefits you could send me?</p>	<p>Please refer to question 7 above.</p>
<p><b><u>Question 9</u></b></p> <p>I wondered what the connection is between this tender and the one posted in August for the Group Medical Plan. Are the two opportunities linked?</p>	<p>There is no link between the two tenders. The one issued in August covered general medical expenses for staff members and dependants, whereas this one covers for death and disability and medical expenses for trainees and external participants.</p>
<p><b><u>Question 10</u></b></p> <p>We note that in Lot 12 Terms of Reference the tender says the following:</p> <p>Claims History</p> <p>Between January 2016 and September 2017 there has not been any service incurred claim for medical costs.</p> <p>Please explain why there were no claims for medical expenses for the approximate 300 staff members for this period as this does not seem possible.</p>	<p>We confirm that there has not been any service incurred claim from January 2016 to September 2017.</p>

Attachment to Question 1

**EXHIBIT A – EMPLOYEE STATISTICS**

**EMPLOYEES BY GENDER WITHIN AGE RANGES**

Age (years)	Number		Total
	FEMALE	MALE	
20-34	5	15	20
35-45	18	52	70
46-55	11	54	65
56-60	4	15	19
<b>TOTAL</b>	<b>38</b>	<b>136</b>	<b>174</b>

**EMPLOYEE SPOUSES BY GENDER WITHIN AGE RANGES**

Age (years)	Number		Total
	FEMALE	MALE	
20-34	29	0	29
35-45	38	5	43
46-55	30	8	38
56-65	1	3	4
66+	0	1	1
<b>TOTAL</b>	<b>98</b>	<b>17</b>	<b>115</b>

**DEPENDENT CHILDREN BY GENDER WITHIN AGE RANGES**

Age (years)	Number		Total
	FEMALE	MALE	
0-10	140	133	273
11-18	66	92	158
19-25 (if full-time)	32	37	69
<b>TOTAL</b>	<b>238</b>	<b>262</b>	<b>500</b>

Attachment to Question 2

Period	Premiums Billed	Number of Claims Incurred	Amounts of Claims Incurred	Total Members on December 31st - Employees + spouses + dependents
January 1, 2017 - Whatever date you have (please indicate that date)				
January 1, 2016-December 31, 2016				
January 1, 2015-December 31, 2015				
January 1, 2014-December 31, 2014				