



केन्द्रीय आयुर्वेदीय विज्ञान अनुसंधान परिषद्

(मानव स्वास्थ्य एवं परिवार कल्याण मन्त्रालय के अधीन गठित स्वशासी निकाय)
जवाहर लाल नेहरू भारतीय चिकित्सा एवं होम्योपैथी अनुसंधान भवन
नं. 61-65, संसद भवन परिसर, सम्मुख 'डी' ब्लॉक, जानकपुरी, नई दिल्ली 110058

CENTRAL COUNCIL FOR RESEARCH IN AYURVEDIC SCIENCES

An autonomous organisation under Ministry of Health & Family Welfare, Govt. of India
Jawahar Lal Nehru Bhartiya Chikitsa Evam Homoeopathy Anusandhan Bhawan
No.61-65, Institutional Area, Opp. 'D' Block, Janakpuri, New Delhi-110058

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Date:

13 JUL 2023

Sub: Engagement of Insurance Broker cum Adviser for Insurance to Clinical Trial Subjects

CCRAS invites Expression of Interest from intending, experienced, and established Insurance brokers holding licenses duly registered with IRDA under the composite license category to advise on Clinical Trial Insurance Policies and assist in various insurance-related matters, including but not limited to emerging risk issues.

The "Request for Proposal" (RFP) for the project is available on the website (<http://www.ccras.nic.in>) in the Tenders Section and in <https://eprocure.gov.in/eprocure/app>. Interested bidders are requested to refer to the said RFP. Bids made strictly as per provisions of the RFP document should be submitted latest by **04 pm on Thursday, 10th of August 2023**, at the address mentioned below:

**The Director-General
Central Council for Research in Ayurvedic Sciences (CCRAS)
JLNBCAHA Bhavan, No.61-65,
Institutional Area, Opp. 'D' Block, Janakpuri,
New Delhi - 110058**

The proposal must clearly indicate the name of the responding organization and the name, address, and telephone number of the primary contact at the organization for this proposal. The proposal must include the contact name of the local service and account management team that CCRAS can call directly. The Bid submission timelines would not be extended other than for critical reasons. In case of difficulty in bid submission, the following officer of CCRAS can be contacted:

Contact Person at CCRAS Hqrs: Sh. S.R. Meena, Administrative Officer (Admin.) Cont. No.: 99283 96179

Time Schedule: Following activity calendar to be adhered to achieve timely completion of the process.

Task/ Activity	Completion Date
Release of request for EOI	13.07.2023
Pre-Bid meeting, (if required)	20.07.2023, at 11.00 am
Proposal Submission Due Date	10.08.2023; till 4:00pm
Date of Opening of the proposals	10.08.2023; at 4.30 pm

(Handwritten signature)
13/7/2023

**(Renu Rajan)
Admin Officer (Project)
For Director General (CCRAS)**

REQUEST FOR EXPRESSION OF INTEREST(EOI)

For the

**Engagement of Insurance Broker cum Adviser for
Insurance to Clinical Trial Subjects**

**CENTRAL COUNCIL FOR RESEARCH IN AYURVEDIC SCIENCES
2023-24**

Detailed Address:

Central Council for Research in Ayurvedic Sciences
Jawahar Lal Nehru Bhartiya Chikitsa Avum Homeopathy Anusandhan Bhavan No.61-65.
Institutional Area. Opp. 'D' Block. Janakpuri, New Delhi - 110058 (India)

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Section I: Introduction & Instructions for Proposals

Central Councils for Research in Ayurvedic Sciences (hereinafter referred to as CCRAS) has to provide insurance coverage for trial subjects participating in a clinical trial carried out by CCRAS (or on its behalf) for adverse health risk due to their participation in the said trial (s) as per the National Ethical Guideline for Biomedical and Health Research Involving Human Participants - ICMR, 2017.

CCRAS invites Expression of Interest from intending, experienced and established Insurance brokers, holding license duly registered with IRDA, under the composite license category to advice on Clinical Trial Insurance Policies and assist in various insurance related matters including but not limited to emerging risk issues.

At any time prior to deadline for submission of proposal, the CCRAS may for any reason, modify the Request for Proposal (RFP). The prospective respondents having received the RFP shall be notified of the amendments and such amendments shall be binding on them.

CCRAS reserves the right to accept any or reject any or all the proposals in whole or in part without assigning any reasons.

CCRAS intends to select one (1) Insurance Broking/Consulting Firm under their RFP, on contract.

During the pre-qualification and evaluation of the proposals, CCRAS may, at its discretion ask respondents for clarifications on their proposal in writing. The respondents are required to respond within the time frame prescribed by CCRAS.

Proposals need to be submitted in hard copy in sealed envelope. Proposals received by facsimile or by any other means shall be treated as defective, invalid and rejected. Only detailed complete proposals in the form prescribed, received prior to the closing time and date of the proposals shall be taken as valid for consideration.

Respondents are not permitted to modify, substitute, or withdraw proposal after its submission.

The proposal may be submitted along with the covering letter about the proposal, along with the information/documents indicated in the Annex. All pages are required to be signed.

No cost will be borne by the CCRAS towards preparation and submission of the proposals.

The insurance broker cum advisor will be appointed with a view to assist in the assessment of such insurance requirements, to carry out gap analysis for the various clinical trial insurance policies provided by Public Sector Insurance Companies to optimize the insurance cover.

The broker would deal with the insurance companies strictly as per IRDA regulations & do nothing that is disallowed as per the IRDA regulations and have full transparency in its conduct.

Commencement of Assignment

The selected applicant shall commence the assignment from the date of issue of letter of engagement /selection, or such other date as may be decided by the competent authority of CCRAS.

Tenure

The period of engagement shall include all Clinical trials incepting within two years from date of engagement of the said insurance broker and will continue to be in force till the successful completion of the trial (s).

Further, CCRAS may at its sole discretion extend the engagement of the Insurance broker/advisor for further two years from the date of expiry of the original engagement based on satisfactory performance of the said insurance advisor cum broker.

However, the insurance broker cum advisor shall have no right for any claim for any kind of compensation damages etc. due to non-extension of the same after the date of natural expiry of the engagement.

Non-disclosure agreement

The appointed broker cum advisor will be required to execute an agreement of confidentiality & non-disclosure as per the required format.

Section II: Eligibility of Firms

Minimum Qualification Criteria:

1. This invitation to the RFP is open to well established registered companies that are incorporated or registered under the Indian Companies Act, 1956/2013, Bidder to submit certified copies of Memorandum and AOA.
2. Insurance Broking companies must be registered/Issued License by Insurance Regulatory and Development Authority (IRDA) under "Composite" License category & the license should be valid during the currency of the contract subject to IRDA guidelines, copies of relevant licenses to be submitted.
3. The firm should have been existence in India for a period of more than 5 years as of 31st March 2023 i.e. their license has been renewed at least thrice by IRDA.
4. The Insurance Broking Firms should have an annual turnover/revenue of minimum INR 100 crores per year during the last three financial years i,e 2019-20, 2020-21 & 2022-23. Certified copies of financial statement to be submitted along with certificate of turnover from statutory auditor or chartered accountant.
5. Net worth of the company must be positive consecutively for the last 3 completed financial years' up to 31.3.2022 duly certified by the statutory auditor or chartered accountant.
6. The Broking company should have placed direct premium of at least INR 500 crores in the last preceding financial year i,e 2021-22 from Indian Operations. Documentary proof to be submitted.
7. The applicant at present must have a fully functional (responsive to all communications) office established in the National Capital Region and the total Number of on roll employees across the country including Delhi / NCR office should not be less than 100.
8. The applicant should be able to cater the insurance needs of CCRAS across the country.

Disqualification Criteria:

CCRAS may at its sole discretion and at any time during the evaluation of proposal, disqualify any respondent, if the respondent has:

- a) Submitted the proposal documents after the last date of submission.
- b) Made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements.
- c) Failed to provide requisite clarifications, if required.
- d) Its Directors are declared ineligible by the Government of India/State/UT Government for corrupt and fraudulent practices or are blacklisted.

Section III: Scope of Work

A) Identification of Insurance Policies for Clinical Trails and Review of existing Insurance Policies

- a) To apprise of available insurance covers in domestic and international markets.
- b) To assist in the identification of risk & advice on appropriate risk transfer mechanisms.
- c) Where required, to develop customized cover to suit CCRAS' requirement (s).
- d) Preparing risk notes and framing insurance documents and finalizing the terms and condition thereof including but not limited to coverage, including add-on coverage, excess/ deductibles, Policy clauses and warranties
- e) Critical examination of the existing policies which are due for renewal or extension in terms of Risk coverage, Fixation of Limits of Indemnity, Rating, Clauses, Warranties, Condition, Deductible / Excess etc.
- f) Suggesting improvement thereon and executing the same during renewal / extension of Insurance Policies.
- g) Review and recommend additional / new insurance covers considering the nature of risk as assessed for CCRAS
- h) To assist in:
 - 1. Preparation of Request for Quotations document for Insurers
 - 2. Technical evaluation of quotations received from Insurers.
 - 3. Participate in discussion with the insurers in the pre-placement meeting(s).
 - 4. Placement and designing of the Insurance policies taking into consideration optimizing costs, enhancing coverage and ensuring compliance
 - 5. Negotiating and finalizing the terms and condition of insurance optimizing cost, coverage, security and quality of service in accordance with the insurance & risk requirements of CCRAS.
 - 6. Scrutinizing the wording of the final policy documents to protect CCRAS' interest with regards to claim settlement.

B) Claims Management

- a) Coordinating with insurers for immediate intimation and survey
- b) Resolving various queries of insurers /surveyors during claim processing
- c) Guidance in relation to interpretation of policy wording/conditions, warranties, deductibles etc. during claims processing

- d) To assist in verification of documentation as required by insurer / surveyor in pursuit of claim settlement
- e) Coordinating with Insurance Companies, surveyors etc. for prompt settlement of claims
- f) To assist CCRAS in settling the insurance claim from Insurance Company in reasonable time limit as mutually agreed
- g) To arrange for submission of quarterly report on claim settlement status and pending issues

C) Other Services

- a) Assisting CCRAS in identifying any emerging risk issues, taking any new Insurance Policies etc.
- b) Technical assistance in any Insurance Policies, as and when required.
- c) Keeping CCRAS informed of the latest regulations and guidelines and other notable market developments.
- d) Advising from time to time, on developments in the insurance industry having impact on CCRAS.
- e) To conduct training programs for CCRAS executives to explain in detail about the Covers taken, insurance administration and claims.
- f) To engage relevant stakeholders within CCRAS for risk improvement measures & sharing feedback of such exercises.

Section IV: Assessment Criteria

1. Proposal Requirements

The response should be organized into the following sections:

Section 1: Executive summary/ Introduction

Section 2: Proposal Compliance letter

A letter signed by an authorized officer of the organization certifying the proposal's complete compliance with the RFP specifications.

Section 3: Documents included with proposal

All proposal responses will be opened in front of an internal committee constituted for this purpose by CCRAS in the presence of representatives of Insurance Brokers if they choose to remain present.

2. Process to be adopted for evaluation of the bids

The bids will be opened in the presence of an internal committee and proposals in respect of only those applicants who fulfill the eligibility criteria indicated under the Eligibility Section will be considered for evaluation.

The eligible EOI will be evaluated based on details and the points to be awarded as per following table:

Sr. No.	Criteria as on 31 st March 2023 for FY 2022-23	Points	Maximum Score
1	Number of years since direct license given by IRDA. Copy of IRDA License (s) to be submitted		10
	Between 5-10 years	3	
	Above 10 to 15 years	5	
	Above 15 years	10	
2	Overall Premium Placed in FY 2022-23. Premium placement details of last financial year along with certificate from Chartered Accountant to be submitted.		10
	Above Rs. 500 Crs. to Rs.750 Crs	3	
	Above Rs. 750 Crs. to 1000 Crs	5	
	Above 1,000 Crs.	10	

3.	Annual Revenue in FY 2022-23. Audited Financial Statements along with certificate from Chartered Accountant to be submitted		10
	Above Rs 100 crores, up to Rs 125 Crs	3	
	Above Rs. 125 crores, up to 150 crores	5	
	Above Rs 150 crores	10	
4	The total Number of on roll employees across the country including Delhi / NCR office (excluding contracts & Implants) in current FY 2023-24. Declaration from Company Head/ HR on Letter Head required.		10
	Between 100 to 150	3	
	More than 150 up to 250	5	
	More than 250	10	
5	Number of Institutional Clients serviced in FY 2022-23		10
	Up to 1500	3	
	1500-2500	5	
	More than 2500	10	
6	Broker provided portal with all policies, claims, endorsements, etc. available live to customer with facility to intimate claims, upload claims documents, view past claims details, outstanding claims, etc. (non – health & non-life policies and claims) (Self-Declaration & Demonstration during presentation by Bidder)		10
	Yes	10	
	No	0	
7	The Insurance Broking Firm/company having previous experience with clinical trial insurance.		10
	No	0	
	Yes, and placed 50 or less such insurance in last 03 financial years.	05	
	Yes, and placed more than 50 such insurance in last 03 financial years.	10	
8	The Insurance Broking Firm/company having previous experience in claims management in the field of clinical trials insurance.		10
	No	0	
	Yes, and managed 50 or less such claims in last 05 financial years.	05	
	Yes, and managed more than 50 such claims in last 05 financial years.	10	
Total Score (Criteria for Assessment)			80

Applicants scoring less than 60% marks as per above table will be declared ineligible.

In case of tie for any rank, all the bidders having same Score will be considered at par and shall be allocated the same rank. There may be more than one bidder having same rank and, in such case, top 3 scorers will be qualified for presentation to CCRAS.

Top 3 scorers will be called for presentation to CCRAS committee members / team. Based on the presentation, the committee shall assess the capabilities of the bidders and shall award marks to each of the bidder. The marks for "Presentation" part shall be awarded out of total of 20 marks.

The total score of each bidder shall then be arrived at by adding marks scored in "Criteria for Assessment" (Out of 80 marks) to the marks awarded by the CCRAS committee for "Presentation" (out of 20 marks). Total Score assessment will be thus, done out of 100 marks.

Based on total marks scored the bidders shall be ranked (from Rank One (1) downwards), in the descending order of "Total Score" and accordingly finalization of insurance broker (s) will be made by the CCRAS team.

3. CCRAS reserves the right to:

- Reject any or all responses received in response to the EOI without assigning any reason whatsoever
- Cancel the EOI at any stage, without assigning any reason whatsoever
- Waive or change any formalities, irregularities or inconsistencies in this proposal (format & delivery). Such a change/ waiver would be duly and publicly notified in the CCRAS website before the closure of the bid date
- Extend the time for submission of all proposals and such an extension would be duly communicated through e-procurement. CCRAS & Min. of AYUSH 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 as per provisions/guidelines issued by Govt. Of India

4. Proposal Submission

a. Response Format:

Proposals to be submitted in a sealed envelope in the attached format.
(Refer: Annexure 1)

- b.** The bid should be signed by the bidder or any person duly authorized to bind the bidder to the contract. The signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the tender documents and bind the bidder. All pages of the tender documents except brochures, if any, are to be signed by the authorized signatory (Regional Manager and above)
- c.** The bid should contain no interlineations, erasures or over-writings except as necessary to correct errors made by the bidder. In such cases, the person/s signing the bid should authenticate / countersign such corrections.

- d. The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding.
- e. Documents in every respect will be at the Bidder's risk and may result in rejection of the bid.
- f. No columns of the tender should be left blank. Bids with insufficient information and which do not strictly comply with the stipulations given above, are liable for rejection.
- g. The bids will be opened in the presence of authorized representatives of the bidders. However, the representative of the bidder has to produce an authorization letter from the bidder to represent them at the time of opening of Technical bids. Only two representatives will be allowed to represent any bidder. In case the bidder's representative is not present at the time of opening of bids, the bids will still be opened at the scheduled time at the sole discretion of CCRAS.

5. RFP terms and Conditions:

Following additional terms and conditions shall apply to the evaluation process:

- a. **Bidder warranties- By submitting a Response, the Bidder represents and warrants to CCRAS, that, as at the date of submission:**
 - i. The Bidder has fully disclosed to CCRAS in its Responses, all information which could reasonably be regarded as affecting in any way CCRAS's evaluation of the Response;
 - ii. All information contained in the Bidder's Response is true, accurate and complete; and Not misleading in any way;
 - iii. The Bidder will immediately notify CCRAS of the occurrence of any event, fact or circumstance which may cause a material adverse effect on the Bidder's business, assets or financial condition, or CCRAS reputation or render the Bidder unable to perform its obligations under the CCRAS agreement, if any or have a material adverse effect on the evaluation of the responses by CCRAS; and
 - iv. The Bidder has not and will not seek to influence any decisions of CCRAS during the evaluation process or engage in any uncompetitive behavior or other practice which may deny legitimate business opportunities to other Bidders.
- b. **Confidentiality:** Information relating to the examination, clarification, evaluation, and recommendation for the engagement of the aforesaid Insurance broker cum advisor shall not be disclosed to any person who is not officially concerned with the process or is not a retained professional adviser advising CCRAS in relation to matters arising out of or concerning the Selection Process. CCRAS may not divulge any such information unless it is directed to do so by any statutory entity that has the power under law to require its disclosure or to enforce or assert any right or privilege of the statutory entity and/or the Authority or as may be required by law or in connection with any legal process.

- c. **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 CCRAS 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. CCRAS, its officers, employees and agents will not be liable in any way what so ever for 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 CCRAS 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.
- d. This RFP is not an offer to contract, nor should it be construed as such; it is a definition of specific CCRAS requirements and an invitation to recipients to submit a responsive proposal addressing such requirements. CCRAS 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 CCRAS and an insurance company will obligate CCRAS in accordance with the terms and conditions contained in such agreement.
- e. It should be understood that the insurer response to this RFP constitutes an offer to do business on the terms stated in the insurer's response and that, should a contract be awarded, CCRAS may, at its option, incorporate all or any part of the response to this RFP in the contract. CCRAS reserves the right to accept the offer without further discussions and without any additional opportunity to amend, supplement or revise the submitted offer.
- f. CCRAS's right to verify - CCRAS 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.
- g. **Selection criteria** - The selection criteria, inquiries, questions or information put forth in the Response are meant to be provided on the aforesaid and established through the details submitted by the bidder in the proposal. Applicants scoring less than 60% marks as per above table will be declared ineligible.
- h. **Termination/or suspension of evaluation process** - CCRAS 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 CCRAS is not obliged to provide any reasons.
- i. **Remuneration**-CCRAS shall not pay any kind of direct fees/remuneration etc for the services rendered by insurance broker cum advisor to CCRAS. CCRAS shall not entertain any request for remuneration/fees etc nor any claim for remuneration/reimbursement of expenses/losses from the insurance broker cum advisor.

- j. Other Rights** - Without limiting its rights under any other clause of this evaluation process or at law, and without liability to the Bidder or any third party, CCRAS may at any stage of the evaluation process:

 - i. Require additional information from a Bidder;
 - ii. Change the structure and timing of the evaluation process;
 - iii. Terminate further participation in the evaluation process by a Bidder;
 - iv. Vary or extend the timetable and evaluation process; Accept any non-complying Response; or
 - v. Vary the terms and conditions of the evaluation process, the RFP or specifications or requirements at any time.
- k. 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 CCRAS with the response, the revised response or any additional information)
- l. Non-Reliance by Bidder** - Bidder, by submitting a Response, acknowledges that:

 - i. It does not rely on any information, representation or warranty, whether oral or in writing or arising from other conduct, other than that specified in this RFP or otherwise provided by CCRAS in writing;
 - ii. It has made its own inquiries as to the risks, contingencies and other circumstances that may have an effect on the Bidder's Response as well as the accuracy, currency or completeness of such information; and
 - iii. Information provided in its Responses are based on historical trends and does not constitute a representation that such trends will continue into the future or occur again and nothing contained in its Response can be relied upon as a commitment, guarantee or representation regarding future events or performance.
- m. Right to vary** - CCRAS reserves the right to vary any aspect of this valuation process, RFP without liability to Bidder. Where CCRAS varies any aspect of this evaluation process or the agreement, CCRAS shall notify the Bidder of that variation.
- n. Incorporation of Responses into agreement** - The Successful Bidder, as concluded by CCRAS, shall sign an agreement. CCRAS may, at its sole discretion, incorporate any portion of any successful Response of a successful Bidder into the final CCRAS agreement.
- o. 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.
- p. 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 sole Arbitrator will be The

Director General, CCRAS, New Delhi. The decision of the Arbitrator shall be final and binding. The venue of arbitration shall be New Delhi.

- q. The evaluation process as communicated earlier shall continue without any changes.
- r. In the event that the insurer elects not to respond to this RFP, then the restrictions shall continue to apply to the use or disclosure of the information. Additionally, Bidders must immediately return this document and certify in writing to CCRAS, that all copies have been returned to CCRAS, or destroyed.
- s. **Clause for not being banned from business:** The appointed insurance broker cum advisor shall confirm & undertake (in Proforma I) that they have not been banned from Business with respect to Insurance broking & similar business, as on date of engagement as per undertaking given below to be executed by the principal officer of the broking company.

Proforma: I

Undertaking for not being banned for conduct of Insurance Business

(On letter-head)

To be signed by the principal officer of the company.

We do hereby undertake & confirm that CCRAS or any government department (applicable for all Ministries) have not banned / debarred business with us with respect to Insurance broking & similar business as on the date of engagement.

We hereby declare that we have not been suspended / delisted by any Court of Law in India with respect to Insurance broking business.

We hereby undertake and confirm that we have understood the scope of work properly and shall comply with the terms of engagement. “

In case at a later date the undertaking is found to be false or incorrect, CCRAS shall have the right to cancel the engagement & take other recourse as required under law.

STAMP & SIGNATURE OF CEO/COO

ANNEXURE 1**Insurance Broker's Information Sheet****Annexure 1**

Technical bid for the engagement of insurance broker(s)/consultant(s) for the policy year 2023-24

(Details to be provided as per year ended _____)

S.no	Particulars	Answer Yes/No	Documents required in support
1	Name of the company		Copy of Certificate under companies act
2	Registered office address		
3	Type of license		Copy of original license issued by IRDA while granting the license and confirmation that the entity can do business
4	Number of years in Insurance Broking operation in India with Supporting documents		License Copy
5	Revenues (in Cr.) 2021-22, 2020-21, 2019-20		Submitted the copy of audited balance sheet for the financial year(s)
6	Paid up capital (in cr.) 2021-22, 2020-21, 2019-20		Submitted the copy of audited balance sheet for the financial year(s)
7	Direct employee strength (excluding contract and sub-contract employees)		Certified copy by Chartered Accountant
8	No. Of offices with address		Certified copy by Chartered Accountant
9	No. of corporate clients		Certified copy by Chartered Accountant
10	Direct Premium Placement 2021-22, 2020-21, 2019-20		Certified copy by Chartered Accountant
11	Reserves & Surplus (in cr.)		Submitted the copy of audited balance sheet for the financial year(s)
12	Undertaking Taking in Proforma-1		Signed & Stamped on Company's letter head

