

GOVERNMENT OF BIHAR
Animal & Fisheries Resources Department
Bihar Livestock Development Agency, Patna


RETENDER FOR SELECTION OF INTERMEDIARY/BROKER

Bihar Livestock Development Agency invites sealed Request for Proposal of Technical bid from **IRDAI approved intermediary/Broker Company** for selection of Intermediary/Broker by BLDA for "Risk management and livestock Insurance" coverage of Animals of Bihar. Animals to be covered under this proposal are as follows:-

1. Indigenous, crossbred Milch Cattle & Buffalo.
2. Load carrying animals (Pack Animal) like Horse, Donkey, Mule, Pony, Camel and male of cattle & buffalo.
3. Other small animal like Sheep, Goat, Pig and Rabbit.

The Technical Bid of intermediary for selection of Intermediary/Broker should be submitted to Project Director, Bihar Livestock Development Agency (BLDA), P.O.- B.V. College, Patna-800014 in a sealed envelope duly marked as "Technical Bid of intermediary for selection of Intermediary/Broker for Risk management and livestock Insurance coverage of Animals of Bihar". The last date of receiving of Bid in the office of Project Director, Bihar Livestock Development Agency (BLDA) is 10.12.2019 till 01.00 PM. The technical bid will be opened on 10.12.2019 at 03.00 PM in the office of the Project Director, Bihar Livestock Development Agency (BLDA), 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- [http:// www.ahd.bih.nic.in](http://www.ahd.bih.nic.in) .

The details of offer, terms and conditions may be seen on the Departmental website- [http:// www.ahd.bih.nic.in](http://www.ahd.bih.nic.in).


Project Director,
BLDA, Patna

General Conditions for selection of Intermediary/Broker

“Risk management and livestock insurance” as a component of centrally sponsored scheme “National Livestock Mission” (NLM) is to be implemented in all the 38 districts of Bihar through Bihar Livestock Development Agency (B.L.D.A.), Patna. This component aims towards 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 livestock to the people. Insurance company has already been selected through RFP for Risk management and livestock insurance PR No.:- 02144(Animal) 2019-20. BLDA has to provide mandate to a Intermediary/ Broker. So, For this, sealed Request for Proposal of Technical bid from **IRDAI approved intermediary/Broker is needed** under following terms and conditions.

The Terms and conditions are as follows:-

1. The indigenous/crossbred milch animals, pack animals (Horses, Donkey, Mules, Camels, Ponies and cattle/ Buffalo Male) and other livestock (Goat, sheep, pigs, Rabbit, Yak and Mithun etc) will be under the purview of the “Risk Management and Livestock Insurance”.
2. Intermediary/Broker should have been in existence for a period of minimum 3 years.
3. Experience of minimum two year in cattle insurance compulsory.
4. Must have experience of minimum 40,000 cattle insurance.
5. Should have helped the insurance company in settlement of at least 5000 cattle claims.
6. Must have Experience of cattle insurance under government scheme in at least one (1) state.
7. **Weightage will be given in selection on experience of cattle insurance, Number of settlement claimed in cattle insurance, Number of states covered with cattle insurance.**
8. Dedicated software for livestock insurance, maintenance of data and providing MIS. Access to the software should be made available to all the veterinary officers and the District veterinary officer.
9. Benefit of subsidy can be taken up to 5 Cattle unit per beneficiary per household. 1 Cattle unit= 1 large animal= 10 sheep/goat /pig/rabbit. A beneficiary, having less than 5 animals/ 1 cattle unit, can also avail the benefit of subsidy. However a beneficiary may insure more than 5 ‘cattle unit’ by paying full premium for each exceeding cattle unit without availing the benefit of subsidy.
10. Total 5800(Five thousand eight hundred) Cattle unit will be Covered for Schedule caste/Schedule Tribe category and 23200 (twenty two thousand two hundred) cattle unit will be covered for General Category (OBC &General). Target may be increased or decreased as per Government decision. District wise target is as follow:-

District wise Target of Cattle Unit to be insured*					
Sl No	ZoNE wise	District	Target		
			General	SC/ST	Total
1	PATNA	Patna	849	212	1061
2		Nalanda	656	164	820
3		Bhojpur	573	143	716
4		Buxar	496	124	620
5		Kaimur (Bhabua)	588	147	735
6		Rohtas	1059	265	1324
7	Magadh	Gaya	963	241	1204
8		Jehanabad	250	63	313
9		Arwal	169	42	211
10		Nawada	439	110	549
11		Aurangabad	701	175	876
12	Bhagalpur	Bhagalpur	922	230	1152



13		Banka	720	180	900
14		Munger	263	66	329
15		Lakhisarai	237	59	296
16		Jamui	491	123	614
17		Khagaria	457	114	571
18		Sheikhpura	134	33	167
19	Purnia	Purnia	726	181	907
20		Katihar	776	194	970
21		Kishanganj	454	113	567
22		Araria	1001	250	1251
23	Kosi	Saharsa	538	135	673
24		Supaul	920	230	1150
25		Madhepura	641	160	801
26	Darbhanga	Darbhanga	621	155	776
27		Madhubani	933	233	1166
28		Samastipur	962	240	1202
29		Begusarai	610	153	763
30	Tirhut	Muzaffarpur	816	204	1020
31		Vaishali	556	139	695
32		Purba Champaran	846	212	1058
33		Pashchim Champaran	680	170	850
34		Sheohar	100	25	125
35		Sitamarhi	382	96	478
36	Saran	Saran	716	179	895
37		Siwan	573	144	717
38		Gopalganj	382	96	478
39		Total	23200	5800	29000

11. The rate of premium for one year policy quoted by the selected insurance agency (The New India Assurance Company Limited) is 2.89%. Premium amount will comprise "Central share 25%. State share 25% and beneficiary share 50% for APL" and "central share 40%, State share 30% and beneficiary share 30% for BPL/SC/ST" in Bihar State. Apart from premium amount applicable taxes will be paid by beneficiary. Intermediary/Broker will get their commission from The New India Assurance Company Limited according to IRDA Rule/s.
12. The minimum value of the animal should be assessed by taking Rs 3000 per liter per day yield of milk or as per the price prevailing in the local market (declared by Government) for cow and Rs.4000 per liter per day yield of milk or as prevailing in the local market (declared by Government) for buffalo. The market price of pack animals (Horses, Donkey, Mules, Camels, Ponies and cattle/ Buffalo Male) and other livestock (Goat, sheep, pigs and Rabbits) are to be assessed by negotiating jointly by the owner of the animal and by insurance company in presence of the veterinary doctor. In case of dispute the price fixation would be settled by the Gram Panchayat/ BDO.
13. 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. The cost of fixing the ear tags or the recent technology of fixing microchips will be borne by the insurance companies. Beneficiary shall be responsible for safe keeping of ear Tag/microchip, failing which he/she will not be eligible to claim insured amount.
14. 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.
15. While processing an insurance proposal, one photograph of the animal with the owner and one photograph of the animal clearly displaying the EAR TAG shall be taken. It will be mandatory for the insurance company to keep these photos in records. The cost of the photos and EAR TAG will be borne by the company.
16. Insurance policy will be covered only after a valid Health Certificate issued by Veterinary Doctor of Bihar Government of concerned area. Ear Tag no. should be mentioned in Health Certificate.
17. Govt. Veterinary Doctor of concerned area will select the animals and insurance coverage will be provided by the insurance company.



18. Certificate of BPL or Caste certificate for SC & ST will be needed to take benefit of this group failing which owner will be considered as APL.
19. Preference of women in insurance will be given.
20. Just after payment of "premium-share by owner" the policy will be effective for coverage of risk management and insurance. Premium share by owner will be paid to company agent after selection in presence of Govt. Vet. Insurance company will provide a copy of receiving of the premium Amount for insurance to owner.
21. 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.
22. 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, (iii) Claim form & (iv) Postmortem report of Govt. Veterinary Doctor.
23. Claim intimation should be intimated to the block level Govt. veterinarian & nominated person of Insurance Company/Intermediary by phone/mobile/E-mail/SMS as soon as possible. The carcass should not be disposed off at the time of lodging claim and it should be made available for inspection of Insurance Company/Intermediary, if it desires and inform to do so within 6 hrs of intimation. If Insurance Company/Intermediary does not inform for inspection of carcass within 6 hours of intimation, owner will dispose after post-mortem report.
24. The claim shall be settled within 15 days of receipt of aforesaid four documents by the company. If the agency fails to settle the claim within 15 days of submission of required above mentioned documents, the agency will be liable to pay a penalty of 12% compound interest per annum to the beneficiary.
25. The beneficiary should get full payment of the sum insured 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 along with BLDA. District Monitoring Committee will comprise of:-
 - i. District Animal Husbandry officer - Chairman
 - ii. District Level officer of C. D. Pariyojna - Member
 - iii. Senior Departmental Officer - Member
 - iv. TVO(mobile)/APO - Member
 - v. Representative of Insurance Agency/Intermediary - Member
26. 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.
27. The Technical bid should be sealed in envelope and super scribed with "**Technical bid Proposal for Risk Management and Livestock insurance**". The Proposal should reach the office of the Project Director, Bihar Livestock Development Agency, Patna 800014 on or before 10.12.2019 up to 01.00 PM by hand/Speed post/registered post. The technical bid will be opened on 10.12.2019 at 03.00 PM in the office of the Project Director, Bihar Livestock Development Agency (BLDA), Patna by the Technical Committee.
28. Technical bid should essentially include-
 - i. Photocopy of certificate of registration with IRDAI.
 - ii. Proof of experience of minimum two (2) years in the field of Livestock insurance.
 - iii. Photocopy of GST registration certificate.
 - iv. Affidavit regarding non-blacklisting by the Central govt. /any State Govt./any Govt. Undertaking/Semi Govt. institution of India.



v. Declaration to accept all the terms and conditions of the Proposal.

29. All the enclosure must be attested / self attested by the bidder.
30. The decision of Technical Committee will be final.
31. The successful bidders will have to execute a tripartite agreement within one week with the Project Director, BLDA and Insurance Company incorporating all the terms & conditions of this Proposal notice and RFP on non Judicial Bond Paper of appropriate denomination
32. **Extension in time for completion of work:-**Extension in time for completion of work with or without liquidity damages up to 1/3 of originally stipulated period may be approved by the project director BLDA and variation beyond the originally stipulated period require the approval of the chairman BLDA.
33. Proposal paper along with annexure and enclosure should be indexed by bidder. Topic wise page no. should be clearly mentioned in the index.
34. In case of dispute, the decision of the chairman, BLDA will be binding to all.
35. The Project Director, BLDA reserves the right to amend any part of Proposal.
36. The Project Director, BLDA reserves the right to reject all or any Proposal.
37. All legal proceeding, if necessity arises shall be subject to the jurisdiction of competent court of justice in Bihar.
38. More information may obtain from the BLDA (Telephone No.- 0612-2227176) or the departmental website www.ahd.bih.nic.in.

20/11/19

Project Director
B.L.D.A., Patna

Annexure-I

Technical Bid information Format

Sl.No.	Particulars	Page no.	
1	Photocopy of certificate of registration with IRDAI.		
2	Proof of experience of minimum two (2) years in the field of Livestock insurance.		
3	Proof Forty thousands cattle insurance in any part of India.		
4	Proof settlement of at least 5000 cattle claims in any part of India.		
5	Proof of work of cattle insurance with state Government in at least 1(One) state.		
6	Photocopy of GST registration certificate.		
7	Affidavit regarding non-blacklisting by the Central govt. /any State Govt./any Govt. Undertaking/Semi Govt. institution of India.		
8	Address of branch office/s in Bihar State if any.		
9	Self Declaration on Pad to accept all the terms and conditions of the proposal .		

- Weightage will be given in selection on experience of cattle insurance, Number of settlement claimed in cattle insurance, Number of states covered with cattle insurance.

Sign & Seal of authorized person

