



STATE LIFE
INSURANCE CORPORATION OF PAKISTAN

PABX : 99200328 - 99200353
: 99200393 - 99200395
FAX : 99200302
Grams: GROU PEN
GROUP & PENSIONS
(LAHORE ZONE)
State Life Building.
P.O.Box: 1234
15-A Sir Agha Khan Road,
(Davis Road), LAHORE - 54000

The Director General (LDA)
Lahore Development Authority,
New Office Bldg. 467 D-II,
M.A. Johar Town,
Lahore.

September 5, 2019

Sub: Grievance – Misprocurement Against Tender Regarding Hiring Of Firm For Group Life Insurance For LDA Employees

Respected Sir,

This has reference to your letter dated 8th August 2019, and our response letter dated 16th August 2019 (copies enclosed for ready reference).

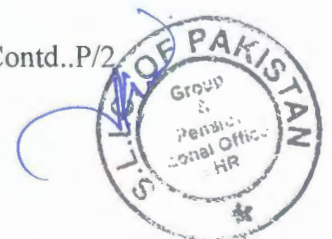
So far we have not received any formal response against our complaint letter dated 16th August 2019 which was to complaint against unfair and pre rigged procurement by Lahore Development Authority (LDA).

It is pertinent to mention that we have not received formal response from any concerned official of LDA and a fair opportunity of being heard in person is also not provided. In this regard we have already shared our point of view and additionally the following requires due consideration:

1. We regret to remind/inform you that our letter our letter dated 16th August 2019 has not been responded deliberately till to date and the errors and omissions in the evaluation have not been addressed.
2. The exclusive maltreatment made to State Life is a matter of malafide action and contrary to the provision of PPRA Rules. It becomes more imperative when our Corporation is the only "AAA" rated financial institution.
3. There were additional benefits offered by State Life, which were in the best interest of LDA employees
4. Concerned authorities of LDA have neither addressed our concerns, before opening of Financial Bids, nor have they published the results at any relevant website.

In the light of above, we request the management to intervene in this matter and stop further proceeding in the tender, till State Life given a fair and equal chance in bidding, as per requirement of the tender and PPRA rules. We request your support in resolving this issue to avoid further uncertainty in the procurement by giving due consideration to our submissions.

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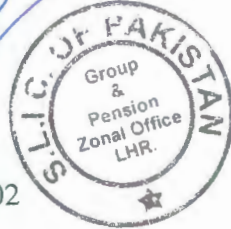
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The above mentioned objections/issues regarding the bid, show that the requirements are not fulfilled in the best interest of LDA employees. In light of this, the bid warrants cancellation and consideration in the awarding of the contract.

The opportunity of being heard is a fundamental right of the bidder and the non-responsive attitude against our earlier letter is also not in line with the spirit of fair procurement. Therefore we reserve the right to pursue all legal remedies under law.

Kind regards.


SHAHID LATIF,
Sector Head,
Cell # 0300-9424002



CC to:

1. Director C&I, Lahore Development Authority.
2. PPRA Punjab, Al-Falah Building Lahore.
3. Director General, NAB Punjab
4. Transparency International, Karachi.

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INSURANCE CORPORATION OF PAKISTAN

The Director General (LDA),
Lahore Development Authority,
New Office Bldg. 467 D-II,
M.A. Johar Town,
Lahore.

August 16, 2019

Sub: EVALUATION OF THE TECHNICAL PROPOSAL REGARDING HIRING
OF FIRM FOR GROUP LIFE INSURANCE FOR LDA EMPLOYEES

Respected Sir,

This has reference to your letter dated 8th August 2019, regarding the subjected matter received today through WhatsApp image forwarded by Mr. Hussain Shah (copy attached). According to the letter State Life Insurance Corporation of Pakistan has not been technically qualified for the said tender.

Upon receipt of the letter we enquired for the reasons of this disqualification from Mr. Husaain. In reply to our query Mr. Hussain again send us the WhatsApp image "Technical Evaluation Performa" of State Life. According to the evaluation report, to our surprised, Zero Marks are given to State Life against the benefits offered by us.(copy attached)

We understand that there might be a misunderstanding while evaluating the proposal as we have clearly mentioned in our covering letter the provision of all the benefits desired in the tender documents as well as two additional benefits offered by us (copy of covering letter attached). We have also attached the signed copy of all the documents required in the tender document, along with its annexures, with our proposal which indicates our consent to provide all the benefits mentioned in the tender documents.

Moreover the evaluation committee has not awarded any marks for financial strength (liquidity and profitability) to State Life, which is the only "AAA" rated insurance company in Pakistan.

You are requested to please look into the matter and instruct the concerned quarters to re-evaluate our proposal.

Looking forward to a favorable response from your learned office.

Thanking you.

Yours faithfully,

Shahid Latif
SHAHID LATIF,
Sector Head,
Cell # 0300-9424002

*Assistant Director
Procurement, LDA Lahore*

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SAMI
19-8-19
D.G. Pc.

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19/8/19
Diamy BDP #
1420

FIRM NAME:

STATE LIFE INSURANCE CORPORATION OF PAKISTAN
TECHNICAL EVALUATION PERFORMA

Minimum Qualifying Marks: 70

CRITERIA	DETAIL AND EVIDENCE		MARKS	OBTAINED	REMARKS
Detailed proposal and operation plan for the cover to be provided	Group life insurance cover proposal clearly indicating the provision and limitation of the cover	<p>Maximum Marks</p> <p>Benefits as per detailed plan mentioned in TORs:</p> <input type="checkbox"/> Death benefit <input type="checkbox"/> Postretirement benefit <input type="checkbox"/> Bereaved family benefit <input type="checkbox"/> Profit sharing <input type="checkbox"/> Total permanent disability benefit <input type="checkbox"/> Permanent partial disability benefit <input type="checkbox"/> Partial temporary disability benefit <input type="checkbox"/> Additional benefits	<p>40 marks</p> <p>5 marks</p> <p>5 marks</p> <p>5 marks</p> <p>5 marks</p> <p>5 marks</p> <p>5 marks</p> <p>5 marks</p> <p>5 marks</p>	<p>0</p> <p>0</p> <p>0</p> <p>0</p> <p>0</p> <p>0</p> <p>0</p> <p>0</p>	Detailed proposal is not attached according to TOR
Qualification and experience of key personnel	By proving CVs and certificate copies	<p>Maximum Marks</p> <p>Government life department and under writing department (at least 10 employees in each department)</p> <input type="checkbox"/> For master degree holders <input type="checkbox"/> For diploma in insurance	<p>10 marks</p> <p>5 marks</p> <p>5 marks</p>	<p>10</p> <p>5</p> <p>5</p>	
List of contracts handled in similar size or nature in last five years	Signed contract documents / award letters	<p>Maximum Marks</p> <input type="checkbox"/> Contracts with private firms <input type="checkbox"/> Contract with government organization	<p>20 marks</p> <p>2 marks</p> <p>4 marks</p>	<p>20</p>	Only list attached
Liquidity ratio for the latest 2 years (current assets/current liabilities)	Latest audited and certified accounts showing balance sheet and income statement	<p>Maximum Marks</p> <input type="checkbox"/> >2:1 <input type="checkbox"/> 2:1 to 1:1 <input type="checkbox"/> 0.9:1 to 0.5:1 <input type="checkbox"/> Less than 0.5:1	<p>10 marks</p> <p>10 marks</p> <p>07 marks</p> <p>05 marks</p> <p>0 marks</p>	<p>0</p>	
Average profitability margin for last 2 years (profit before interest & tax/sales)	Latest audited and certified accounts showing balance sheet and income statement	<p>Maximum Marks</p> <input type="checkbox"/> Above 15% margin <input type="checkbox"/> 10 – 15 % <input type="checkbox"/> 05 – 10 % <input type="checkbox"/> Below 05%	<p>10 marks</p> <p>10 marks</p> <p>07 marks</p> <p>05 marks</p> <p>0 marks</p>	<p>0</p>	below 5 % as per attached doc
Relationship with a financial institution to show credit worthiness	Letter of reference from suppliers existing business bank account or financial institution	<p>Maximum Marks</p> <input type="checkbox"/> >2 reference letters <input type="checkbox"/> 2 reference letters <input type="checkbox"/> 1 reference letter <input type="checkbox"/> No reference letter	<p>05 marks</p> <p>05 marks</p> <p>03 marks</p> <p>01 marks</p> <p>0 marks</p>	<p>1</p>	UBL's certificate attached
International recognition/ Rating	Copy of valid certifications	<p>Maximum Marks</p> <input type="checkbox"/> ISO or any other certificate from accredited body <input type="checkbox"/> "AAA" Rating of the Insurance Firm <input type="checkbox"/> No certificate	<p>05 marks</p> <p>03 marks</p> <p>02 marks</p> <p>00 marks</p>	<p>2</p>	AAA rating
TOTAL			100	32	

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