Group Health Insurance Request for Proposal

Request for Proposal 2027

Sharjah Chamber of Commerce and Industry
Expo Centre Sharjah
National Food Factory L.L.C. SP

Final census and claims update | 31 October 2026

Procurement field	Details
Policy period	01/01/2027 - 31/12/2027
RFP issue date	12/11/2026
Proposal deadline	26/11/2026

Invitation and confidentiality

Sharjah Chamber of Commerce and Industry (SCCI) invites qualified insurers to propose group medical insurance for eligible employees and dependents of SCCI, Expo Centre Sharjah and National Food Factory L.L.C.SP. Bidders shall quote for all three entities and every category in the agreed census, identify all variations, and submit the schedules and supporting information requested below.

This document and its appendices are confidential. Recipients may use them only to prepare a proposal and may share them only with personnel and advisers who need access for that purpose. Any member or claims data supplied for pricing must be handled securely and used only for this procurement.

1 Scope and policy structure

The insurance categories are VIP, A, B, B Overage, C and Enhanced. The source labels VIP/Premium and A/Premium correspond to VIP and A respectively. B Overage covers the two existing elderly members, an employee and his wife. Enhanced covers one employee spouse with Abu Dhabi residency and carries the same benefits as Category A. Preserve these category assignments when quoting.

Retain the existing 2025-2026 benefits for all categories, subject to the Category C pharmacy amendment in section 3. The outpatient visit deductibles are:

Plan	Outpatient visit deductible	Variants
VIP	AED 80	With or without maternity; dental
A	AED 100	With or without maternity; dental
B	AED 80	With or without maternity; dental
C	AED 25	With or without maternity; dental

Cover shall apply to the eligible employees and dependents shown in the final member census, including members above age 60 where included in that census. Bidders shall state eligibility rules, enrolment and deletion procedures, pro rata adjustments, and any age limits or loading.

Retain the existing hospital and provider networks for each category, including University Hospital Sharjah, with the existing direct-billing and member cost-sharing terms. Cover eligible members across the UAE, including the Enhanced member with Abu Dhabi residency. Bidders shall disclose any proposed benefit or network change in the compliance schedule.

2 Member census and claims experience

The approved pricing census comprises the 655 membership records in the three final member lists. Retain all supplied records and category assignments for quotation. Any subsequent additions, deletions or corrections will be communicated through the Procurement Department. A zero means that no record was supplied for that entity and category.

Insurance category	SCCI	Expo	National Food Factory	Total
VIP	76	8	0	84
A	305	24	0	329
B	59	93	8	160
B Overage	2	0	0	2
C	67	11	1	79
Enhanced	1	0	0	1
Total	510	136	9	655

Member type	SCCI	Expo	Factory	Total
Employee records labelled Self	205	67	6	278
Dependent records	305	69	3	377
Total	510	136	9	655

Sources: SCCI.xlsx (510 records), EXPO.xlsx (136 records), and National Food.xlsx (9 records), supplied on 5 November 2026. These final lists replace the earlier census files and form Appendix B for pricing the policy from 1 January to 31 December 2027.

Maternity cover applies to married female employees and employees' wives aged 18 to 45 inclusive. The counts in section 6.2 apply this eligibility rule to the supplied census using completed age on 1 January 2027. The member lists form Appendix B.

Claims experience reported by the insurer 2024 to 2026

Policy year	Claims reporting period	Active census	Incurred claims including IBNR AED	Reported loss ratio	Report extraction date
2024	01/01/2024 to 31/10/2024	635	4,484,936	104%	05/11/2024
2025	01/01/2025 to 31/08/2025	640	3,982,713	108%	22/09/2025
2026	01/01/2026 to 31/10/2026	655	5,269,417	111%	02/11/2026

Sources: Claim Report 2024.pdf, Claim Report 2025.pdf and Claims Report 2026.pdf. Claims and loss ratios are reproduced as reported by the incumbent insurer. Each policy year runs from 1 January to 31 December; the reporting cutoffs are shown above. The three reports form Appendix C.

The 2026 report and final approved pricing census both record 655 members: SCCI 510, Expo Centre Sharjah 136 and National Food Factory 9. Historical census counts are separate report snapshots. Bidders shall quote against the approved 655-member census for 2027 and refer to Appendix C for the detailed claims analysis.

Reporting periods differ. Although the 2025 file is headed January-December, the insurer's cover specifies 31 August 2025 as its reporting cutoff. No figures have been annualized. Historical claims are indicative and do not guarantee future utilization.

3 Benefits and medical network

Retain the existing 2025-2026 Table of Benefits for each category, with Enhanced matching Category A and B Overage retaining its existing benefits. The only requested benefit amendment is the Category C pharmacy limit below. Bidders shall return a comparison covering annual limits, geographical area, inpatient, outpatient, day care, pharmacy, maternity, dental, mental health, physiotherapy, chronic and pre-existing conditions, preventive care, co-payments, waiting periods and exclusions.

Category C pharmacy benefit limit: AED 8,500 per insured member per policy year. Bidders shall reflect this limit in the proposed Table of Benefits and Category C pricing.

Retain the existing hospital and provider network for each category. The existing network schedule is Appendix D. Bidders shall return a current, searchable network list and confirm that the existing providers remain available on the same basis. Disclose any provider removal, substitution, restriction or change to direct billing or member cost sharing.

Bidders shall quote against the benefits specified in this RFP and Appendix A. Every reduction, exclusion, limit, condition or network difference shall be recorded in the compliance matrix with the precise replacement wording and pricing impact. Items left blank will not be treated as an approved variation.

4 Administration and service requirements

The proposal shall identify the insurer, administrator and any TPA, the dedicated account manager, escalation contacts, employee support channels and 24-hour emergency assistance. The bidder shall state its measurable service commitments and provide a sample monthly performance report.

Service	Bidder response required
Onboarding and e-cards	Turnaround from receipt of complete enrolment data; app and card access
Routine pre-approval	Target response time, clock start and exclusions
Urgent pre-approval	Target response time and 24-hour process
Reimbursement	Submission method and settlement target from complete documents
Complaints and escalation	Acknowledgement, resolution and escalation targets
Reporting	Monthly membership, claims and utilization; quarterly review
Account management	Named team, service hours and replacement process

5 Proposal submission

Bidders shall submit a technical proposal and a separately identified financial proposal through the method communicated by the Procurement Department, by the proposal deadline and time specified on the first page of this RFP. The technical submission must include:

- Executive summary and legal entity, license and insurer/TPA roles.
- Completed TOB comparison, network list and Appendix F compliance matrix.
- Policy wording, exclusions, endorsements and any underwriting or pre-existing condition conditions.
- Service commitment table claims and reimbursement process, digital service details and reporting samples.
- Implementation plan, member communication and transition arrangements.
- All assumptions, qualifications and deviations cross-referenced to the relevant clause.

The financial submission must use the separate quotation forms prepared and issued by the Procurement Department, state its validity period and disclose all taxes, fees, loadings, commissions if applicable, and adjustment mechanisms. Evaluation will consider compliance, network, service and total cost in accordance with the tender conditions.

6 Census and maternity eligibility

Financial quotation forms, including age-band rates, maternity supplements and entity totals, will be prepared and issued separately by the Procurement Department. Use the approved census and maternity counts below when completing those forms. Retain B Overage as the existing two-member category and quote Enhanced with Category A benefits and the required Abu Dhabi residency coverage.

6 1 Approved pricing census by age band

Age bands use completed age on 1 January 2027, calculated from dates of birth in the final supplied lists. All 655 approved source records are retained. Apply this rating date consistently to base rates and maternity eligibility; disclose any alternative rating method and its pricing effect in the proposal.

Age range	VIP	A	B	B OverAge	C	Enhanced	Total
0-4	2	23	12	0	3	0	40
5-9	4	30	17	0	8	0	59
10-14	6	32	13	0	5	0	56
15-19	16	39	12	0	5	0	72
20-24	16	28	0	0	2	0	46
25-29	1	7	9	0	5	0	22
30-34	1	20	18	0	3	0	42
35-39	1	29	14	0	7	1	52
40-44	5	34	17	0	8	0	64
45-49	7	34	21	0	13	0	75
50-54	9	22	9	0	8	0	48
55-59	12	19	11	0	7	0	49
60-64	4	5	4	0	4	0	17
65-69	0	5	1	0	1	0	7
70-74	0	2	0	0	0	0	2
75-79	0	0	0	0	0	0	0
80-84	0	0	1	1	0	0	2
85-89	0	0	1	0	0	0	1
90-94	0	0	0	1	0	0	1
Total	**84**	**329**	**160**	**2**	**79**	**1**	**655**

Sources: final member lists SCCI.xlsx, EXPO.xlsx and National Food.xlsx, grouped by insurance category and completed age on 1 January 2027. Entity totals are SCCI 510, Expo Centre Sharjah 136 and National Food Factory 9. There are no current members aged 75 to 79.

6 2 Maternity eligibility and member counts

Maternity cover applies to married female employees and employees' wives aged 18 to 45 inclusive on 1 January 2027. The table shows the eligible census by entity and category. Apply the supplement only to those members, including ages 18 and 45, rather than to everyone in the wider 15-19 or 45-49 base-rate bands.

Insurance category	SCCI	Expo	Factory	Total eligible
VIP	3	1	0	4
A	30	5	0	35
B	6	21	0	27
B Overage	0	0	0	0
C	7	0	0	7
Enhanced	1	0	0	1
Total	**47**	**27**	**0**	**74**

Members eligible for maternity cover already form part of the approved 655-member census and must not be counted again. Any additional maternity premium shall be quoted in the separate financial forms issued by the Procurement Department.

Provide the pro rate and conditions for additions and deletions during the policy year, including minimum premiums and any minimum membership conditions. State how ageing during the policy year affects rates, if applicable. Show the price effect of each proposed benefit or network deviation.

7 Compliance and deviation schedule

For each requirement, mark Comply, Deviate or Not offered, and provide the exact clause reference and explanation. Expand the matrix as needed to cover every line of Appendix A and Appendix D. No unlisted exception will be accepted by SCCI.

Requirement	Status	Clause and precise deviation
All three entities and eligibility	[ ]	[ ]
VIP, A, B and C benefits	[ ]	[ ]
Category C pharmacy limit AED 8,500	[ ]	[ ]
B Overage and Enhanced terms	[ ]	[ ]
Maternity variants	[ ]	[ ]
Dental cover	[ ]	[ ]
Deductibles and co-payments	[ ]	[ ]
Annual and sub-limits	[ ]	[ ]
Chronic and pre-existing conditions	[ ]	[ ]
Geographic and Abu Dhabi cover	[ ]	[ ]
Required provider network	[ ]	[ ]
Service and reporting	[ ]	[ ]
Policy wording and exclusions	[ ]	[ ]

8 Appendices and procurement coordination

Appendix	Content	Circulation and response
A	Existing 2025-2026 benefits with the Category C pharmacy amendment	Attached
B	Final approved member lists for all three entities; maternity allocation in section 6.2	Attached
C	Claims history 2024, 2025 and 2026, with the reporting periods shown in section 2	Attached
D	Existing hospital and provider network by insurance category	Attached
E	Financial quotation forms issued separately	Prepared and issued separately by the Procurement Department
F	Compliance and deviation matrix	Section 7; bidder to complete and expand for TOB