



NATIONAL INSURANCE COMPANY LIMITED

Owned by the Government of Pakistan

Pre-Qualification of Surveyors via Open Framework Agreement (NICL/Procurement/2026/9)

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1. Objective

To appoint insurance surveyors for assignment of claims cases as per requirements, nature of business, level of risk and profile of the surveyors. The objective of this task is to prequalify and select a maximum of the top 40 surveyors that achieve the minimum qualifying score of 65 marks.

2. Scope of services

To seek applications from firms to have surveyors on board for assignment of claims cases as per requirements, nature of business, level of risk and profile of the surveyors and sign open framework agreements with these firms for assignments based on as and when required basis by NICL.

3. Survey Fee Schedule & Expenses

SCHEDULE OF SURVEY FEES & OTHER EXPENSES			
FIRE			
Ref.	Loss Threshold	Base Fee	Additional Formula
a.	Losses up to Rs. 50,000	Rs. 7,500	—
b.	Losses up to Rs. 100,000	Rs. 7,500	+ @ 90‰ on amount in excess of Rs. 50,000
c.	Losses up to Rs. 500,000	Rs. 12,000	+ @ 32‰ on amount in excess of Rs. 100,000
d.	Losses up to Rs. 1,000,000	Rs. 24,800	+ @ 25‰ on amount in excess of Rs. 500,000
e.	Losses up to Rs. 2,500,000	Rs. 36,500	+ @ 20‰ on amount in excess of Rs. 1,000,000
f.	Losses up to Rs. 5,000,000	Rs. 66,500	+ @ 15‰ on amount in excess of Rs. 2,500,000
g.	Losses up to Rs. 10,000,000	Rs. 104,000	+ @ 10‰ on amount in excess of Rs. 5,000,000
h.	Losses up to Rs. 25,000,000	Rs. 154,000	+ @ 08‰ on amount in excess of Rs. 10,000,000
i.	Losses up to Rs. 50,000,000	Rs. 234,000	+ @ 05‰ on amount in excess of Rs. 20,000,000
j.	Losses up to Rs. 100,000,000	Rs. 334,000	+ @ 04‰ on amount in excess of Rs. 50,000,000
k.	Losses up to Rs. 200,000,000	Rs. 534,000	+ @ 03‰ on amount in excess of Rs. 100,000,000
l.	Losses above Rs. 200,000,000	Rs. 834,000	+ @ 02‰ on amount in excess of Rs. 150,000,000
LOSS OF PROFIT			
Fire Survey Fee Scale Plus 20% of Professional Fees			
ENGINEERING			
Fire Survey Fee Scale Plus 20% of Professional Fees			
MARINE HULL			
Fire Survey Fee Scale Plus 20% of Professional Fees			



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MOTOR		
Ref.	Type	Fee
a)	Partial Loss / Total Loss	Rs. 2,000
b)	Theft / Snatched	Rs. 3,000
c)	Re-inspection	Rs. 500
d)	Pre-inspection	Rs. 1,500
MISCELLANEOUS		
As per Fire Survey Fee		

MARINE CARGO		
Ref.	Category	Fee / Rate
a)	Homogeneous Bulk Cargo	(i) Marine Cargo (Oil): Rs. 1.00 per Metric Ton Min: Rs. 5,000 Max: Rs. 25,000 (ii) Marine Cargo (Non-Oil): Rs. 1.00 per Metric Ton Min: Rs. 5,000 Max: Rs. 25,000 Rs. 2,000 per day for off-loading period
b)	Capital Goods	As per Engineering Survey Fees
c)	Other / Containerized Cargo	Rs. 2,000 per day Rs. 2,000 per night
d)	Cargo in Tank Lorry	Rs. 3,000 per Tank Lorry (Cargo)

ALLOWANCES & MISCELLANEOUS EXPENSES		
a)	Outstation Allowance	Rs. 3,500 per day Rs. 5,000 for overnight stay
b)	Conveyance Allowance	Actual or Taxi Fare as fixed from time to time by RTA, whichever is lower
c)	Travelling Expenses	Journey by Air: Economy Class
		Journey by Rail: Actual Fare
		Journey by Road: Actual public transport charges or 50% of taxi charges (RTA approved) if own car is used

INCIDENTAL EXPENSES	
All incidental expenses (e.g. specific consultation fees, costs, etc.) for both local and outstation surveys shall be paid on an actual basis, assessed on the merits of each case. Such expenses will not be admissible where a survey is allotted to surveyors who claim to have qualified Engineers or Consultants as their associates or staff.	
JOINT SURVEYS	
75% of normal Survey Fees	
COURT ATTENDANCE	
Rs. 2,000 per day	
PHOTOGRAPHS	
Coloured: Rs. 20.00 per photograph	
NOTES	
Meaning of Loss	All losses arising from a single event occurrence — irrespective of the number of insurance policies issued by the Company in respect of the location, premises, and/or risk to a Client — shall be deemed to be one loss. Survey fees shall be calculated accordingly to avoid duplication of payments



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	under multiple policies covering the said losses.
Assessed Loss	For survey fee calculation, "assessed loss" means the amount of loss as determined by the surveyors before adjustment for salvage, depreciation deductions, excesses/deductibles, or the application of under-insurance and price escalation factors.
Outstation Allowance Entitlement	Outstation allowance shall also be admissible for surveys of one day's duration, provided the one-way distance is not less than 100 kilometres.
Special Circumstances	Under special circumstances, or where losses are of a technical nature, Survey Fees shall be determined by the Chief Executive Officer on a case-by-case basis.
The rates and notes stated above are based on the prevailing approvals of the management and are subject to revision as and when deemed necessary by the management.	

4. Qualification Criteria

- a. Evaluation shall be carried out in two steps which are **Section-A** Mandatory Requirement and **Section – B** Evaluation Criteria.
- b. Each requirement of Section-A is mandatory, and applications must meet all requirements to be considered as qualified and applications failing to meet any of the requirements shall be deemed as *disqualified*.
- c. Applications qualified in Section-A shall be considered for Section – B and must obtain at least **65** marks to be considered as qualified otherwise application shall be deemed as disqualified.

Mandatory Requirements (Section – A)

Mandatory Requirements (Section – A)		Yes/No
1.	Firm must be an Active Taxpayer per the respective tax authority at time of evaluation by NICL. Attach NTN/Provincial Tax certificate in application	
2.	Firm must not be on Active Blacklisted Firms list on PPRA website at the time of evaluation by NICL	
3.	Firm must have a valid Insurance Surveyor License issued by SECP Attach latest license in application submitted to NICL	
4.	Firm must have at least one valid Authorized Officer Surveying License issued by SECP Attach latest license in application submitted to NICL	
5.	Firm must accept the terms and conditions and fee and rates published in this document by NICL Attach signed copy of these EOI documents in application submitted to NICL	



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6.	Firm must confirm whether any of its shareholders, directors, employees, partners, associated company or affiliated company is involved or has been involved in litigation with NICL. Attach CNIC of directors and affidavit in application submitted to NICL	
7.	Firm must share its company profile along with details of team Attach company profile with details of offices, classes of insurance for which services are provided and CVs of team in application submitted to NICL	

Evaluation Criteria (Section - B)

S No	Evaluation Criteria (Section - B)	Total Marks	Obtained
1.	SECP License <ul style="list-style-type: none"> • Valid SECP License (Company & ASO) for all classes (Fire, Marine, Motor, Misc/MBD) • Valid SECP License for at least one business class (Documents Required): <ul style="list-style-type: none"> • Valid SECP Survey License (Company & ASO) 	10 05	
2.	Financial Strength of the Firm Average annual turnover of the firm for the last 2 years <ul style="list-style-type: none"> • More than PKR 50 million • Less than PKR 50 million (Required Documents): <ul style="list-style-type: none"> • Audited financial statements/Chartered Accountant certificate confirming average annual turnover/bank statement/Income tax return. 	10 05	
3.	Number of Licensed ASOs <ul style="list-style-type: none"> • 5+ SECP licensed ASOs • Less than 5 licensed ASOs (Documents Required): <ul style="list-style-type: none"> • Valid SECP Survey License of each ASO verifying bidder company name. 	20 10	
4.	Experience & Nationwide Presence <ul style="list-style-type: none"> • 20+ years' experience + offices in all provinces • 05+ years' experience + offices in two/three provinces • Presence in one province Note: Islamabad and Rawalpindi will be considered same location (Documents Required): <ul style="list-style-type: none"> • Certificate of Incorporation 	15 10 05	



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S No	Evaluation Criteria (Section - B)	Total Marks	Obtained
	<ul style="list-style-type: none"> Office ownership documents / valid rent agreements/utilities bills/valid documentary evidence. 		
5.	<p>Experience in Handling Large Losses (Last 3 Years)</p> <ul style="list-style-type: none"> Assessed claims exceeding PKR 100 million each Assessed claims exceeding PKR 50 million each Assessed claims up to PKR 50 million each <p>(Documents Required):</p> <ul style="list-style-type: none"> At least 05 survey reports/ documentary evidence 	<p>20</p> <p>15</p> <p>10</p>	
6.	<p>Enlistment with Insurance Companies & International Affiliation</p> <ul style="list-style-type: none"> Enlisted with 10+ insurers + affiliation with international loss adjusters Enlisted with 10+ insurers Enlisted with less than 10 insurers <p>(Documents Required):</p> <ul style="list-style-type: none"> Enlistment letters from insurers/ documentary evidence/ claim appointment from the insurers. International affiliation certificate 	<p>15</p> <p>10</p> <p>05</p>	
7.	<p>Risk Inspection/ Valuation Expertise</p> <ul style="list-style-type: none"> Expertise in Energy, Financial/Banking, and Property sectors Expertise in any one sector <p>(Documents Required):</p> <ul style="list-style-type: none"> PBA approved valuator with no limit category Minimum 5 Risk/Valuation reports per relevant sector 	<p>10</p> <p>05</p>	
	Total Marks	100	

5. Qualification and Award of Contract

- All applications shall be evaluated strictly in accordance to the Qualification Criteria.
- In case two or more firms secure equal total technical scores, the firm incorporated earlier shall be ranked higher. If the tie persists, the firm having a greater number of operational offices across Provinces/Islamabad shall be ranked higher.
- In case of a group of companies, only one company can apply for the enlistment.



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6. Schedule

Application Submission Deadline	Application Opening
9th April 2026 at 10:30 am	9th April 2026 at 11:30 am

7. Application Submission Requirements

Hard Copy

- The application, with all documents attached, shall be submitted in a single sealed envelope with title of the task and name of firm and shall be dropped in the tender box outside the room of Manager Procurement at address mentioned below.

Soft Copy

- The application, submitted in hard copy sealed envelope, is required to be scanned and emailed to procurement@nicl.com.pk in clear PDF format by the deadline.

Application Opening

- All applications received by the deadline shall be opened in the presence of the Bid Opening Committee and representatives of firms (as present) at the date and time mentioned above and shall be held in conference room on 3rd Floor, Left Wing, NICL Building, Karachi, Pakistan and online as per details mentioned below,

Microsoft Teams meeting

Join: <https://teams.microsoft.com/meet/45675100043669?p=UaNLnpsIU0XLhOEyWH>

Meeting ID: 456 751 000 436 69

Passcode: cU3M7CK6

Guidelines

- Any applications submitted after the deadline shall not be considered.
- In case of holiday announced by the Government of Pakistan or office of NICL is closed due to any unforeseen circumstances on date of application opening, the application submission deadline and opening date and time shall automatically be shifted to the next working day.

7. Application Validity

- All applications and related information submitted must be valid for a period of 90 days from the date of opening of the applications to allow NICL to evaluate and seek approval for appointments of qualifying firms.



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8. Instructions/General Conditions

- a. Joint Venture (JV) is not allowed so only a single firm must submit one application.
- b. In case of any clarification or queries, the same may be submitted with subject of email as per title of the task via email to procurement@nicl.com.pk by **3rd April 2026 5:00 pm**
- c. The selected firms shall not be allowed to transfer, assign, pledge or sub-contract its rights and liabilities to any other firm.
- d. In case of a group of companies, only one company can apply for the enlistment.
- e. Amendments or alterations/cutting etc., in the proposals must be attested by the signatory and are allowed before the proposal submission date and time.
- f. The language of the proposal shall be in English, and proposals submitted in any other language shall not be considered.
- g. The applicant shall be selected after an open, competitive and transparent pre-qualification process in view of Rule 20 of Public Procurement Rules, 2004 of Pakistan.
- h. NICL reserves the right to reject all applications at any time as per PPRA Rules.

Manager Procurement

National Insurance Company Limited
5th Floor, NICL Building, Abassi Shaheed Road
Karachi, Pakistan
procurement@nicl.com.pk



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Application Submission Form (Annexure A)

Date:

To,

Manager (Procurement)
National Insurance Company Limited
NICL Building, Abassi Shaheed Road,
Karachi, Pakistan

Dear Sir,

1. I/we, the undersigned, being duly authorized to represent and act on behalf of

(hereinafter "the Applicant") have reviewed and fully understood all the sections/clauses of the application documents provided by NICL.

2. NICL and its authorized representatives may contact the following officers for further information, including General and Managerial Inquiries, Personnel Inquiries, Technical Inquiries, Financial Inquiries, when needed:

-

S No	Name and Designation	Contact Details (Phone and email address)
1.		
2.		

Name, Designation & Signature
Applicant with company stamp