



Award of Procurement Contract

Notice under Section 40(7) of the Public Procurement Act

This is to notify that, following the bidding exercise carried out by the Mauritius Revenue Authority for the Operation and Management of a Medical Insurance Scheme (MRA/MEDICAL/113/25), the contract has been awarded to **Swan General Ltd** of Swan Center, 10 Intendance St., Port Louis for premiums, Inclusive of FSC Fees, as tabled below –

Monthly Premiums

Insured	Base Cover	Option 1	Option 2
	<u>MUR</u>	<u>MUR</u>	<u>MUR</u>
Employee	2,548.89	2,990.43	3,677.83
Adult Dependent	2,548.89	2,990.43	3,677.83
Child Dependent	2,042.12	2,398.36	2,945.27
Retired Employee	3,321.58	3,913.65	4,791.72

Catastrophe Cover

Description/Limit	Premium (MUR)		
	Adult	Child (Less than 18 Years)	Pensioner (65 Years and above)
MUR 500,000	486.70	391.37	632.21
MUR 1,000,000	587.05	471.65	762.66
MUR 2,000,000	717.50	572.00	933.26
MUR 3,000,000	782.73	627.19	1018.55

Date: 31 October 2025

Manager, Health Business Development
Swan General Ltd
Swan Center, 10 Intendance St.
Port Louis

Attention: Mr. Ludovic Philippe

Dear Sir,

Operation and Management of a Medical Insurance Scheme - Letter of Acceptance

Please refer to our 'Notification to Selected Bidder' letter dated 17 October 2025 in relation to the above tender exercise (Bid Ref: MRA/MEDICAL/113/25).

2. We wish to inform you that your bid dated 10 September 2025 for the Operation and Management of a Medical Insurance Scheme is hereby accepted by the Mauritius Revenue Authority on terms, conditions and specifications contained in our bidding documents dated 14 August 2025 as follows:

Insured	Base Cover	Option 1	Option 2
	MUR	MUR	MUR
Employee	2,548.89	2,990.43	3,677.83
Adult Dependent	2,548.89	2,990.43	3,677.83
Child Dependent	2,042.12	2,398.36	2,945.27
Retired Employee	3,321.58	3,913.65	4,791.72

3. Your proposal for the Catastrophe Cover has also been retained. Premiums shall be adjusted on the basis of the loss ratio of the preceding year as specified in your proposal.
4. Kindly note that in the absence of a formal agreement, this letter of acceptance together with all the documents and conditions related to this bidding exercise shall constitute a binding contract between the MRA and Swan General Ltd.
5. You will be required to attend a meeting at the MRA to discuss matters related to this contract. The date, time and venue will be communicated in due course.

Yours faithfully,


N.M. Oozeer
f/Director-General

Operation and Management of a Medical Insurance Scheme**MRA/MEDICAL/113/25****ADDENDUM No. 1****Issued on 01 September 2025**

Please find hereunder queries raised by potential bidders and MRA responses:

Queries	Responses
Provide data on: (i) Number of lives and coverage period (months); and (ii) Loss ratios for the last 3 policy periods.	Please refer to Annex 1 . Already provided in the Bidding Document
Provide list of members to be insured by age and gender.	Please refer to Annex 2 .
Provide breakdown of claims paid under inpatient and outpatient cover for the last 2 period of Insurance.	Please refer to Annex 3 .

The closing date and time for submission of bids is maintained for **Wednesday 10 September 2025 not later than 1400 hours**.

Annex 1

Period	01/11/2022 to 31/10/2023	01/11/2023 to 31/10/2024	01/11/2024 to 31/07/2025
No. of lives:	2381	2436	2431
Main Members	1384	1443	1439
Spouse Dependent	289	287	274
Child Dependent	401	403	382
Pensioners	307	303	336
No. of months	12 months	12 months	9 months

Annex 2

NUMBER OF PERSONS TO BE INSURED INCLUDING DEPENDANTS									
		NUMBER OF PERSON TO BE INSURED							
No	AGE BAND	MALE				FEMALE			
		Main Member	Spouse Dependent	Child Dependent	Retiree	Main Member	Spouse Dependent	Child Dependent	Retiree
1	=< 18 YEARS	0	0	197	0	0	0	128	0
2	19 - 29 YEARS	52	1	22	1	116	3	35	4
3	30 - 44 YEARS	327	37	0	0	412	86	0	0
4	45 - 59 YEARS	303	37	0	9	150	76	0	30
5	>= 60 YEARS	70	18	0	187	9	16	0	105

Annex 3

Description	01/11/2022 to 31/10/2023 MUR	01/11/2023 to 31/10/2024 MUR
In Patient Cover	42,484,828	32,481,936
Confinement	1,531,500	1,856,002
Infertility Treatment	591,583	768,190
Maternity Cash Benefit	55,000	7,000
Congenital Benefits	40,237	1,600
Out-Patient	14,845,881	14,768,976
Total	59,549,029	49,883,704



MAURITIUS REVENUE AUTHORITY



Operation and Management of a Medical Insurance Scheme

MRA/MEDICAL/113/25

ADDENDUM No. 2

Issued on 04 September 2025

Please find hereunder revised figures for the Medical Loss Ratio:

Year 22/23	92%
Year 23/24	73%
Year 24/25 (projected as on 31 July 2025)	70%

The closing date and time for submission of bids is maintained for **Wednesday 10 September 2025 not later than 1400 hours.**