

मध्यप्रदेश राज्य दंत परिषद्

MADHYA PRADESH STATE DENTAL COUNCIL

(STATUTORY BODY, GOVT. OF MADHYA PRADESH)

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No. 13(3)MPSDC/26/ 45

Indore dated 07/01/2026

TENDER

Appointment of Insurance Broker for Professional Indemnity Insurance for Registered Members of Madhya Pradesh State Dental Council

Invitation for Tender

The Madhya Pradesh State Dental Council (MPSDC) hereby invites sealed proposals from Insurance Brokers duly licensed by the Insurance Regulatory and Development Authority of India (IRDAI) for appointment as an Insurance Broker to design, place, and service a Professional Indemnity Insurance Policy for all registered dental practitioners. The intent of this tender is to ensure that members of the Council are provided with comprehensive, cost-effective, and legally sound Professional Indemnity Insurance coverage, supported by a robust claims management and medico-legal assistance framework.

Background and Objective

Dental professionals are increasingly exposed to medico-legal risks arising from consumer complaints, allegations of medical negligence, and legal notices related to treatment outcomes. In view of these evolving risks, the Council proposes to empanel a competent and experienced insurance broker who possesses a deep understanding of dental practice-specific liabilities and medico-legal exposure. The selected broker is expected to negotiate preferential Professional Indemnity Policies, ensure uniform and adequate protection for all registered members who purchased policies, and provide end to-end support in claims handling and legal coordination. The overarching objective of this initiative is to enhance risk protection, legal preparedness, and professional security for every dentist registered with MPSDC.

Scope of Work

The appointed Insurance Broker shall be responsible for designing and placing a Professional Indemnity Insurance Policy that is appropriately tailored to the professional risks faced by dental practitioners. This includes identifying and empanelling IRDAI-approved insurers with a proven claims settlement track record and negotiating competitive premiums, comprehensive policy wordings, and minimal exclusions in the best interest of Council members. The policy proposed under this arrangement should, inter alia, provide coverage for professional errors, omissions, and negligence, along with legal defense costs payable. In addition to policy placement, the broker shall provide dedicated claims assistance to members, including support with documentation, coordination with insurers, regular follow-ups, and guidance during medico-legal proceedings. The broker will also be required to liaise with insurer-appointed advocates to

ensure timely and effective legal representation. The broker is further expected to support member awareness and engagement initiatives, including assistance with member communications through emails, brochures, or FAQs, conducting medico legal awareness webinars or sessions if required by the Council, and operating a helpdesk mechanism to address member queries.

Eligibility Criteria

Insurance Brokers participating in this tender must be duly licensed by IRDAI and should have a minimum of five years of experience in insurance broking. Applicants must demonstrate prior experience in handling Professional Indemnity Insurance, preferably for medical or dental professionals. Existing or past associations with medical or dental bodies shall be considered an added advantage. The broker should also possess the capability to provide servicing and support across the State of Madhya Pradesh.

Submission Requirement

Interested brokers are required to submit a comprehensive proposal detailing their company profile, including legal name, constitution, IRDAI license particulars, years of operation, and servicing presence. The proposal should also outline the broker's relevant experience in managing Professional Indemnity Insurance portfolios, details of medical or dental associations served, and the approximate number of professionals covered under group arrangements.

Further, the submission should include an indicative insurance structure, outlining proposed coverage options, sum insured slabs, indicative premium ranges on a per-member basis, and key policy highlights or differentiators. A detailed claims management framework must also be provided, describing the claims handling process, dedicated support mechanisms, and turnaround time commitments.

Evaluation Criteria

Proposals received pursuant to this tender shall be evaluated on the basis of the broker's experience and expertise in healthcare-related Professional Indemnity Insurance, the quality and breadth of the proposed coverage, claims handling capability, member servicing approach, and the value-added initiatives offered. While premium competitiveness will be considered, it shall not be the sole determining factor for selection.

Duration of Empanelment

The empanelment of the selected Insurance Broker shall initially be valid for a period of one year and may be extended further based on performance and mutual consent of both parties.

Confidentiality and Council Rights

All information submitted by the applicants shall be treated as confidential. The Council reserves the right to accept or reject any or all proposals without assigning any reason whatsoever. The Council may also seek clarifications, additional information, or presentations from the applicants prior to final selection.

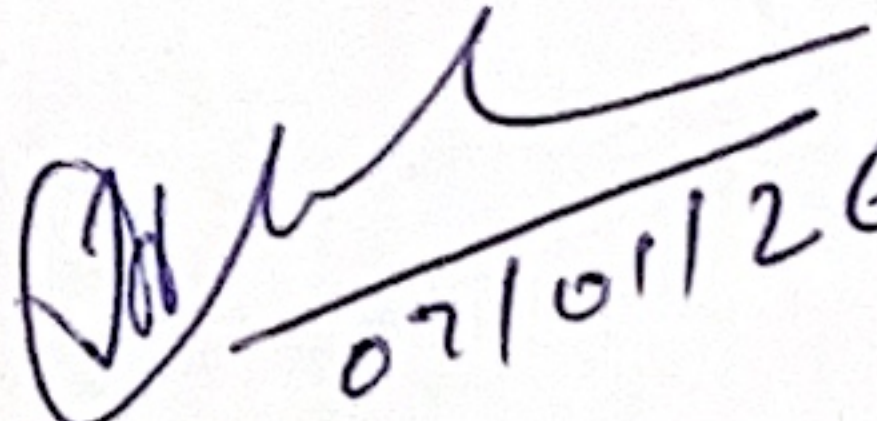
Contact for Clarifications

All queries or requests for clarification in relation to this tender may be addressed to the Registrar or an Authorized Officer of the Madhya Pradesh State Dental Council. Contact details shall be specified separately.

Issued by:-

Madhya Pradesh State Dental Council

This tender document is issued with the objective of appointing a professional and competent insurance broker capable of safeguarding the professional and legal interests of registered dental practitioners across the State of Madhya Pradesh.


07/01/26.

Registrar
M.P. State Dental Council
Indore