



REQUEST FOR PROPOSALS (RFP) N° PCD/08/026

PROVISION OF ACCIDENT, SICKNESS AND LOSS-OF-EARNINGS INSURANCE FOR SHORT-TERM EMPLOYEES, CONSULTANTS, SLC HOLDERS, TRANSLATORS AND INTEPRETERS FOR WIPO

BIDDERS' QUESTIONS & WIPO'S ANSWERS

JUNE 19, 2008

Item N°	Questions received	WIPO Answers
1	What is the definition of the insured salary: net salary, brut salary?	Net salary.
2	In case there is part time and full time employment period, how is define the reference salary for indemnities defined?	In case of part-time employment, entitlement will be on a pro rata basis of the normal working week in relation to 40 hours.
3	What is the definition of accident?	<p>An accident means any harmful, sudden and involuntary injury inflicted on the human body by an abnormal external cause.</p> <p>The following bodily injuries are considered to be accidents even if they are not caused by an abnormal external factor:</p> <p>Bone factures, where not obviously caused by a disease, dislocation of joints, tearing of the meniscus, tearing of muscles, straining of muscles, tearing of tendons, injury to ligaments, injury of eardrums .</p> <p>The following are also considered accidents: involuntary inhalation of gases or fumes and inadvertent absorption of toxic or corrosive substances, freezing, heatstroke and sunstroke, as well as damage to health attributable to ultraviolet rays with exception of sunburn, drowning, suicide and voluntary mutilation or attempts to commit such acts if at the time of the incident the insured person, through no fault of his or her own, was totally incapable of discernment or if the act was unquestionably the consequence of an accident qualifying for insurance cover.</p>
4	Uninsured accidents included?	Accidents are not insured if they result from events of war. However, if such events unexpectedly affect the insured person when outside Switzerland, insurance cover does not cease until 14 days after their outbreak. On the other hand, when the insured person is a victim of an aircraft hijacking, benefits

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		<p>shall be paid even if the aircraft is hijacked in a country where war is taking place. Benefits shall be paid if the insured person is the victim of an aircraft hijacking more than 48 hours after a declaration of war involving Switzerland or one of its neighboring States; between one or other of the following States: Great Britain, the Russian Federation, the United States, the People's Republic of China or between one of those States and a European State; where the insured person is serving in a foreign army; during disturbances of any kind, unless the insured person can prove that he has not taken part in such disturbances or was one of their instigators; where an accident has occurred during willful perpetration of a crime or an attempted crime; where an accident has occurred when driving a motor vehicle under the improper influence of alcohol (20/00 and above) or drugs; during the use of aircraft and during parachute jumps if the insured person deliberately fails to heed the instructions of the authorities or does not hold the requisite official permits and licenses.</p>
5	Is there any specification about the beneficiaries?	<p>WIPO will accept the following specifications:</p> <p>In the case of death as the result of an accident, our company will pay the sum of 3 times of Employee's annual salary in cash to the beneficiary as follows:</p> <ul style="list-style-type: none"> - the spouse of the insured person; - failing which, his/her children and adopted children, as equals; - failing which, his/her parents; - failing which, his/her siblings, nephews and nieces according to their legal right of succession; - failing which, his/her grandparents; <p>If there is no survivor, our company will pay the funeral expenses only.</p>
6	How many insured persons in 2005; 2006; 2007?	<p>In 2005 – 493 people In 2006 – 502 people In 2007 – 490 people</p>

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7	<p>How many insured persons by staff category in 2007?</p> <table border="1"> <thead> <tr> <th rowspan="3">Age brackets</th> <th colspan="2">Short-term Employees</th> <th colspan="2">Consultants</th> <th colspan="2">Special labour contract holders</th> <th colspan="2">Translators</th> <th colspan="2">Interpreters</th> </tr> <tr> <th colspan="2">Number of</th> <th colspan="2">Number of</th> <th colspan="2">Number of</th> <th colspan="2">Number of</th> <th colspan="2">Number of</th> </tr> <tr> <th>male</th> <th>female</th> <th>male</th> <th>female</th> <th>male</th> <th>female</th> <th>male</th> <th>female</th> <th>male</th> <th>female</th> </tr> </thead> <tbody> <tr><td>0-18</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>19-25</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>26-30</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>31-35</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>36-40</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>41-45</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>46-50</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>51-55</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>56-60</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>61-65</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>66-70</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> <tr><td>70-110</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr> </tbody> </table> <p>If it helps could you please fill up this table?</p> <table border="1"> <thead> <tr> <th rowspan="2">Staff category</th> <th colspan="3">Salary (CHF) in 2007</th> </tr> <tr> <th>Total</th> <th>Average</th> <th>Highist</th> </tr> </thead> <tbody> <tr> <td>Short-term employees</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Consultants</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Special labour contract holders</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Translators</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Interpreters</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Age brackets	Short-term Employees		Consultants		Special labour contract holders		Translators		Interpreters		Number of		Number of		Number of		Number of		Number of		male	female	male	female	male	female	male	female	male	female	0-18											19-25											26-30											31-35											36-40											41-45											46-50											51-55											56-60											61-65											66-70											70-110											Staff category	Salary (CHF) in 2007			Total	Average	Highist	Short-term employees				Consultants				Special labour contract holders				Translators				Interpreters				<p>43 consultants (17F / 26M) 30 SLC (23F / 7M) 272 short-terms (including short-term translators) (157F / 115M) 145 interpreters (unable to provide gender)</p> <p>Unable to provide information by age brackets.</p> <p>Salary in 2007 per category :</p> <p>Short-term, SLC Translators Consultants : CHF 18,344,186 Interpreters : CHF 1,343,454</p> <p>Average monthly salary in 2007 : Short-term : CHF 6,000 SLC : CHF 7,000 Translator : CHF 8,500 Consultant : CHF 9,000 Interpreters : CHF 665 per day</p>
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8	Is the affiliation to these plans compulsory or not?	<p>Coverage for loss of earnings: The affiliation is compulsory for short-term (general services and translators), optional for SLC and consultants</p> <p>Coverage for medical expenses: Compulsory for short-term staff with a contract of less than six months. Short-term employees who have a contract of 6 months or more may join the medical insurance of regular staff members thus coverage under this scheme would not be applicable.</p>
9	If the affiliation is not compulsory; how and where is the information given about the existence of these insurance plans?	For consultants and SLC it is written in their contracts. Confirmation in writing is needed.
10	What is the process for affiliation?	The deduction of the premium is the only proof of affiliation.
11	Is there a process by the WIPO at the registration of the contract with transmission to the insurance company?	Premiums are deducted from the employee's salary and transmitted to the insurance company each month.
12	Is the affiliation done directly by the employee with the insurance company?	No.
13	Is the premium paid by WIPO or by the insured himself?	By WIPO.
14	Is the insurance nominative? If yes, which data are transmitted (age, sex, bank account, address...) and what is the process?	No.
15	If the insurance is not nominative, which data are transmitted and what is the process?	None.
16	How many insured period can be covered? In other words, what happens if there is several disablement periods	<p><u>Payable in respect of ACCIDENT:</u></p> <p>Loss of one limb and/or one eye and/or, in the case of interpreters only, hearing in one ear or loss of voice: 11/2 times employee's annual salary.</p> <p>Loss of two limbs and/or both eyes and/or, in the case of interpreters only, hearing in both ears or loss of voice: 3 times employee's annual salary.</p> <p>Permanent total disablement other than loss of two limbs or both eyes or, in the case of interpreters only, hearing in both ears or loss of voice: 3 times employee's annual salary.</p> <p>Temporary total disablement: the employee's daily salary per day of disablement for a maximum of 13 weeks from the 5th day of the disablement or the exhaustion of paid sick leave, whichever is the earlier, and then at 50% of daily salary for up to a further 13 weeks. Where a contract has ended, the coverage after the last day of the contract will be limited to four weeks on half pay.</p>

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		<p>Temporary partial disablement: part of the benefit payable under Item 5, determined in proportion to the degree of Temporary Partial Disablement for a maximum of 26 weeks from the date of the disablement.</p> <p><u>Payable in respect of ILLNESS:</u></p> <p>Permanent total disablement: annual payment of three-tenths of the employee's annual salary, payable quarterly in advance for a maximum period of 10 years, but not beyond the death of the employee.</p> <p>Temporary total disablement: the same benefit as above.</p> <p>Temporary partial disablement: the same benefit as above.</p>
17	Benefits in respect of sick-leave in the case of pregnancy? Which rate of cover do you intend to offer: same as illness/accident or 100% from the first day of sick leave?	<p>Medically certified sick-leaves related to pregnancy are covered by the insurance (except during the maternity leave given by the Organization). Medical expenses are not reimbursed.</p> <p>Same as illness/accident except during the maternity leave given by WIPO</p>
18	When does the official maternity leave given by WIPO start before the delivery?	<p>Maternity leave begins the six weeks prior to confinement but if the employee wishes to work during the period of six to two weeks prior to the expected date of delivery, she shall submit a medical certificate stating that she is fit for duty. Total maternity leave consists of 12 weeks of special leave on full pay and an optional four weeks of special leave without pay.</p>
19	<i>All medical expenses, up to 10 000 Swiss francs, arising as a result of any accident or illness according to your description at Annex I, could you please specify if the amount of CHF 10'000. is per case, per calendar year, per working contract, other?</i>	It is per case.
20	What is the territorial scope of the insurance?	Worldwide.
21	Is it Switzerland only? Is it worldwide?	Worldwide.
22	Short-term employees, consultants and special labor contract (slc) holders are considered as interpreters?	No. Interpreters have their own interpreter's contract.
23	Is the premium collected directly by WIPO or by the insurance company?	By WIPO.
24	Could you please describe the process of the claim?	<p>Regarding the loss of earnings, absences are recorded by the Social Security Section; a medical report is requested and then forwarded to the insurance company for approval.</p> <p>Claims for medical expenses are sent to the Social Security together with a medical report documents are then forwarded to the insurance company for payment.</p>

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		For temporary disablement, salary is paid in full until the employee has exhausted his sick leave entitlement.
25	Does the WIPO medical service provide the original medical certificate?	The medical certificate may be issued from any doctors, hospitals and not necessarily from WIPO Medical Service.
26	Does Human Resources pay loss salary and disability before claiming the reimbursement to the insurance company?	Regarding temporary disablement, WIPO sends the claim to the insurance company, together with a medical report for approval. For permanent total disablement, the payment would have to be paid by the insurance company to the employee.
27	Insured salary per gender male/female	Information not available.
28	Results of the actual contract	2005: premium paid: CHF213'978.00/damages paid : CHF 362'209.00 2006: premium paid: CHF 315'011.00/damages paid : CHF 404'056.00 2007: premium paid: CHF 370'349.00/ damages paid : CHF 398'759.00
29	Any pending claims for the new insurance company?	No
30	Please provide statistical data on the demographics (number of insured, male/female, average age, average insured period, average annual salary...) this per year of insurance per type of coverage (medical separately and non-medical separately or any other relevant subcategory for non-medical) for a period of minimum 3 years, preferably longer up to 5 years.	Please see answer to question 7 above. For the rest, unable to provide information.
31	Please provide a full detailed anonymous list of the persons currently insured per risk including date of birth, gender, insured period currently known, current annual salary being the basis for the non-medical benefits	Unable to provide information.
32	Is there any significant change in demographic data that was observed during the last years or to be expected for the coming years, i.e. change in number of insured, average age, gender proportion, length of insured period, ...	No significant change.
33	Please confirm that the annual salary of the insured equals the extrapolated monthly salary independently of the number of months that the insured worked during the last year. Eg In case someone works for 3 months with a monthly salary of 7.000 CHF, the salary paid out is 21.000 CHF (3*7) though the annual salary equals 84.000 CHF (12*7).	Annual salary is equal to 12 months.
34	Is there an internal procedure within WIPO for the assessment of permanent total disablement cases (both accident and illness) and/or for the accidental	No internal procedure for assessment of disablement.

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	loss of limb(s), i.e. is there an internal committee that will evaluate the cases or does the assessment remain the sole responsibility of the insurers.	
35	<p>Please provide claims experience per type of risk</p> <p>Accidental death (3 times)</p> <p>Accidental Loss of one limb coverage (1.5 times)</p> <p>Accidental Loss of two limbs (3 times)</p> <p>Accidental Permanent total disablement (3 times)</p> <p>Accidental Temporary total disablement (100% 13 weeks, 50% 13 weeks, though max 50% 4 weeks after end of contract)</p> <p>Accidental Temporary partial disablement (% of Total)</p> <p>Permanent total disablement due to illness (3/10 salary during 10 years but max till death)</p> <p>Temporary total disablement due to illness (100% 13 weeks, 50% 13 weeks, though max 50% 4 weeks after end of contract)</p> <p>Temporary partial disablement due to illness (% of Total)</p> <p>per year of incurrence</p> <ul style="list-style-type: none"> * number of cases * total benefits paid out * reserves and IBNR * anonymous detailed list of claims including all relevant data (incurrence date, length of temporary disablement, paid benefit, demographic data...) 	To date, we have only experienced accidental and illness temporary total and partial disablement.