



**INVITATION TO BID FOR THE SUPPLY OF SERVICES FOR THE
DEVELOPMENT OF A MOBILE PORTAL FOR UNDERWRITING AND
CLAIMS MANAGEMENT OF THE PHILIPPINE CROP INSURANCE
CORPORATION (PCIC)**

1. The Philippine Crop Insurance Corporation (PCIC), through the PCIC Corporate Operating Budget for 2025 approved by the Board intends to apply the sum of ONE MILLION FIVE HUNDRED THOUSAND PESOS (P1,500,000.00) being the Approved Budget for the Contract (ABC) to payments under the contract for the Supply of Services for the Development of a Mobile Portal for Underwriting and Claims Management of the Philippine Crop Insurance Corporation. Bids received in excess of the ABC shall be automatically rejected at bid opening.
2. The PCIC now invites bids for the above Procurement Project. Delivery of the Goods is required within 8-months from receipt of Notice to Proceed. Bidders should have completed within the last three (3) years from the date of submission and receipt of bids, a contract similar to the Project. The description of an eligible bidder is contained in the Bidding Documents, particularly in Section II (Instructions to Bidders).
3. Bidding will be conducted through open competitive bidding procedures using a non-discretionary "pass/fail" criterion as specified in Section 59 of the Implementing Rules and Regulations (IRR) of Republic Act (RA) No. 12009. The award shall be given to the bidder with the Lowest Calculated Responsive Bid (LCRB) following the procedures under Section 61 and 63 of the same IRR.

Bidding is restricted to Filipino citizens/sole proprietorships, partnerships, or organizations with at least sixty percent (60%) interest or outstanding capital stock belonging to citizens of the Philippines, and to citizens or organizations of a country the laws or regulations of which grant similar rights or privileges to Filipino citizens, pursuant to RA 5183.

4. Prospective Bidders may obtain further information from PCIC and inspect the Bidding Documents at the address given below during office hours from 8:00 AM to 3:00PM Monday to Friday.
5. A complete set of Bidding Documents may be acquired by interested bidders beginning July 3, 2025 until July 24, 2025 from 8:00 A.M. to 3:00 P.M. from the given address and website below and upon payment of the applicable fee for the Bidding Documents, pursuant to the latest Guidelines issued by the GPPB in the amount of Sixteen Thousand Eight Hundred Pesos Only (Php16,800.00). The PCIC shall allow the bidder to present its proof of payment for the fees in person or through email at **gsd_pcic@yahoo.com**.



6. The PCIC will hold a Pre-Bid Conference on **July 11, 2025 at 2:00 P.M.**, at the PCIC Conference Room, 7th Floor Bldg. A, NIA Complex, EDSA, Diliman, Quezon City and/or through video conferencing or webcasting through Zoom which shall be open to prospective bidders.
7. Bids must be duly received by the BAC Secretariat through manual submission at the office address indicated below on or before July 25, 2025 at 2:00 P.M. Late bids shall not be accepted.
8. All Bids must be accompanied by a bid security in any of the acceptable forms and in the amount stated in ITB Clause 14.
9. Bid opening shall be on **July 25, 2025 at 2:05 P.M.**, at PCIC Conference Room, 7th Floor Bldg. A, NIA Complex, EDSA, Diliman, Quezon City. Bids will be opened in the presence of the bidders' representatives who choose to attend the activity.
10. The PCIC reserves the right to reject any and all bids, declare a failure of bidding, or not award the contract at any time prior to contract award in accordance with Section 64 and 70 of the IRR of RA No. 12009, without thereby incurring any liability to the affected bidder or bidders.
11. For further information, please refer to:

FE I. RAMOS OR MA. SOLITA D. SAMERA

BAC Secretariat
Philippine Crop Insurance Corporation
7th Floor Building A, NIA Complex
EDSA, Diliman, Quezon City
Telephone No.: (02) 8361-8983
Email: gsd_pcic@yahoo.com

12. You may visit the following websites for downloading of bidding documents:

PCIC Website - <https://pcic.gov.ph/invitation-to-bid/>
PhilGEPS Website: <https://philgeps.gov.ph/>

03 July 2025



ALLAN E. RETAMAR
Chairperson Bids and Awards Committee
Vice-President, Support Services Group

SECTION II. INSTRUCTIONS TO BIDDERS

A. GENERAL

1. Scope of Bid

The Procuring Entity, Philippine Crop Insurance Corporation (PCIC) wishes to receive bids for the: **“Supply of Services for the Development and Implementation of a Mobile Portal for Underwriting and Claims Management for the Philippine Crop Insurance Corporation (PCIC)”** with identification number 2025-JUNE-021.

The Supply of Services for the Development and Implementation of a Mobile Portal for Underwriting and Claims Management for the Philippine Crop Insurance Corporation (PCIC) (referred to herein as **“Project”**) is composed of one (1) lot, the details of which are described in Section VII (Technical Specifications).

2. Funding Information

2.1. The GOP through the source of funding as indicated below in the amount One Million Five Hundred Thousand Pesos (P1,500,000.00).

2.2. The source of funding is PCIC Corporate Operating Budget.

3. Bidding Requirements

The Bidding for the Project shall be governed by all the provisions of RA No. 12009 and its IRR, including its Generic Procurement Manuals and associated policies, rules, and regulations as the primary source thereof, while the herein clauses shall serve as the secondary source thereof.

Any amendments made to the IRR and other GPPB issuances shall be applicable only to the ongoing posting, advertisement or IB by the BAC through the issuance of a supplemental or bid bulletin.

The Bidder, by the act of submitting its Bid, shall be deemed to have verified and accepted the general requirements for this Project, including other factors that may affect the cost, duration and execution or implementation of the contract, project, or work and examine all instructions, forms, terms, and project requirements in the Bidding Documents.

4. Corrupt, Fraudulent, Collusive and Coercive Practices

The Procuring Entity, as well as the Bidders and Suppliers, shall observe the highest standard of ethics during the procurement and execution of the contract. They or through an agent shall not engage in corrupt, fraudulent, collusive, coercive, and

obstructive practices defined under Annex "I" of the 2016 revised IRR of RA No. 9184 or other integrity violations in competing for the Project.

5. Eligible Bidders

- 5.1. Only Bids of Bidders found to be legally, technically, and financially capable will be evaluated.
- 5.2. Foreign ownership limited to those allowed under the rules may participate in this Project.
- 5.3. Pursuant to Section 52.4.1.3 of the IRR of RA No. 12009, the Bidder shall have an SLCC that is at least one (1) contract similar to the Project the value of which, adjusted to current prices using the PSA's CPI, must be at least equivalent to fifty percent (50%) of the ABC.
- 5.4. The Bidders shall comply with the eligibility criteria under Section 52.4.1 of the IRR of RA No. 12009.

6. Origin of Goods

There is no restriction on the origin of goods other than those prohibited by a decision of the UN Security Council taken under Chapter VII of the Charter of the UN, subject to Domestic Preference requirements under **ITB** Clause 18.

7. Subcontracts

The Bidder may subcontract portions of the Project to the extent allowed by the Procuring Entity as stated herein, but in no case more than twenty percent (20%) of the Project.

The Procuring Entity has prescribed that subcontracting is not allowed.

8. Pre-Bid Conference

The Procuring Entity will hold a pre-bid conference for this Project on the specified date and time and either at its physical address at 7th Floor Building A, NIA Complex, EDSA, Diliman Quezon City and/or through videoconferencing/webcasting as indicated in paragraph 6 of the **IB**.

9. Clarifications and Amendment of Bidding Documents

Prospective bidders may request for clarification on and/or interpretation of any part of the Bidding Documents. Such requests must be in writing and received by the Procuring Entity, either at its given address or through electronic mail indicated in the **IB**, at least ten (10) calendar days before the deadline set for the submission and receipt of Bids.

10. Documents comprising the Bid: Eligibility and Technical Components

- 10.1. The first envelope shall contain the eligibility and technical documents of the Bid as specified in **Section VIII (Checklist of Technical and Financial Documents)**
- 10.2. The Bidder's SLCC as indicated in ITB Clause 5.3 should have been completed within the last three (3) years prior to the deadline for the submission and receipt of bids.
- 10.3. If the eligibility requirements or statements, the bids, and all other documents for submission to the BAC are in foreign language other than English, it must be accompanied by a translation in English, which shall be authenticated by the appropriate Philippine foreign service establishment, post, or the equivalent office having jurisdiction over the foreign bidder's affairs in the Philippines. Similar to the required authentication above, for Contracting Parties to the Apostille Convention, only the translated documents shall be authenticated through an apostille pursuant to GPPB Resolution No. 13-2019 dated 23 May 2019. The English translation shall govern, for purpose of interpretation of the bid.

11. Documents comprising the Bid: Financial Component

- 11.1. The second bid envelope shall contain the financial documents for the Bid as specified in **Section VIII (Checklist of Technical and Financial Documents)**
- 11.2. If the Bidder claims preference as Domestic Bidder or Domestic Entity, a certification issued by DTI shall be provided by the Bidder in accordance with Section 79.2 of the IRR of RA No. 12009.
- 11.3. Any bid exceeding the ABC indicated in paragraph 1 of the IB shall not be accepted.
- 11.4. For Foreign-funded Procurement, a ceiling may be applied to bid prices provided the conditions are met under Section 60.2 of the IRR of RA No. 12009.

12. Bid Prices

- 12.1. Prices indicated on the Price Schedule shall be entered separately in the following manner:
 - a. For Goods offered from within the Procuring Entity's country:
 - i. The price of the Goods quoted EXW (ex-works, ex-factory, ex-warehouse, ex-showroom, or off-the-shelf, as applicable);
 - ii. The cost of all customs duties and sales and other taxes already paid or payable;

- iii. The cost of transportation, insurance, and other costs incidental to delivery of the Goods to their final destination; and
 - iv. The price of other (incidental) services, if any, listed in the **BDS**.
- b. For Goods offered from abroad:
- i. Unless otherwise stated in the **BDS**, the price of the Goods shall be quoted delivered duty paid (DDP) with the place of destination in the Philippines as specified in the **BDS**. In quoting the price, the Bidder shall be free to use transportation through carriers registered in any eligible country. Similarly, the Bidder may obtain insurance services from any eligible source country;
 - ii. The price of other (incidental) services, if any, as listed in the **BDS**.

13. Bid and Payment Currencies

13.1. For Goods that the Bidder will supply from outside the Philippines, the bid prices may be quoted in the local currency or tradeable currency accepted by the BSP at the discretion of the Bidder. However, for purposes of bid evaluation, Bids denominated in foreign currencies, shall be converted to Philippine currency based on the exchange rate as published in the BSP reference rate bulletin on the day of the bid opening.

13.2. Payment of the contract price shall be made in Philippine Pesos.

14. Bid Security

14.1. The Bidder shall submit a Bid Securing Declaration or any form of Bid Security in the amount indicated in the BDS, which shall not be less than the percentage of the ABC in accordance with the schedule in the BDS.

14.2. The Bid and bid security shall be valid until September 30, 2025. Any Bid not accompanied by an acceptable bid security shall be rejected by the Procuring Entity as non-responsive.

15. Sealing and Marking of Bids

Each Bidder shall submit one original copy and copy one of the first and second components of its Bid.

16. Deadline for Submission of Bids

The Bidders shall submit on the specified date and time and either at its physical address or through online submission as indicated in paragraph 7 of the **IB**.

17. Opening and Preliminary Examination of Bids

- 17.1. The BAC shall open the Bids in public at the time, on the date, and at the place specified in paragraph 9 of the IB. The Bidders' representatives who are present shall sign a register evidencing their attendance. In case videoconferencing, webcasting or other similar technologies will be used, attendance of participants shall likewise be recorded by the BAC Secretariat.

In case the Bids cannot be opened as scheduled due to justifiable reasons, the rescheduling requirements under Section 58.4 of the IRR of RA No. 12009 shall prevail.

- 17.2. The preliminary examination of bids shall be governed by Section 59 of the Approved IRR of RA 12009.

18. Domestic Preference

The Procuring Entity will grant a margin of preference for the purpose of comparison of Bids in accordance Section 79.5 of the IRR of RA No. 12009.

19. Detailed Evaluation and Comparison of Bids

- 19.1. The Procuring BAC shall immediately conduct a detailed evaluation of all Bids rated "passed," using non-discretionary pass/fail criteria. The BAC shall consider the conditions in the evaluation of Bids under Section 61.2 of the IRR of RA No.12009.

- 19.2. If the Project allows partial bids, bidders may submit a proposal on any of the lots or items, and evaluation will be undertaken on a per lot or item basis, as the case maybe. In this case, the Bid Security as required by **ITB** Clause 14 shall be submitted for each lot or item separately.

- 19.3. The descriptions of the lots or items shall be indicated in **Section VII (Technical Specifications)**, although the ABC of these lots or items are indicated in the BDS for purposes of the NFCC computation pursuant to Section 52.4.2.6 of the Approved IRR of RA No. 12009. The NFCC must be sufficient for the total of the ABCs for all the lots or items participated in by the prospective Bidder.

- 19.4. The Project shall be awarded as One project having several items that shall be awarded as one contract.

- 19.5. Except for bidders submitting a committed Line of Credit from a Universal or Commercial Bank in lieu of its NFCC computation, all Bids must include the NFCC computation pursuant to Section 52.4.1.4 of the IRR of RA No. 12009, which must be sufficient for the total of the ABCs for all the lots or items participated in by the prospective Bidder. For bidders submitting the committed Line of Credit, it must be at least equal to ten percent (10%) of the ABCs for all the lots or items participated in by the prospective Bidder.

20. Post-Qualification

Within a non-extendible period of five (5) calendar days from receipt by the Bidder of the notice from the BAC that it submitted the Lowest Calculated Bid, the Bidder shall submit its latest income and business tax returns filed and paid through the BIR Electronic Filing and Payment System (eFPS) and other appropriate licenses and permits required by law and stated in the BDS.

21. Signing of the Contract

The documents required in Section 66.1 of the IRR of RA No. 12009 shall form part of the Contract. Additional Contract documents are indicated in the **BDS**.

SECTION III. BID DATA SHEET

ITB Clause	
5.3	<p>For this purpose, contracts similar to the Project shall be:</p> <ul style="list-style-type: none"> a. Supply of Services for the Development and Implementation of a Mobile Portal. b. Completed within three (3) years prior to the deadline for the submission and receipt of bids.
7.1	Not Applicable
12	The price of the Goods shall be quoted DDP with the place of destination in the Philippines
14.1	<p>The Bid Security shall be in the form of a Bid Securing Declaration, or any of the following forms and amounts:</p> <ul style="list-style-type: none"> a. The amount of not less than Thirty Thousand Pesos (P30,000.00) equivalent to 2% of the ABC, if bid security is in cash, cashier's/manager's check, bank draft/guarantee or irrevocable letter of credit; or b. The amount of not less Seventy Five Thousand Pesos (P75,000.00) equivalent to 5% of the ABAC, if bid security is in the form Surety Bond.
19.3	<p>The NFCC computation, if applicable, must be sufficient for</p> <p>One (1) Lot – Supply of Services for the Development of a Mobile Portal for Underwriting and Claims Management for the PCIC with a budget of One Million Five Hundred Thousand Pesos (P1,500,000.00)</p>
20.2	No additional requirements

SECTION IV. General Conditions of Contract

1. Scope of Contract

This Contract shall include all such items, although not specifically mentioned, that can be reasonably inferred as being required for its completion as if such items were expressly mentioned herein. All the provisions of RA No. 12009 and its IRR, including the Generic Procurement Manual, and associated issuances, constitute the primary source for the terms and conditions of the Contract, and thus, applicable in contract implementation. Herein clauses shall serve as the secondary source for the terms and conditions of the Contract.

This is without prejudice to Sections 112.1 and 112.2 of the IRR of RA No. 12009 allowing the GPPB to amend the IRR, which shall be applied to all procurement activities, the advertisement, posting, or invitation of which were issued after the effectivity of the said amendment.

Additional requirements for the completion of this Contract shall be provided in the **Special Conditions of Contract (SCC)**.

2. Advance Payment and Terms of Payment

- 2.1. Advance payment of the contract amount is provided under Section 71.1.5 of the IRR of RA No. 12009.
- 2.2. The Procuring Entity is allowed to determine the terms of payment on the partial or staggered delivery of the Goods procured, provided such partial payment shall correspond to the value of the goods delivered and accepted in accordance with prevailing accounting and auditing rules and regulations. The terms of payment are indicated in the **SCC**.

3. Performance Security

Within ten (10) calendar days from receipt of the Notice of Award by the Bidder from the Procuring Entity but in no case later than the signing of the Contract by both parties, the successful Bidder shall furnish the performance security in any of the forms prescribed Section 68 of the IRR of RA No. 12009.

4. Inspection and Tests

The Procuring Entity or its representative shall have the right to inspect and/or to test the Goods to confirm their conformity to the Project specifications at no extra cost to the Procuring Entity in accordance with the Generic Procurement Manual. In addition to tests in the **SCC, Section IV (Technical Specifications)** shall specify what inspections and/or tests the Procuring Entity requires, and where they are to be conducted. The Procuring Entity shall notify the Supplier in

writing, in a timely manner, of the identity of any representatives retained for these purposes.

All reasonable facilities and assistance for the inspection and testing of Goods, including access to drawings and production data, shall be provided by the Supplier to the authorized inspectors at no charge to the Procuring Entity.

5. Warranty

5.1. In order to assure that manufacturing defects shall be corrected by the Supplier, a warranty shall be required from the Supplier as provided under Section 90 of the IRR of RA No. 12009.

5.2. The Procuring Entity shall promptly notify the Supplier in writing of any claims arising under this warranty. Upon receipt of such notice, the Supplier shall, repair or replace the defective Goods or parts thereof without cost to the Procuring Entity, pursuant to the Generic Procurement Manual.

6. Liability of the Supplier

The Supplier's liability under this Contract shall be as provided by the laws of the Republic of the Philippines.

If the Supplier is a joint venture, all partners to the joint venture shall be jointly and severally liable to the Procuring Entity.

SECTION V. Special Conditions of Contract

Special Conditions of Contract

GCC Clause	
1	<p>Delivery and Documents –</p> <p>For purposes of the Contract, “EXW,” “FOB,” “FCA,” “CIF,” “CIP,” “DDP” and other trade terms used to describe the obligations of the parties shall have the meanings assigned to them by the current edition of INCOTERMS published by the International Chamber of Commerce, Paris. The Delivery terms of this Contract shall be as follows:</p> <p>“The delivery terms applicable to this Contract are DDP delivered at 7th Floor Building A, NIA Complex, EDSA Diliman Quezon City. Risk and title will pass from the Supplier to the Procuring Entity upon receipt and final acceptance of the Goods at their final destination.”</p> <p>Delivery of the Goods shall be made by the Supplier in accordance with the terms specified in SECTION VI. Schedule of Requirements.</p> <p>For purposes of this Clause the Procuring Entity’s Representative at the Project Site is Fe I. Ramos – Officer-in-Charge, Property Management and General Services Division.</p> <p>Incidental Services –</p> <p>The Supplier is required to provide all of the following services, including additional services, if any, specified in SECTION VI. Schedule of Requirements:</p> <ul style="list-style-type: none"> (a) Furnishing of a detailed operations and maintenance manual for each appropriate unit of the supplied Goods; (b) Performance or supervision or maintenance and/or repair of the supplied Goods, for a period of time agreed by the parties, provided that this service shall not relieve the Supplier of any warranty obligations under this Contract; and (c) Other related services. <p>The Contract price for the Goods shall include the prices charged by the Supplier for incidental services and shall not exceed the prevailing rates charged to other parties by the Supplier for similar services.</p>

	<p>Transportation –</p> <p>Where the Supplier is required under Contract to deliver the Goods CIF, CIP, or DDP, transport of the Goods to the port of destination or such other named place of destination in the Philippines, as shall be specified in this Contract, shall be arranged and paid for by the Supplier, and the cost thereof shall be included in the Contract Price.</p> <p>Where the Supplier is required under this Contract to transport the Goods to a specified place of destination within the Philippines, defined as the Project Site, transport to such place of destination in the Philippines, including insurance and storage, as shall be specified in this Contract, shall be arranged by the Supplier, and related costs shall be included in the contract price.</p> <p>Where the Supplier is required under Contract to deliver the Goods CIF, CIP or DDP, Goods are to be transported on carriers of Philippine registry. In the event that no carrier of Philippine registry is available, Goods may be shipped by a carrier which is not of Philippine registry provided that the Supplier obtains and presents to the Procuring Entity certification to this effect from the nearest Philippine consulate to the port of dispatch. In the event that carriers of Philippine registry are available but their schedule delays the Supplier in its performance of this Contract the period from when the Goods were first ready for shipment and the actual date of shipment the period of delay will be considered force majeure.</p> <p>The Procuring Entity accepts no liability for the damage of Goods during transit other than those prescribed by INCOTERMS for DDP deliveries. In the case of Goods supplied from within the Philippines or supplied by domestic Suppliers risk and title will not be deemed to have passed to the Procuring Entity until their receipt and final acceptance at the final destination.</p> <p>Intellectual Property Rights –</p> <p>The Supplier shall indemnify the Procuring Entity against all third-party claims of infringement of patent, trademark, or industrial design rights arising from use of the Goods or any part thereof.</p>
2.2	<p>The terms of payment shall be seven (7) calendar days upon receipt of goods.</p>

SECTION VI. Schedule of Requirements

The delivery schedule expressed as weeks/months stipulates hereafter a delivery date which is the date of delivery to the project site.

Item Number	Description	Quantity	Total	Delivered, Weeks/Months
1	Supply of Services for the Development and Implementation of a Mobile Portal for Underwriting and Claims Management for the Philippine Crop Insurance Corporation	1 lot	1 lot	Within 8-months from Receipt of Notice to Proceed

Section VII. Technical Specifications

TERMS OF REFERENCE

Item	Statement of Compliance
1	<p>Bidders must state either “Comply” or “Not Comply” against each of the individual parameters of each Specification stating the corresponding performance parameter of the equipment offered. Statements of “Comply” or “Not Comply” must be supported by evidence in a Bidders Bid and cross-referenced to that evidence. Evidence shall be in the form of manufacturer’s un-amended sales literature, unconditional statements of specification and compliance issued by the manufacturer, samples, independent test data etc., as appropriate. A statement that is not supported by evidence or is subsequently found to be contradicted by the evidence presented will render the Bid under evaluation liable for rejection. A statement either in the Bidders statement of compliance or the supporting evidence that is found to be false either during Bid evaluation, post-qualification or the execution of the Contract may be regarded as fraudulent and render the Bidder or supplier liable for prosecution subject to the applicable laws and issuances</p>

TERMS OF REFERENCE

Development and Implementation of a Mobile Portal for Underwriting and Claims Management for the Philippine Crop Insurance Corporation

I. BACKGROUND

The Philippine Crop Insurance Corporation, a government-owned and controlled corporation under the Department of Agriculture and hereinafter referred to as the PCIC, aims to outsource the development and implementation of a bilingual mobile portal (English and Filipino) designed to enhance accessibility and empower farmer-clients in managing crop insurance-related activities directly from their mobile devices. This portal will provide a comprehensive solution, supporting key functionalities such as underwriting (insurance applications), claims processing, and claims settlement for seven (7) lines of insurance, namely: Rice, Corn, High-Value Crops, Livestock, Fisheries, Non-Crop Agricultural Insurance, and Credit and Life Term Insurance. Furthermore, to ensure a unified and efficient solution, the development will utilize cross-platform frameworks, which will be specifically selected by the prospective vendor.

To ensure secure access, the mobile portal will require a User Account per farmer or fisherfolk. The mobile portal will allow access to (3) types of farmers and fisherfolk – (1) farmers and fisherfolk registered in the Registry System for Basic Sector in Agriculture (RSBSA), (2) coconut farmers registered in the National Coconut Farmers Registry System (NCFRS) and (3) farmers and fisherfolk who are obligated to fully pay the premium for insurance coverage. Farmers registered in the RSBSA and NCFRS are entitled to a 100% premium subsidy.

Mobile device users will have the ability to perform a variety of tasks, including:

1. Submitting insurance application for Rice, Corn, High-Value Crops, Livestock, Fisheries, Non-Crop Agricultural Insurance (NCAI), and Credit and Life Term Insurance along with photos of supporting documents
2. Monitoring the status of submitted application in real-time
3. Receiving request for payment of premium for paying farmers
4. Sending proof of payment for insurance cover
5. Viewing issued certificate of insurance cover information
6. Viewing official receipt information of paid insurance cover
7. Filing claim for indemnity
8. Tracking the status of filed claim in real-time
9. Receiving notifications and updates related to the status of policies and claims

All of these features will be accessible via users' mobile devices, providing farmers and fisherfolk with an efficient, user-friendly way to manage their crop insurance needs.

This Terms of Reference (ToR) outlines the functional requirements, scope of work, and deliverables necessary for the successful development and implementation of the mobile portal.

II. OBJECTIVE

The main objective of this project is to design, develop, and implement a mobile portal that allows crop insurance applicants and fisherfolk to:

1. **File an Application for Crop Insurance / Application for Insurance:** Complete and submit insurance application along with photos of the required supporting documents.
2. **Monitor Application Status:** Check the status of insurance application (e.g., Accepted, On-Hold, Denied).
3. **Receive Request for Payment of Insurance Cover:** Receive a request for payment of an approved insurance cover, applicable only to paying farmers.
4. **Transmit Proof of Payment:** Send proof of payment for approved insurance cover, applicable only to paying farmers.
5. **Display CIC/COC Information:** Display CIC/COC information upon receipt of notification.
6. **Display Official Receipt Information:** Display the official receipt information for the payment made by the paying farmer.
7. **File Claim for Indemnity (CI):** Submit claim for indemnity related to crop damage or losses.
8. **Track Claim Status:** Monitor the status of claim from filing to settlement (e.g., Filed, Assigned for Investigation/ Field Validation, Investigated, Reviewed, Approved, Denied, On-Hold, Settled).
9. **Access Claim Settlement Confirmation:** Receive or download claim settlement details upon approval and settlement of claim.
10. **Receive Notifications:** Receive push notifications on updates for both submitted insurance applications and filed claims.

III. SCOPE OF WORK

1. Mobile Portal Development for Underwriting Tasks

a. Insurance Application Submission:

- Farmers and fisherfolk can submit insurance applications directly through the app by providing required personal and crop-related details (e.g., farm size, crop type) or livestock or non-crop (e.g., fishing boat or fire).
- Users have option either to take photos or upload required supporting documents, such as land titles, tenurial agreements, government-issued ID.

b. Application Status Monitoring: Users can check the real-time status of their application.

- **Accepted:** The application is approved for coverage.
- **On-Hold:** The application is under review, or further information is required.
- **Denied:** The application has been rejected.

c. Notifications for Application Status:

- Push notifications to inform users when the application status changes (Accepted, On-Hold, Denied).
- Email/SMS notifications as backup for users who don't have push notifications enabled.

- d. **Request for Payment of Insurance Cover:** Request for payment sent only to paying farmers after acceptance of their insurance application.
- e. **Transmit Proof of Payment for Insurance Cover:** Paying farmers send proof of payment for insurance cover.
- f. **Receipt of details of Certificate of Insurance Cover (CIC) or Certificate of Cover (COC):** Users receive confirmation of the validity of insurance coverage through the details of CIC/COC.
- g. **Receipt of details of Official Receipt (OR):** Paying farmers receive details of official receipts as confirmation of payment.

2. Mobile Portal Development for Claims Processing & Settlement

- a. **Claim Filing for Indemnity (CI):** Users can file a claim for indemnity when their crops experience damage or loss.

The claim process will include:

- Selecting the type of claim (e.g., crop damage due to drought, flood, pests).
- Adding a detailed description of the incident that caused the crop damage.

- b. **Claim Status Monitoring:** Users can track the progress of their claim in real-time through a Claim Status request.

- **Filed:** The claim has been successfully submitted.
- **Assigned for Investigation/Field Validation:** The claim is assigned for investigation or field validation.
- **Investigated/For Review:** The Adjuster has investigated crop damage and prepared Claims Adjustment Verification Report (CAVR).
- **Reviewed for Approval:** The claim is reviewed for approval.
- **On-Hold/Held in Abeyance:** Additional information or documentation is required with reason or remarks.
- **Approved/For Payment:** The claim is approved for settlement.
- **Settled:** The claim is paid through selected settlement mode.
- **Denied:** The claim is rejected.

- c. **Notifications for Claims:**

- Users will receive push notifications on updates for their claims.
- Alerts for document requests, status changes (from filed to approval/denial), and final settlement details.

- d. **Claim Settlement:** Once the claim is approved, users will receive push notifications of claim approval and settlement details.

- Date and place of settlement.
- Any deductions (if applicable).

IV. TECHNICAL REQUIREMENTS

HTTPS (Hypertext Transfer Protocol Secure) must be used to ensure secure communication between the mobile device and the cloud server. VPN must be used to secure communication between the cloud server and the on-premise server.

- **Client Registries (RSBSA and NCFRS) / Database and Data Access:**

The Client Registries contain personal and farm details of farmers entitled to a 100% premium subsidy and will be stored on the cloud server. When the client enters their assigned Registry ID number, the mobile portal will transmit it to the cloud server which in turn transmits it to the on-premise service for validation. Once validated, the corresponding personal and farm details will be transmitted by the on-premise server to the cloud server which in turn transmits said details for display on the client's mobile device in real-time.

- **Client Database for Paying Farmers / Database and Data Access:**

The Client Database for paying farmers, which contains their personal and farm details, will be uploaded from the on-premise server and stored on the cloud server. This database will be populated with farmer and farm records that are transmitted to the cloud server by the on-premise server.

When the paying farmer enters their assigned ID number, the mobile portal will transmit it to the cloud server which in turn transmits it to the on-premise service for validation. Once validated, the corresponding personal and farm details will be transmitted by the on-premise server to the cloud server which in turn transmits said details for display on the client's mobile device in real-time.

- **Insurance Record Submission:**

The mobile portal will enable the client to input their insurance record based on the specific insurance line being availed. For example, when selecting the Rice or Corn insurance lines, the client will be required to enter details such as crop type, variety, planting area, type of planting and transplanting date. This information, along with the personal and farm data, will be transmitted to the cloud server for batch downloading to the on-premise server at specified times of the day for validation and further processing.

- **Claim for Indemnity Filing:**

The mobile portal will allow the client to input required details for filing a claim for indemnity which will be transmitted to the cloud server. This data will be batched for downloading to the on-premise server for validation and subsequent processing.

- **Status Inquiries:**

The mobile portal will allow the client to submit inquiries regarding the status of their crop insurance applications, as well as the status of claims filed. The statuses of crop insurance applications and claims filed will be transmitted to the client's mobile device in real-time. This will ensure that status updates are received in a timely manner.

- **Acknowledge Receipt of Application and Documents:** Upon receipt of the insurance application and supporting documents, the system shall send a confirmation response to the farmer, acknowledging the receipt.
- **Batch Data and Documents for Server Upload:** The system shall batch the farmer data and supporting documents, including the photos, for subsequent downloading to the on-premise server.

b. Insurance Application Status Request (Real-Time)

- **Acknowledgement of Request:** Immediately acknowledge receipt of the farmer's status inquiry and inform the farmer to await further notification.
- **Validation of Request:** Validate the insurance application status request using the Application Status Table maintained in the backend system.
- **Transmission of Response:** Upon successful validation, transmit the insurance application status result to the corresponding farmer.

c. Payment Request for Premium of Approved Insurance Application (Paying Farmer)

The system shall process payment requests for premiums related to approved insurance applications for paying farmers. The process includes the following steps:

- **Receiving Payment Request:** The system shall receive the payment request for the insurance premium from the on-premise server.
- **Notification to Farmer:** A push notification shall be sent to the farmer, containing the details of the payment request for the insurance premium.

d. Details of Certificate of Insurance Cover (CIC) or Certificate of Cover (COC) Transmittal

The system shall manage the transmittal of details of the Certificate of Insurance Cover (CIC) or Certificate of Cover (COC) to the concerned farmer.

The process includes the following steps:

- **Receiving details of CIC / COC:** The system shall receive the details of the CIC or COC from the on-premise server.
- **Notification and Transmittal to Farmer:** A push notification shall be sent to the farmer, containing the details of the CIC or COC for their reference.

e. Details of Official Receipt Transmittal

The system shall facilitate the transmittal of the details of official receipt to the concerned farmer. The process includes the following steps:

- **Receiving details of Official Receipt:** The system shall receive the details of the official receipt from the on-premise server.
- **Notification and Transmittal to Farmer:** A push notification shall be sent to the farmer, containing the details of the official receipt for their reference.

- **Notifications:**

Notifications from the on-premise server will be sent to the cloud server, which will, in turn, trigger push notifications to the client's mobile device. These push notifications will be delivered and displayed on the client's mobile device.

V. DELIVERABLES

The following deliverables will be provided to ensure the successful development and deployment of the mobile portal:

1. Cross-Platform Application:

The system shall be a fully functional application with the following capabilities:

- **Insurance Application Submission:** Allow submission of insurance applications along with the required supporting documents (including photos or uploads).
- **Real-time Application Status Tracking:** Provide real-time tracking of the insurance application status.
- **Approval Confirmation:** Send confirmation of approved applications for crop insurance.
- **Premium Payment Request:** Facilitate requests for payment of premiums for approved applications of paying farmers.
- **Proof of Premium Payment:** Provide proof of payment for insurance coverage premiums.
- **Details of Certificate of Insurance Transmittal:** Receive and display the details of the Certificate of Insurance Cover (CIC) or Certificate of Cover (COC).
- **Premium Payment Confirmation:** Confirm premium payment through the details of the official receipt.
- **Claim Filing System:** Enable filing of claims, including the upload of required documentation.
- **Real-Time Claim Status Tracking:** Allow real-time tracking of claim status.
- **Claim Settlement Details:** Provide access to claim settlement details.
- **Push Notifications:** Send push notifications to users for important updates.

2. Backend System:

A secure and scalable backend to handle:

a. Insurance Application Processing

The system shall process insurance applications as follows:

- **Validate and Retrieve Farmer Data:** The system shall validate and retrieve farmer data using the Client Registries' ID number and/or Client Database ID number and display the relevant farmer details on the mobile device screen.
- **Provide Farm Details:** The system shall retrieve and display the necessary farm details, including support for multiple farms, on the mobile device screen.
- **Process Insurance Record:** The system shall process the insurance record associated with the farmer's application.
- **Receive Supporting Documents:** The system shall receive photos of the supporting documents related to the insurance application.

f. Claim for Indemnity Filing

The system shall manage the filing and submission of claims for indemnity. The process includes the following steps:

- **Acknowledgment of Claim Filed:** Upon receipt of the claim for indemnity, the system shall acknowledge receipt to the farmer and inform them to await further notification.
- **Transmission to On-Premise Server:** The system shall transmit the claim for indemnity to the on-premise server for further processing.

g. Claim Status Request

- **Validation of Request:** Upon receipt of the claim status request, the system shall validate the existence of claim in the Claim Status table stored on the Backend.
- **Sending Claim Status Response:** After successful validation, the system shall send the response to the farmer, providing the requested claim status information.

h. Claim Denial

The system shall manage the process of notifying farmers regarding claim denials. The steps include:

- **Notification of Claim Denial:** Upon receiving the claim denial from the on-premise server, the system shall send a push notification to the farmer informing them of the denial.

OR

i. Claim Approval and Payment

The system shall process claim approvals and payment notifications. The steps include:

- **Notification of Claim Approval:** Upon receiving claim approval details from the on-premise server, the system shall send a push notification to the farmer confirming the approval of their claim.
- **Notification of Payment Details:** Upon receiving the claim payment details from the on-premise server, the system shall send a push notification to the farmer providing information on where and when to receive the payment.

3. Documentation:

- **User Manual:** A detailed user manual to guide users through the process of applying for insurance and filing/monitoring claims.
- **Technical Documentation:** For system architecture, API integrations, and backend management.
- **Admin Guide:** To assist internal teams in managing claims, application statuses, and settlement processes.

4. System Operations Training Plan:

- **In-Person Training:** Conduct **five (5) training sessions of four (4) hours each**. These sessions will be held in-person for **two (2) designated trainees** from the **PCIC Head Office IT Group**.
- **o Remote Training Access:** The training sessions will also be available remotely, allowing **two (2) designated trainees** from each of the **three (3) Regional Offices** to attend and view the sessions.
- **Training Extension:** Requests for an extension of training must be granted to ensure that the duly designated trainees fully understand all aspects of system operations.

5. Implementation Support:

- **Support Services:** Provide troubleshooting, technical assistance, system configuration, or any modifications necessary after the system is in place.
- **On-Call Support:** Provide **support to PCIC Users in three (3) Regional Offices** who will assist farmers in using the mobile portal during the initial launch. Support will be available whenever needed during regular working hours.

6. Warranty Terms and Coverage:

- **Duration:** A one (1)-year warranty will be provided upon the successful launching as certified by the Management of three (3) Regional Offices.
- **Coverage:** Any software issues, such as bugs detected or functionality problems, must be addressed at no additional cost to the client.
- **Prompt Response and Resolution:** The vendor must provide timely support when a warranty claim is made. The response time for acknowledging receipt of the claim should be within forty eight (48) hours.
- **Customer Support and Contact Information:** The vendor should provide clear and accessible **contact information** for warranty-related inquiries, including:
 - A **dedicated customer service phone number or email address**.
 - **Online support portals** or ticketing systems for warranty claims.
 - Availability of **technicians or support representatives** during normal working hours.

7. System Maintenance:

- **Annual System Maintenance Agreement:** Provide system maintenance services – troubleshooting, technical assistance, system configuration, and any necessary modifications – on an annual basis for a fee, following the expiry of the warranty.

VI. TIMELINE

The project will be completed in multiple phases. The estimated timeline for the development and implementation of the mobile portal is as follows:

Phase	Duration	Start Date	End Date
Requirements Gathering & Design	3 weeks	06-30-25	07-18-25
App Development (Underwriting Features)	6 weeks	07-21-25	08-29-25
App Development (Claims Features)	3 weeks	09-01-25	09-19-25
Backend Development [overlapping]	7 weeks	08-04-25	09-26-25
Testing & QA (App and Backend)	2 weeks	09-29-25	10-10-25
User Acceptance Testing (UAT)	4 weeks	10-13-25	11-07-25
Training & Documentation	2 weeks	11-10-25	11-21-25
Final Implementation & Launch*	4 weeks	11-24-25	01-09-26

* Launch Pilot Implementation in three (3) Regional Offices with a break due to holidays.

VII. PROJECT TEAM

The following roles will be involved in the successful development and deployment of the mobile portal:

- **Project Manager:** Oversees project timelines, resources, and client communications.
- **Business / Systems Analyst:** Gathers requirements, writes functional specifications, and ensures alignment with client needs.
- **Application Developers:** Build the cross-platform application.
- **Backend Developers:** Develop and maintain the APIs that handle tasks and requests from the mobile device, including transmitting and retrieving underwriting and claims information between the cloud server and the on-premise server.
- **UI/UX Designers:** Design an intuitive interface for insurance applications and claims to streamline operations.
- **DevOps Engineers:** Automate the continuous integration, continuous deployment (CI/CD), and deployment pipelines for mobile app and backend services to ensure that the application can be deployed seamlessly and scaled effectively.
- **Quality Assurance (QA) Engineers:** Test the app for functionality, security, and performance.
- **Support Staff:** Assist with user training and documentation.

VIII. SECURITY AND PRIVACY CONSIDERATIONS

- **Data Encryption:** Ensure all sensitive data, including insurance applications, claims, and user information, is encrypted both in transit and at rest.
- **Secure User Authentication:** Implement multi-factor authentication (MFA) for enhanced security during user login and access to sensitive information.
- **Privacy Compliance:** Ensure that the system complies with local data protection regulations, such as **Data Protection Act**, and that users' personal data is handled responsibly.

IX. BUDGET

An approved budget of One Million Five Hundred & 00/100 Pesos (PhP 1,500,000.00), inclusive of 12% VAT, for the project is provided based on the final scope of work, resource allocation, and the specific technologies chosen for development.

X. RISKS AND MITIGATION STRATEGIES

- **Risk:** Delay in receiving applications for insurance or claims documentation from users.

Mitigation: Implement reminder notifications to encourage users to submit required documents on time.

- **Risk:** Integration challenges with existing insurance systems.

Mitigation: Perform early-stage integration testing to ensure smooth data flow between the mobile portal and backend systems.

- **Risk:** User difficulties with app navigation or in filing applications for insurance and claims.

Mitigation: Focus on a simple and intuitive user interface, and provide in-app guidance, FAQs, and a support contact.

XI. ACCEPTANCE CRITERIA

The project will be considered complete when the following criteria are met:

1. The application is fully functional on all platforms.
2. Users can successfully file insurance applications, submit claims for indemnity and track statuses.
3. Notifications are correctly triggered for application status changes and claim updates.
4. Claim settlement confirmations are provided, with downloadable settlement details.
5. All features pass the acceptance testing phase, with no critical bugs.
6. The pilot implementation conducted in three (3) Regional Offices has been successfully completed and has received full acceptance from the respective Regional Management teams.

Section VIII. Checklist of Technical and Financial Documents

Checklist of Technical and Financial Documents

I. TECHNICAL COMPONENT ENVELOPE

Class "A" Documents

Legal Documents

- ☐ (a) Valid PhilGEPS Registration Certificate (Platinum Membership) (all pages) in accordance with Section 20.2.9 of the IRR;

Technical Documents

- ☐ (b) Statement of the prospective bidder of all its ongoing government and private contracts, including contracts awarded but not yet started, if any, whether similar or not similar in nature and complexity to the contract to be bid; **and**
- ☐ (c) Statement of the bidder's Single Largest Completed Contract (SLCC) similar to the contract to be bid, except under conditions provided for in Sections 52.4.1.3 and 52.4.2.4 of the IRR of RA No. 12009, within the relevant period as provided in the Bidding Documents; **and**
- ☐ (d) Original copy of Bid Security. If in the form of a Surety Bond, submit also a certification issued by the Insurance Commission;
or
Original copy of Notarized Bid Securing Declaration; **and**
- ☐ (e) Conformity with the Technical Specifications, which may include production/delivery schedule, manpower requirements, and/or after-sales/parts, if applicable; **and**
- ☐ (f) Original duly signed Omnibus Sworn Statement (OSS); **and** if applicable, Original Notarized Secretary's Certificate in case of a corporation, partnership, or cooperative; or Original Special Power of Attorney of all members of the joint venture giving full power and authority to its officer to sign the OSS and do acts to represent the Bidder.

Financial Documents

- ☐ (g) The prospective bidder's computation of Net Financial Contracting Capacity (NFCC);
or
A committed Line of Credit from a Universal or Commercial Bank in lieu of its NFCC computation.

Class "B" Documents

- ☐ (h) If applicable, a duly signed joint venture agreement (JVA) in case the joint venture is already in existence;
or
duly notarized statements from all the potential joint venture partners stating that they will enter into and abide by the provisions of the JVA in the instance that the bid is successful.

II. FINANCIAL COMPONENT ENVELOPE

- ☐ (i) Original of duly signed and accomplished Financial Bid Form; and
☐ (j) Original of duly signed and accomplished Price Schedule(s)

Other documentary requirements under RA No. 12009 (as applicable)

- ☐ (k) *[For foreign bidders claiming by reason of their country's extension of reciprocal rights to Filipinos]* Certification from the relevant government office of their country stating the Filipinos are allowed to participate in government procurement activities for the same item or product.
- ☐ (l) Certification from the DTI if the Bidder claims preference as a Domestic Bidder or Domestic Entity.