

**RB Rail AS atklāta konkursa
“Veselības apdrošināšanas polises RB Rail AS darbiniekiem”
identifikācijas numurs: RBR 2025/11,**

**RB Rail AS open competition
“Health Insurance policies for RB Rail AS employees”
identification number: RBR 2025/11,**

ZIŅOJUMS

par atklāta konkursa 3. daļu “Veselības apdrošināšanas polises RB Rail AS darbiniekiem Latvijā”

REPORT

on Lot No 3 “Health Insurance policy for RB Rail AS employees in Latvia” of the open competition

Rīgā/ In Riga

Dokumenta datums ir tā elektroniskās parakstīšanas datums

The date of the document is the date of its electronic signature

Pasūtītājs: RB Rail AS, reģistrācijas numurs: 40103845025, juridiskā adrese: Satekles iela 2B, Rīga, LV-1050, Latvija.

Contracting authority: RB Rail AS, registration number 40103845025, registered address: Satekles iela 2B, Riga, LV-1050, Latvia.

Iepirkuma procedūra un identifikācijas numurs: atklāts konkurss “Veselības apdrošināšanas polises RB Rail AS darbiniekiem”, identifikācijas numurs: RBR 2025/11.

Procurement procedure and identification number: the open competition “Health Insurance policies for RB Rail AS employees”, identification number: RBR 2025/11.

Iepirkuma priekšmets:

Iepirkuma priekšmets dalīts 3 (trīs) daļās:

- 1. daļa “Veselības apdrošināšanas polises RB Rail AS darbiniekiem Lietuvā”;
- 2. daļa “Veselības apdrošināšanas polises RB Rail AS darbiniekiem Igaunijā”;
- 3. daļa “Veselības apdrošināšanas polises RB Rail AS darbiniekiem Latvijā”.

Procurement subject-matter:

The Subject-matter of the Procurement is divided into 3 (three) lots:

- Lot No 1: “Health Insurance policy for RB Rail AS employees in Lithuania”;
- Lot No 2: “Health Insurance policy for RB Rail AS employees in Estonia”;
- Lot No 3: “Health Insurance policy for RB Rail AS employees in Latvia”.

Līguma priekšmets: “Veselības apdrošināšanas polises RB Rail AS darbiniekiem” par iepirkuma priekšmeta 3. daļas “Veselības apdrošināšanas polise RB Rail AS darbiniekiem Latvijā” izpildi.

Subject-matter of the Contract: “Health Insurance policies for RB Rail AS employees” on Lot 3 “Health Insurance policy for RB Rail AS employees in Latvia” of the procurement.

Datums, kad iepriekšējais informatīvais paziņojums, ko izmanto, lai saīsinātu piedāvājumu saņemšanas termiņu publicēts iepirkumu uzraudzības biroja tīmekļvietnē un Eiropas Savienības Oficiālajā Vēstnesī:

2025. gada 28. augusts.

Paziņojuma Eiropas Savienības Oficiālajā Vēstnesī publikācijas numurs: 561020-2025.

The date when the previous information notice used to reduce the deadline for proposal submission was published on website of Procurement Monitoring Bureau and Official Journal of the European Union:

28th August 2025.

Publication number of the notice in the Official Journal of the European Union: 561020-2025.

Datums, kad paziņojums par līgumu publicēts iepirkumu uzraudzības biroja tīmekļvietnē:

2025. gada 30. oktobris.

Contract notice publication date on website of Procurement Monitoring Bureau:

30th October 2025.

Datums, kad paziņojums par līgumu publicēts Eiropas Savienības Oficiālajā Vēstnesī:

2025. gada 30. oktobris. (719195-2025).

Contract notice publication date in the Official Journal of the European Union:

30th October 2025. (719195-2025).

Datums, kad paziņojums par līgumu (paziņojums par piedāvājuma iesniegšanas termiņa pagarinājumu) publicēts iepirkumu uzraudzības biroja tīmekļvietnē:

2025. gada 11. novembrī.

Contract notice publication date (notice of extension of proposal submission deadline) on website of Procurement Monitoring Bureau:

11th November 2025.

Datums, kad paziņojums par līgumu (*paziņojums par piedāvājuma iesniegšanas termiņa pagarinājumu*) publicēts Eiropas Savienības Oficiālajā Vēstnesī:
2025. gada 12. novembris (750836-2025).

Iepirkuma komisija: tās sastāvs apstiprināts ar RB Rail AS valdes 2025. gada 21. augusta rīkojumu Nr. 1.9-2025-16 šādā sastāvā:

- **Iepirkuma komisijas priekšsēdētāja/sekretāre:**
I. Zuļķe – RB Rail AS Vecākais iepirkumu speciālists.
- **Iepirkuma komisijas priekšsēdētāja vietniece:**
L. Hakīma – RB Rail AS Personāla vadības un administrācijas departamenta vadītājs.
- **Iepirkuma komisijas locekle:**
K. M. Trepša – RB Rail AS Personāla administrators;
- G. Lūnekund – RB Rail AS Biroja administrators/ Personāla administrators.

Iepirkuma komisijas piesaistīts eksperts:

- A. Vējiņš – RB Rail AS vadošais jurists (Līgumi un korporatīvie jautājumi);
- A. Tsenter – Inpro Insurance Brokers OÜ Valdes loceklis; Apdrošināšanas un Finanšu brokers, Ltd piedāvātais eksperts;
- G. Gudeika – Rizikos valdymo specialistai UADBB Apdrošināšanas brokeris; Apdrošināšanas un Finanšu brokers, Ltd piedāvātais eksperts;
- R. Janevica – Apdrošināšanas un Finanšu brokers, Ltd Personu apdrošināšanas nodaļas vadītāja;
- L. Glaveckaitē Abu Ja Ab – RB Rail AS Ofisa administratore;
- R. Pētersone – RB Rail AS Ofisa administratore.

Iepirkuma procedūras dokumentācijas sagatavotāji:

- Iepirkuma komisija;
- A. Vējiņš – RB Rail AS vadošais jurists (Līgumi un korporatīvie jautājumi);
- A. Tsenter – Inpro Insurance Brokers OÜ Valdes loceklis; Apdrošināšanas un Finanšu brokers, Ltd piedāvātais eksperts;
- G. Gudeika – Rizikos valdymo specialistai UADBB Apdrošināšanas brokeris; Apdrošināšanas un Finanšu brokers, Ltd piedāvātais eksperts;
- R. Janevica – Apdrošināšanas un Finanšu brokers, Ltd Personu apdrošināšanas nodaļas vadītāja.

Iepirkumu komisijas sekretāre:

- Z. Nore – RB Rail AS Iepirkumu speciālists.

Pretendentiem noteiktās kvalifikācijas prasības: noteiktas iepirkuma “Veselības apdrošināšanas polises RB Rail AS darbiniekiem”, identifikācijas numurs: RBR 2025/11 nolikumā.

Piedāvājuma izvēles kritērijs:

Saimnieciski izdevīgākais piedāvājums.

Piedāvājumu iesniegšanas termiņš:

2025. gada 25. novembris līdz plkst. 11:00.

Contract notice publication date (*notice of extension of proposal submission deadline*) in the Official Journal of the European Union:
12th November 2025 (750836-2025).

Procurement commission: composition of which has been approved by order No 1.9-2025-16 dated 21 August 2025 issued by the Management Board of RB Rail AS consisting of:

- **Procurement commission chairperson/Secretary:**
I. Zuļķe – RB Rail AS Senior Procurement Specialist.
- **Procurement commission vice-chairperson:**
L. Hakīma – Head of HRM and Administration Department of the RB Rail AS.
- **Procurement commission member:**
K. M. Trepša – HR Administrator of RB Rail AS,
- G. Lūnekund – Office Administrator/ HR Administrator of RB Rail AS.

Procurement commission's invited expert:

- A. Vējiņš – Lead Lawyer (Contracts / Corporate) of RB Rail AS,
- A. Tsenter – Board Member of Inpro Insurance Brokers OÜ, proposed expert by Apdrošināšanas un Finanšu brokers, Ltd,
- G. Gudeika – Insurance Broker of Rizikos valdymo specialistai UADBB, proposed expert by Apdrošināšanas un Finanšu brokers, Ltd,
- R. Janevica – Head of Persons Insurance dpt. of Apdrošināšanas un Finanšu brokers, Ltd,
- L. Glaveckaitē Abu Ja Ab – Office administrator at RB Rail AS,
- R. Pētersone – Office administrator at RB Rail AS.

Persons preparing the procurement procedure documentation:

- Procurement commission,
- A. Vējiņš – Lead Lawyer (Contracts / Corporate) of RB Rail AS,
- A. Tsenter – Board Member of Inpro Insurance Brokers OÜ, proposed expert by Apdrošināšanas un Finanšu brokers, Ltd,
- G. Gudeika – Insurance Broker of Rizikos valdymo specialistai UADBB, proposed expert by Apdrošināšanas un Finanšu brokers, Ltd,
- R. Janevica – Head of Persons Insurance dpt. of Apdrošināšanas un Finanšu brokers, Ltd.

Secretary of the Procurement Commission:

- Z. Nore – RB Rail AS Procurement Specialist.

Qualification requirements for tenderers: stipulated in regulations of the procurement “Health Insurance policies for RB Rail AS employees”, identification number: RBR 2025/11.

Selection criteria:

The most economically advantageous proposal.

Submission date of Proposals:

25th November 2025 till 11:00.

Paredzētā piedāvājumu atvēršanas vieta, datums un laiks:
Elektronisko iepirkumu sistēmas e- konkursu apakšsistēma, 2025. gada 25. novembris no plkst. 15:00.

The planned place, date and time for the opening of Proposals:

E-Tender subsystem of the Electronic Procurement System, 25th November 2025, starting from 15:00.

Iesniegtais piedāvājums un piedāvātā cena iepirkuma priekšmeta 3. daļā:

The submitted proposal and the offered price for Lot 3 of the procurement subject-matter:

Pretendents	Piedāvātā prēmija 1 (vienam) darbiniekam, EUR bez PVN
Compensa Life Vienna insurance group SE Latvijas filiāle	EUR 747,00

Tenderer	Proposed premium for 1 (one) employee, EUR without VAT
Compensa Life Vienna insurance group SE Latvijas filiāle	EUR 747,00

Piedāvājumu vērtēšanas kopsavilkums:

Skatīt 1. pielikumu; tikai angļu valodā.

Summary of proposal evaluation:

Please see attached Annex No 1, only in English.

Pretendents, kuram ir piešķirtas līgumslēgšanas tiesības un pamatojums lēmumam piešķirt tiesības slēgt līgumu: Pamatojoties uz atklāta konkursa nolikuma 20. un 22.1. punktiem, iepirkuma komisija nolēma līguma slēgšanas tiesības piešķirt pretendētājam **Compensa Life Vienna insurance group SE Latvijas filiāle (reģistrācijas Nr. 50003958651)**, jo tā piedāvājums atbilst atklāta konkursa nolikumā noteiktajām prasībām un tika atzīts par saimnieciski visizdevīgāko piedāvājumu ar iegūto punktu skaitu – **94** (deviņdesmit četri) punktiem. Iepirkuma rezultātā pretendētājam **Compensa Life Vienna insurance group SE Latvijas filiāle (reģistrācijas Nr. 50003958651)** piešķiramas iepirkuma līguma slēgšanas tiesības par provizorisko līgumcenu 112 050,00 EUR (viens simts divpadsmit tūkstoši piecdesmit eiro, 0 centi). bez pievienotās vērtības nodokļa.

The Tenderer awarded the contract rights and justification for the decision to award the contract rights:

In accordance with Sections 20 and 22.1 of the open competition regulations the Procurement commission decided to award the contract rights to tenderer **Compensa Life Vienna insurance group SE Latvijas filiāle (registration No 50003958651)**, because its proposal complies with the requirements specified in the open competition regulations and was recognized as the most economically advantageous tender with the number of points – **94** (ninety four). As a result of the Procurement the tenderer **Compensa Life Vienna insurance group SE Latvijas filiāle (registration No 50003958651)** shall be granted the right to conclude procurement contract for the preliminary contract price EUR 112 050.00 (one hundred twelve thousand fifty euros, 0 cents) without value added tax.

Pretendentu, līgumslēgšanas kuram tiks tiesības, piešķirtas piesaistītie apakšuzņēmēji un tiem nododamo darbu apraksts:
N/A.

Subcontractors of tenderers awarded with the contract rights and description of the services to be assigned to them:
N/A.

Noraidītie piedāvājumi:

N/A

Rejected proposals:

N/A

Piedāvājuma noraidīšanas pamatojums, ja iepirkuma komisija atzinusi piedāvājumu par nepamatoti lētu:
N/A

Reasons for rejecting the tender, if the procurement commission has recognised the tender as abnormally low:
N/A

Pamatojums tam, kādas sabiedrības drošības un veselības aizsardzības intereses tiktu apdraudētas, rīkojot atkārtotu iepirkumu, ja Pasūtītājs saskaņā ar Latvijas Republikas Publisko iepirkumu likuma 41. panta divpadsmitās daļas 2. punktu nepārtrauc iepirkuma procedūru, jo iepirkuma procedūras pārtraukšana apdraudētu sabiedrības drošības vai veselības aizsardzības intereses:
N/A

Justification in respect of what public safety and health protection interests would be threatened by organising a repeated procurement if the Contracting Authority, in accordance with Section 41, Paragraph twelve, Clause 2 of the Public Procurement Law of the Republic of Latvia, does not suspend the procurement procedure because the suspension of the procurement procedure would pose a threat to the public safety or health protection interests:
N/A

Lēmuma pamatojums, ja iepirkuma komisija pieņēmusi lēmumu pārtraukt vai izbeigt iepirkuma procedūru:
nav.

Justification of the decision, if the procurement commission has taken the decision to suspend or terminate the procurement procedure:
none.

lemesli, kuru dēļ netiek paredzēta elektroniska piedāvājumu iesniegšana, ja pasūtītājam ir pienākums izmantot piedāvājumu saņemšanai elektroniskās informācijas sistēmas:

N/A

Reasons due to which electronic submission of tenders is not provided for, if the contracting authority has the obligation to use the electronic information systems for the receipt of tenders:

N/A

Konstatētie interešu konflikti un pasākumi, kas veikti to novēršanai:

N/A.

Identified conflicts of interest and measures taken to prevent them:

N/A.

Pielikumā: Novērtējuma kopsavilkums uz 3 (trīs) lapām.

Enclosed: Evaluation summary on 3 (three) pages.

Iepirkuma komisijas priekšsēdētāja/ sekretāre
Procurement commission chairperson/ Secretary

I. Zuļķe

ŠIS DOKUMENTS IR PARAKSTĪTS AR DROŠU ELEKTRONISKO PARAKSTU UN SATUR LAIKA ZĪMOGU/
THIS DOCUMENT HAS BEEN SIGNED WITH A SAFE ELECTRONIC SIGNATURE AND CONTAINS A TIME-STAMP

**Summary of the Proposal assessment for
Lot No 3 “Health insurance policies for RB Rail AS employees in Latvia”**

Designation	Proposal assessment criteria for the basic program	Calculation	Maximum score of the criterion	Points awarded to Compensa Life Vienna insurance group SE Latvijas filiāle			
A	Financial proposal (Annex No 11) Insurance policy price (premium) for Program per person (maximum amount 750.00 EUR).	<table><tr><td>Lowest offered price</td><td rowspan="2">X 7</td></tr><tr><td>Price of the specific offer</td></tr></table>	Lowest offered price	X 7	Price of the specific offer	A = 7	7
Lowest offered price	X 7						
Price of the specific offer							
B	Technical Proposal (Annex No 8) position No 3.1. The minimum requirements of the Program for one person with a total sum insured not less than 5000 EUR (five thousand euros) per year for outpatient and inpatient services. <i>The maximum insurance amount to be assessed is not more than 8000 EUR (eight thousand euros).</i>	<table><tr><td>Particular limit</td><td rowspan="2">X 3</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X 3	Highest proposed limit	B = 3	3
Particular limit	X 3						
Highest proposed limit							
C	Technical Proposal (Annex No 8) position No 4.1.1.*						

Designation	Proposal assessment criteria for the basic program	Calculation	Maximum score of the criterion	Points awarded to Compensa Life Vienna insurance group SE Latvijas filiāle			
	*First-time and repeated consultations without additional restrictions not less than 50 EUR (fifty euros) per consultation. <i>The maximum insurance amount to be assessed is not more than 80 EUR (eighty euros).</i>						
C ₁	Consultations of doctors - specialists, incl. paid general practitioner, internist, surgeon, neurologist, urologist, oncologist, phlebologist, infectologist, traumatologist, orthopedist, gynecologist, endocrinologist, cardiologist, rheumatologist, nephrologist, gastroenterologist, proctologist, pulmonologist, allergist, immunologist, otolaryngologist, ophthalmologist, hematologist, occupational physician, dermatologist, physiotherapist, physical medicine doctor, manual therapist, rehabilitologist, etc.	<table><tr><td>Particular limit</td><td rowspan="2">X 14</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X 14	Highest proposed limit	C = C ₁ +C ₂ +C ₃ = 20	14
Particular limit	X 14						
Highest proposed limit							
C ₂	More than two (2) consultations per insurance period with rehabilitation and sports medicine specialists, including but not limited to: physiotherapist, physical medicine and rehabilitation physician, manual therapist, rehabilitologist, kinesiologist, occupational therapist, and sports medicine physician. <i>If the Tenderer does not offer additional consultations, they will receive 0 points.</i>	<table><tr><td>Particular limit</td><td rowspan="2">X3</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X3	Highest proposed limit	0	
Particular limit	X3						
Highest proposed limit							
C ₃	More than two (2) consultations per insurance period with mental health specialists - psychotherapist and/or psychiatrist.	<table><tr><td>Particular limit</td><td rowspan="2">X3</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X3	Highest proposed limit	0	
Particular limit	X3						
Highest proposed limit							

Designation	Proposal assessment criteria for the basic program	Calculation	Maximum score of the criterion	Points awarded to Compensa Life Vienna insurance group SE Latvijas filiāle			
	<i>If the Tenderer does not offer additional consultations, they will receive 0 points.</i>						
D	Technical Proposal (Annex No 8) position No 4.1.6. Paid care services for pregnant women (doctor's visits, diagnostic and laboratory examinations, etc.), in accordance with the conditions of the paid outpatient program, with a limit during the insurance period not less than 250 EUR (two hundred and fifty euros). <i>The maximum insurance amount to be assessed is not more than 500 EUR (five hundred euros).</i>	<table><tr><td>Particular limit</td><td rowspan="2">X 2</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X 2	Highest proposed limit	D=2	2
Particular limit	X 2						
Highest proposed limit							
E	Technical Proposal (Annex No 8) position No 4.2.1.						
	Medically necessary therapeutic procedures including: injections, intravenous infusions, nerve/joint blocks, diagnostic/therapeutic punctures, biopsy specimen collection (including image-guided procedures using X-ray or ultrasound), and specialty-specific procedures in gynaecology, surgery, ear-nose-throat medicine and ophthalmology. Manipulations in dermatology, including medically indicated treatment of dermatological lesions. Coverage limits: <i>The maximum insurance amount to be assessed is 100 EUR (one hundred euros).</i>		E=E ₁ +E ₂ =5	E=5			

Designation	Proposal assessment criteria for the basic program	Calculation	Maximum score of the criterion	Points awarded to Compensa Life Vienna insurance group SE Latvijas filiāle			
E_1	Not less than EUR 70 minimum per epidural block and per imaging-guided biopsy procedure (X-ray or ultrasound control)	<table><tr><td>Particular limit</td><td rowspan="2">X3</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X3	Highest proposed limit		3
Particular limit	X3						
Highest proposed limit							
E_2	Not less than EUR 25 minimum per all other therapeutic procedures	<table><tr><td>Particular limit</td><td rowspan="2">X2</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X2	Highest proposed limit	2	
Particular limit	X2						
Highest proposed limit							
F							
F_1	Technical Proposal (Annex No 8) position No 4.2.3. A wide range of diagnostic (instrumental) examinations, incl., but not limited to X-ray diagnostics of organs and parts of the body, RTG examination in several planes, digital fluorography, mammography, sonoscopy and dopplerography, vascular examination, ultrasonography of various parts and organs of the body – abdominal cavity organs, joints, prostate, lymph nodes, etc., non-invasive examinations of the heart.	<table><tr><td>Particular limit</td><td rowspan="2">X 14</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X 14	Highest proposed limit	$F = F_1 + F_2 = 28$	14
Particular limit	X 14						
Highest proposed limit							

Designation	Proposal assessment criteria for the basic program	Calculation	Maximum score of the criterion	Points awarded to Compensa Life Vienna insurance group SE Latvijas filiāle			
	electrocardiogram, echocardiography, Holter monitoring, veloergometry, etc., breathing test, audiography, bronchoscopy, cystoscopy, electroencephalogram, electromyography etc. examinations. Payment for one diagnostic examination not less than 50 EUR (fifty euros). <i>The maximum limit to be assessed is not more than 100 EUR (one hundred euros) per examination.</i>						
F ₂	Technical Proposal (Annex No 8) position No 4.2.4. High-tech diagnostic examinations, incl. computed tomography examinations with/without contrast medium, magnetic resonance imaging with/without contrast medium, endoscopy examinations (incl. fibro gastroscopy and colonoscopy) with/without anesthetic, 3- and 4-dimensional examinations, scintigraphy examinations and other expensive technology examinations with a limit during the insurance period not less than 400 EUR (four hundred euros). <i>The maximum value to be assessed shall not be more than EUR 750 (seven hundred fifty euros) per year.</i>	<table><tr><td>Particular limit</td><td rowspan="2">X14</td></tr><tr><td>Highest proposed limit</td></tr></table>		Particular limit	X14	Highest proposed limit	14
Particular limit	X14						
Highest proposed limit							
G	Technical Proposal (Annex No 8) position No 4.2.6.	<table><tr><td>Particular limit</td><td rowspan="2">X 10</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X 10	Highest proposed limit	F = 10	10
Particular limit	X 10						
Highest proposed limit							

Designation	Proposal assessment criteria for the basic program	Calculation	Maximum score of the criterion	Points awarded to Compensa Life Vienna insurance group SE Latvijas filiāle			
	Paid inpatient care. The minimum insurance amount for daily and round-the-clock inpatient services is not less than 1200 EUR (one thousand two hundred euros) in the period and for one case of hospitalization. <i>The maximum insurance amount to be assessed is not more than 2000 EUR (two thousand) in the period and for one case of hospitalization.</i>						
H	Technical Proposal (Annex No 8) position No 4.3.1. Dental and oral hygiene services with 50% payment, with a limit of not less than 250 EUR (two hundred fifty euros) per year. <i>The maximum insurance amount to be assessed is 500 EUR (five hundred euro) per year.</i>	<table><tr><td>Particular limit</td><td rowspan="2">X 15</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X 15	Highest proposed limit	G = 15	15
Particular limit	X 15						
Highest proposed limit							
I	Technical Proposal (Annex No 8) position No 4.4.1. Outpatient rehabilitation with a referral from the attending physician, with a limit of no less than 150 EUR (one hundred fifty euros) per year.	<table><tr><td>Particular limit</td><td rowspan="2">X 10</td></tr><tr><td>Highest proposed limit</td></tr></table>	Particular limit	X 10	Highest proposed limit	H=10	10
Particular limit	X 10						
Highest proposed limit							
TOTAL:			100 points	94			