

**Response to Pre-EOI Queries on EOI for
AI-Driven Assessment of Motor Own Damage Estimated/Reported Loss up
to Rs.50,000/-, using App based methodology**

<i>The empanelment under this EOI is subject to the final outcome of Writ Petition No.4399/2023 in the Hon'ble High Court of Delhi at New Delhi or court proceedings of any Hon'ble Court of competent jurisdiction on the subject</i>	
Eligibility Criteria:	
1	Kindly share the user login details who will be accessing mobile App - 1. Total Users 2. Concurrent Users
Ans - 1	The minimum number of users cannot be specified and the DSP platform should have the capacity to scale up the numbers based on requirements.
2	Kindly share the volumes of documents that is captured and to be stored (like videos, photos, invoices, etc) that will be captured through the digital channels.
Ans - 2	Volume of documents cannot be specified here and it depends on number of claims allotted by PSGIC.
3	Please clarify if there is a requirement of new DMS.
Ans - 3	There is no requirement of a new DMS. However, DSP's system should be able to integrate with the existing or modified/new DMS.
4	Kindly share the number of - 1. Existing Customer / applicants 2. Garages 3. YOY% growth to be considered
Ans - 4	The number cannot be specified and the DSP platform should have the capacity to scale up the same based on requirements.
5	Can PWA Mobile App (Progressive Web Application) supporting all the asked requirement as stated be proposed instead of Native App for both iOS and Android. Kindly confirm.
Ans - 5	We prefer to have native apps for both iOS and Android. PWA Mobile App with all device / platform support will also be accepted.
6	Please clarify all the documents type to be generated through the proposed solution.
Ans - 6	The generated reports for the verification of necessary documents , may be in the form of screenshot in jpg / jpeg/ png/ PDF reports, captured by DSP directly, from these websites/repository of the concerned authorities.
Mandatory Minimum Infrastructure:	
7	How do you expect the integration with existing systems to be handled? Are there specific APIs or data formats that need to be adhered to?
Ans - 7	Individual PSGICs shall inform about integration later after the process of empanelment. APIs will be built/shared. In case API is required to be built by the applicants, they shall do it on their cost.
8	Kindly share the list of all the existing systems for integration.
Ans - 8	Please Refer EOI clause no. 9 (2) (n) on page no. 13.

**Response to Pre-EOI Queries on EOI for
AI-Driven Assessment of Motor Own Damage Estimated/Reported Loss up
to Rs.50,000/-, using App based methodology**

Experience of Agency:	
9	Minimum one year of experience in AI Driven app based claims servicing/ loss assessment or minimum 5000 claims through AI driven App: Will the working on insurance companies' app will be considered as experience in this regard?
Ans-9	The working of the applicant, as an agency, shall be counted to meet eligibility condition for applying in the EOI as per eligibility criteria. Working with an insurance company and utilization of the insurance company's app will not count.
10	Should be working /should have worked with at least one General Insurance Company in India on AI driven app based loss assessment (please submit experience certificate by the General Insurance Company): Is it within employment of the general insurance company or it will work while working as surveyor with Loss assessing company?
Ans -10	The working should be as an entity servicing any GIC in India with their app based AI solutions.
11	Does the condition which refers to 5000 minimum claims through AI driven apps can be fulfilled if one of the directors of the company fulfils the criteria.
Ans -11	5000 claims must be serviced through app based AI driven technology by applicant entity.
12	In the case of partnership firms, the condition which refers to 5000 minimum claims through an AI driven app can be fulfilled if one of the partners of the company fulfils the criteria.
Ans -12	The Partnership firm must have serviced 5000 claims through AI driven technology.
13	The Company, recently established, is in the process of conducting proof-of-concept (POC) trials with several General Insurance companies. While we do not yet have a one-year experience certificate as an entity, our claims head and the entire team possess substantial experience in motor claims. Notably, our director, who will lead this initiative, has over 13 years of experience in motor claims, including a tenure as a Claims Lead at a General Insurance company. He has also worked on app-based claim assessments. We respectfully request that the experience of our claims head be considered in place of the company's experience. The claims head can provide a work experience certificate from the previous General Insurance company.
Ans -13	Applications shall be considered as per EOI only.
14	Whether the experience of AI technology partner can be considered as part of our company's qualifications, given that the technology is integral to our service offering.
Ans-14	The experience of the applicant entity only shall be considered for meeting eligibility criteria.
15	One of the Directors has an experience certificate from a PSU General Insurance company, which details his/her extensive work in motor claims, including AI-based claims handling. However, the certificate references his/her experience at a previous employer rather than our current company. We request clarification on whether this certificate, highlighting his/her personal experience and expertise, can be considered valid for this tender requirement.
Ans-15	Please refer the Eligibility Criteria as per EOI document vide clause 9 (3) (I) & (II).
16	If the applicant is a Private Limited Company, does the requirement of 5000 minimum claims processed through an AI-driven app apply if one of the company directors meets this criterion, or must the company itself meet this condition?
Ans-16	5000 claims must be serviced through app based AI driven technology by applicant entity.

**Response to Pre-EOI Queries on EOI for
AI-Driven Assessment of Motor Own Damage Estimated/Reported Loss up
to Rs.50,000/-, using App based methodology**

17	If the applicant is a Partnership Firm, does the requirement of 5000 minimum claims processed through an AI-driven app apply if one of the partners meets this criterion, or must the firm itself meet this condition?
Ans-17	The Partnership firm must have serviced 5000 claims through AI driven technology.
Experience of at least one Board Member/ Principal Officer/ CEO/ Claims Head of the Service Provider:	
18	Experience of at least one Board Member/Principal Officer /CEO/Claims Head of the Service provider: a. Service provider must have a Board Member /Principal Officer/CEO/Claims Head who is having substantial knowledge of Motor Claims, and b. has an experience of 2 yrs. in handling Motor Claims in a General Insurance Company (Please submit experience certificate by any General Insurance Company): Does this experience require working in the role of general insurance company? Does this experience require working in the role of general insurance company ?
Ans-18	Yes. The experience certificate issued by the Corporate Office of the General Insurance company on their official letter head shall be accepted.
19	Can one principal officer/s be a part of multiple agencies?
Ans-19	No.
Annexure A – Formats for Technical Bids and List of documents	
20	In the case of a Partnership Firm, for Point d) "Annual Revenue" and Point e) "Net Profit": Can these financial criteria be fulfilled by providing a bank Fixed Deposit (FD) certificate certified by a Chartered Accountant (CA) instead of the last three financial years' statements?
Ans-20	To be complied as per the EOI document.
Others	
21	Could you please clarify if existing empanelled providers are required to re-file or submit a new bid in response to this tender?
Ans-21	Existing empanelled DSPs are not required to apply
22	What key performance indicators (KPIs) will be used to evaluate the accuracy for the repair estimation provided by the Digital Service Provider (DSP)?
Ans-22	Please go through the clause no. 6.18 of EOI (page no. 8) including other clauses, where the scope of DSP is clearly mentioned in detail including the process to be followed, before submitting the final assessment report.
23	As per our understanding, the deployment of the proposed solution will be done on customer's Data Centre / Managed Cloud. Kindly confirm.
Ans-23	Deployment of proposed solution should be in DSP provided cloud which must be MeitY empanelled Public Cloud where the data must reside in India. Data Security will be the sole responsibility of DSP.
24	Kindly mention the different environments needed, like - 1. Production 2. High Availability 3. DR

**Response to Pre-EOI Queries on EOI for
AI-Driven Assessment of Motor Own Damage Estimated/Reported Loss up
to Rs.50,000/-, using App based methodology**

	4. Test / UAT
Ans-24	Environment should follow standard practice. Minimum that is required is : Prod / Pre-Prod / Test / UAT / Development.
25	Storage and security: "Can you detail how documents related to claims will be stored securely for a minimum of three years? What measures are in place to ensure that PSGIC officials can access these records 24/7 in real-time through web services?" Data transfer at contract end: "What is the process for transferring data back to the PSGIC at the end of the contract period or as required? How is data integrity and security maintained during this transfer?"
Ans-25	Please refer to Clause 9 (II) (o) on storage of documents. All files or data are to be stored in the internal database in an encrypted manner. Measures to ensure that PSGIC officials can access these records 24/7 in real time through web services & should be part of the solution offering from DSP. Details of migration mechanism, file format and other details will be formalised with selected DSPs by respective PSGICs.
26	Could you provide more details about the claim processing process, specifically whether it includes full integration for: viewing and downloading photographs and documents, uploading documents, real-time capture, modifying assessments, and document storage and accessibility? (Integrated Claims Management Solution Including Portal and Mobile Application).
Ans-26	Please refer the EOI document.
27	Requesting a two-week extension due to anticipated holidays and challenges with team availability for bid preparation and submission."
Ans-27	As per Schedule in the EOI only.

Note: While PSGICs have attempted to respond to all the issues raised in the emails / pre EOI submission meeting, queries where the EOI Document is self-explanatory or where the queries are found to be ambiguous / lacking clarity, may not have been addressed. The Applicant is expected to formulate the respective strategies while submitting their Expression of Interest.