



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

**THE NEW INDIA ASSURANCE COMPANY LTD.**

पंजीकृत एवं प्रधान कार्यालय : न्यू इन्डिया एश्योरन्स बिल्डिंग, 87, महात्मा गांधी मार्ग, फोर्ट, मुंबई - 400 001.

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Ref: NIA/HO/IT/DIGITAL/06-24/05

01/AUGUST/2024

### CORRIGENDUM

Re: "RFP for Microservices-Based Configurable Software Platform for Portal and Mobile Apps with Digital Product Library Hosted on Cloud ( NIA/HO/IT/DIGITAL/06-24/01)"

S No	Page No. (Tender Ref.)	Point No. (Tender Ref.)	Description	Modified Clause
1	40	16.1	Delivery Schedule	Project Schedule for production from date of issuance of Purchase order (All days given to be calculated from date of PO/Final approval from NIACL): 1. Configurable Platform to be setup for 6 Motor Products and integration with partners (Quote generation, Policy Issuance, Document generation) and data flow to existing CORE system - UAT deployment in 30 days 2. Production roll out of Point 1 including cloud setup - 45 days 3. UI for Motor products - Customer Portal - 50 days 4. Platform setup for 10 Health Products - 75 days 5. UI for Health Products - Customer Portal - 90 days 6. UI for Intermediary and Employee - 110 days 7. Portal & Mobile Apps for





				Customer, Intermediary & Employees including integration with existing CORE - 125 days 8. Reports and Analytics - 150 days 9. Duration of All other activities will be on mutual agreement basis
2	25	35	Data Migration	"Data will not be migrated, in the initial phase existing Single sign on solution to be integrated and used for login Data Migration is not in the scope of this RFP. Through this RFP NIA intends to create a completely new setup with Data Syncing to our Old DB.  Migration of Data shall be done in future course of action as per NIA Roadmap. "  Existing Claim data and old policy data to be fetched through API from existing Databases
3	16	32	Cloud Guidelines	The proposed solution should be hosted on a Private Cloud Environment
4	108	List of Portals	Please provide the following metrics for each of the 23 portals listed in Annexure XIV 1. Total users for each portal 2. Total Active users for each portal 3. Existing TPS for each portal 4. High level description for	1.Approx count (Customer: 15 lacs, Active: 4 lacs Intermediary: 2 lacs, Active: 60k ) 3. Approx 1.5 Million service calls per day 4. Please review existing Customer portal 5. Please review existing Customer portal for policy flow along with additional reports for intermediaries 6. Bidder to present critical analysis 7. Dyntrace/Kibana 8. Dyntrace/Kibana





			<p>5. List of features supported in each portal</p> <p>6. Current challenges/ issues in each portal</p> <p>7. Concurrent User logins - Peak, Average</p> <p>8. Concurrent user login peak days of month/quarter/year</p> <p>9. Top 10 features used in the existing Portals and app and the usage volume for each feature</p>	Portal features
5	13. Scope of Work	13.1.5.	<p>Please provide the expected total number of reports that are expected to be build as part of this RFP. Also provide the Name and a single line description of each report expected from the platform</p>	<p>Bidder can suggest the reports as per industry standard to monitor the performance of the applications as well as business. This is not limited and as when requirement arises during the project period the solution should be capable for generating customized reports</p> <p>Existing Reports in Portals:</p> <ol style="list-style-type: none"> <li>1. Premium and Commission Bill - Shows the details of the policies issued, commission and incentive</li> <li>2. APD statement (Advance Premium Deposit) - Usage report</li> <li>3. Policy Expiry Register - Shows all the policies due for renewal</li> <li>4. Claims report</li> </ol>
6	13.1.1 point 48	The web portal will be developed as a headless	Request you to kindly allow bidders to propose the best-	Although we propose to develop through PWA but NIACL is open to relevant suggestions from bidder to explore further.



		progressive web application (PWA) capable of delivering seamless user experiences across devices and platforms.	in-class solution meeting the expectations of NIA and not be prescriptive to use specific technology framework like PWA as there are many alternative also available like SPA JS. Also PWA comes with certain restrictions and risk especially on IOS and security vulnerabilities	
7	Pg 59 Annexure I	ELIGIBILITY CRITERIA FOR BIDDERS	Request you update criteria for all credentials as Bidder/OEM	OEM credentials shall be considered for the OEM specific tools/software/services. Bidder should have experience in implementing the proposed OEM solution in atleast one BFSI company.
8	61 Annexure - I	An external testing agency with experience of functional testing of Core Applications in Insurance. The bidder should have experience in conducting functional/U	Do we have to empanel vendor for the same and can we sub contract the testing vendor ?'	The bidder should have had experience of coordinating with external testing agencies with regard to functional and UAT testing related to insurance applications





		AT testing of the Portals and Mobile Apps along with migration testing experience on Core Applications using the latest tools		
9	16	26		<p>End to End Policy issuance module inclusive but not limited to the following:</p> <ol style="list-style-type: none"> <li>1. Quote generation (with minimum data entry)</li> <li>2. Policy generation</li> <li>3. Integration with payment gateway and CORE system</li> <li>4. Display the quotes/policies/claims related to the same user</li> <li>5. Claim intimation</li> <li>6. View Claim status</li> <li>7. Initiate Endorsement request</li> <li>8. Initiate Workflow request</li> <li>9. Approve workflow requests (Only by designated users)</li> <li>10. Endorsements</li> </ol>
10	17	39 (c)	Fraud Monitoring Tool	<p>Fraud alerts and validations relevant to General Insurance industry and BFSI should be made available.</p> <p>Advance Fraud analytics tool can with the recommended OEM and Cost to be provided separately which can be onboarded by NIACL at its discretion</p>
11	23	15	Any Tools or	Bidder should use/supply only





			softwares Licensing	Enterprise editions. In case of any open source tools, the same needs to be approved by NIACL. Preferably the proposed tools should be in Leaders in Gartners Magic Quadrant 2024 in their respective catrgories.
12	30	5	Surveyor Portal & Claims Assessment	An interface needs to be given to Surveyors (Advocates/Lawyers/Investigators) with the following features: 1. Accept/Reject the claims assigned to surveyors 2. View the Policy details, photographs and Previous claims details 3. Option of bifurcation of different LoBs/OEMs within the portal, which may have different flows 4. Assessment page with prefilled data from OEM garages 5. Assessment page with all the details necessary for Claim processing 6. OCR for fetching the part details from Garage Bill 7. Survey report generation with all the details in PDF format along with Surveyors signature 8. Option for Surevyors to upload photos/videos/live stream 9. Option to send livestream/photo/video upload link to Garages/Customers 10. Reports related to the Claims handled by these users.
13	20	13.1.4(1)	Claims Module	End to End Claims processing module relevant to General Insurance industry in India to be made available and shall be customized as per requirements of





				<p>NIACL, with features like:</p> <ol style="list-style-type: none"> <li>1. Claim intimation/registration</li> <li>2. Appointment/Attachment of Surveyors/TPAs/Investigators/Lawyers etc.</li> <li>3. View policy and claims information and documents uploaded by surveyors</li> <li>4. Initiating/approving payments and workflows</li> <li>5. Maker Checker validations</li> <li>6. To and fro communication to NIACLs payments system</li> <li>7. Integration with 3rd party vendors</li> <li>8. Integration with TPA systems, NHCX, AI based vendors</li> <li>9. Govt. schemes like Jan Suraksha portal etc.</li> </ol>
14	19	13.1.2(1)	API gateway	<ol style="list-style-type: none"> <li>1. Agility to enable seamless integration of the platform with various partner interfaces with variations for each partner as defined by NIACL</li> <li>2. Control of number of hits per second</li> <li>3. Authentication</li> <li>4. API security</li> <li>5. Reverse Proxy</li> </ol>
15	20	13.1.5(1)	Accounting Module	<p>End to End Accounting module relevant to General Insurance industry in India to be made available and shall be customized as per requirements of NIACL, with features like:</p> <ol style="list-style-type: none"> <li>1. Collection using multiple modes - Cash, Cheque, Demand Draft, NEFT, RTGS, Online Modes (ECS, EPG), APD (Advance Premium Deposit)</li> <li>2. Scroll collection option - Backdated collection and policy</li> </ol>





				<p>issuance</p> <p>3. Accounting entries and per the accounting codes and standards of NIACL</p> <p>4. Premium accounting, claim accounting, Co insurance, Re insurance, Commission, Incentive, Rewards &amp; remunerations etc.</p> <p>5. GST, Stamp Duty, TDS deduction, SEZ provision, Subsidy, Bank Guarantee</p>
16	26	Ongoing Maintenance Additional Points: (1)	Resources Qualification	BAs working on the CRs should have minimum Licentiate, preferably Associate qualification from Insurance Institute of India
17	Pg 47, Pt. 22	SLA and Severity Classification	The severity of the issues is defined below	Examples
18			<p>(a) Priority 1 - Online system is down or a subsystem is down or there are data integrity problems: no work can be done in any modules / functions. (Revenue impacted issues even in one module should be considered as Priority 1. If data integrity problem is there even in one module, to be considered as Priority 1)</p>	Applications are not functioning or intermittently working - impact to large number of users across offices, online business and impacts revenue example - Issue in policy generation, claim processing, incident occurred during DB compression activity, incident occurred during flash card flush activity, issue in OmniDocs due to which document generation/access wasn't working
19			<p>(b) Priority 2 - Malfunction in a major Business process: no work can be done in the particular module / function</p>	Intermittent issues or issues with some functionality of any application e.g. invoices not available in OF, a particular product issuance is impacted (e.g. due to some change rolled out)
20			<p>(c) Priority 3 - Malfunction in a</p>	Issue encountered in a transaction, generally having impact for one of the





			Malfunction in a Business process: work does not stop	having impact for one of the policy/claim/endorsement/payment/salary/any such functionality impacting
21			(d) Priority 4 - Minor / cosmetic problems with workarounds	Label changes etc.
22	20	13.1.4	Conditions	Against all the additional services factored in the RFP, bidder should mention the OEM/Solution provide along with the price factored for 3 years. NIACL can utilise any of these services
23	60	8	Cloud Service Provider	1. CSP should support capabilities such as AI , container orchestration natively 2. Networth positive for 3 years
24	51	24. INSPECTION BY THE COMPANY OFFICIAL	NIACL representatives shall have free access to the vendor's work premises at any time during working hours for the purpose of inspecting. The successful bidder shall provide the necessary facilities for such inspection.	'NIACL representatives shall have free access to the vendor's work premises at any time during working hours for the purpose of inspecting. The successful bidder shall provide the necessary facilities for such inspection. <b>Inspection shall be intimated at least 24 hours in advance.</b> '
25	59	Annexure - I	Eligibility Criteria	<b>The Bidder/OEM</b> should have executed the requested services. "The Bidder should have a minimum of one year experience in managing the proposed OEM services/Solutions. Additionally, The proposed OEM should have been deployed in atleast





				one PSU/BFSI Organisation in india"
26	108	Annexure- XIV Pt. 6	Foreign Office Portal	This shall be taken up as a new requirement with the selected bidder.
27	108	Annexure- XIV Pt. 7	Document Store	This shall be taken up as a new requirement with the selected bidder.



Chief Manager

IT Department

**विल्सन नोरोन्हा**  
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 मुख्य प्रबंधक  
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