NIA/HO/IT/DIGITAL/06-24/04   31/July/2024

NIACL response to Pre-Bid Queries received against

"**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)"

Chief Manager,

IT Dept.

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S.N.	Page number (Tendor Ref)	Clause (Reference no)	Description in the tender (Tender Ref)	Query	NIACL Response
1	108	Annexure XIV	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 each portal 5. List of features supported in each portal 6. Current challenges/ issues in each portal 7. Concurrent User logins - Peak, Average 8. Concurrent user login peak days of month/quarter/year 9. Top 10 features used in the existing Portals and app and the usage volume for each feature	1.Approx count (Customer: 15 lacs, Active: 4 lacs Intermediary: 2 lacs, Active: 60k) 2. 1.Approx count (Customer: 15 lacs, Active: 4 lacs Intermediary: 2 lacs, Active: 60k) 3. Approx 1.5 Million service calls per day (Internal & External applications and Integrations) 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. Peak - 5000, Average - 2000 8. Month End, Quarter End and March, and Festival days (Dasara & Diwali) 9. Please refer the addendum
2	108	Annexure XIV	List of Portals	Does NIACL have a view on which portal functionalities can be combined together to create a unified portal or does NIACL expect the Bidder to recommend a consolidation strategy as part of engagement?	Bidder to propose a strategy basis on which NIACL will decide.
3	13	13. Scope of Work	13.1.1	Please elaborate the expectation from the bidder in enabling a 'vendor neutral facility for seamless vendor replacement and transition process? Is the expectation restricted to providing a knowldege transition plan and 'Train the Trainer' plan?	In case of contract termination, NIACL should be able to migrate from the implemeted solution without challenges apart from the source code sharing. This will be part of the exit plan/Contract Termination.
4	13	13. Scope of Work	13.1.5.	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	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.
5	13	13. Scope of Work	13.3.1	Does NIACL today have a preferred choice of cloud hyperscaler infra provider or the bidder is expected to provide a recommendation as part of the proposal?	Please abide by RFP terms and conditions.
6	37	Training	Bidder is required to provide user training to optimal number of personnel identified by NIACL on functional and technical operational aspects of the applications and in scope.	Please provide an estimated range of users for each category of training functional and technical?	Technical - 50 Functional - 100 The above numbers are indicative only. They may be revised.
7	38	14.4	The critical business solutions and other proposed solutions, design and deployment architecture should be such that the system is available to the user on a 24*7 basis throughout the year without any downtime even during OLTP, daily, monthly, or annual closings, backups, report generations including MIS but not limited to the cited tasks only.	Please elaborate the expectation clearly since our assumption is that during planned maintenance, planned outages or planned deployment windows the system would not be available to prevent user hassles?	Planned downtimes are allowed, subject to prior mutual agreement

8	38	14.4	Extract, Transform, Load (ETL) processes will be implemented for data synchronization and de-duplication checks to ensure data consistency and accuracy. This invoves extracting data from multiple sources, transforming it as per business rules, and loading it into the target system while performing de-duplication checks using client information Eg. Name, fathers name, age/ DOB, on clients ,master data table, tracing only proper mobile numbers should be accepted	Please provide a range of count of master tables and row size count or data size for each table which the bidder is expected to migrate from existing database of portals?	Data will not be migrated, initial phase exisiting Single sign on solution to be integrated and used 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. Please refer to the existing Customer Portal for the number of fields related to Customer data and policy underwriting fields, the correspomding data is similar across different products and bidder needs to estimate using this information
9	38	14.4	A thorough data migration audit will be conducted to validate the accuracy, completeness, and integrity of data transferred from legacy systems to the new environment. This audit ensures compliance with data migration requirements, minimizing the risk of data loss or corruption during the migration process.	Our expectation is that the data migration audit would be performed by NIACL team or an appointed third party by NIACL and bidder is not expected to scope for data migration as part of response. Please clarify if this undertsanding is correct?	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.
10	40	16.1	16.1) The delivery of all products and/or systems and/or services and/or functionalities covered under this bid to be completed within 125 days (4 months) of issuance of Purchase Order.	Bidder assumption is that the Minimum Viable product scope would be defined as part of SRS Finalization phase and basis that the 4 month period of development, testing, certification and launch would be completed for a MVP set of Products, Portals and features. Post MVP, Phase 2 would continue to work on completing the full scope. Bidder would provide a complete project timeline and plan that would include MVP(4 months) + Phase 2 (additional months as given by bidder) Please clarify if the given understanding is correct ?	Please refer addendum
11	42	Log monitoring	As a continuous process of compliance and audit trail management, the bidder shall have the real time features on the following:	Does NIACL currently have an existing software vendor for log monitoring services or the expectation is for the bidder to recommend an application and fraud monitoring tool as part of the bidder response including commercial licenses and setup cost as part of TCO?	Bidder needs to include in TCO as a separate with the cost break up for Fraud Monitoring Tool (OEM details to be specified)
12	42	Information security	The Bidder personne shall follow NIA's information & Cyber security policy and instructions on this behalf.	Please share a copy of the Cyber sec policy and guidelines so that same can be scoped as part of bidder response	Will be shared with the successful bidder
13	47	Severity and Resolution time expectation	Resolution time table	Please clarify if the ask is for bidder to set up a 24*7 AMS support comprising of L0,L1,L2 and L3 support? Also what would be the support model NIACL would prefer for this scope of work. Model 1. 24*7 all Levels by Bidder Model 2. 24*7 L0/L1 by NIACL and 24*7 L2,L3 by bidder Model 3. Any other possible model	Model 1 - All levels to be maintained by the bidder, subject to modifications as per prevailing scenarios

14	14	13.1.1. Point 6	Migration of rule engines from the existing CORE system will be undertaken to ensure continuity and accuracy in pricing and quotation processes. This migration involves transferring existing business rules to the new solution, maintaining consistency and compliance with regulatory requirements.	Please elaborate whether the existing rules are inside a single Core master system or they are spread across multiple core systems? If the rules are spread across please provide how many core systems currently reside product rules and what is the quality of duplicity/overlap of rules between these systems?	In one CORE system, integrated with HRMS (Peoplesoft), UMS (User Management System) OF (Oracle Financials), OBIEE (Oracle Business Intelligence Enterprise Edition) etc.
15	15	13.1.1. Point 12	The products made available in these portals will vary for different categories of customer and Intermediaries and also the features and functionalities including premium rating, discounts, coverages etc. The products and services include digital documentation coupled with AI enabled features while Registering and onboarding the customer, pricing as per the rule engine, issuance of policy on a near real-time basis, after-sales service including endorsement features, claim processing using state of the art technology like OCR but not limited to the said reference and Dashboard features for both user and administrator.	In total how many personas do we need to consider to be in scope as part of the engagement scope for this RFP?	Broadly 3 personas: Cusotmer, Employee and Intermediary (including Surveyors, Advocates, Investigators and TPAs for claims) Further Classification and different validations are expected for the sub categories as provided in Annecure XIV
16	15	13.1.1. Point 16	Portals and Apps to have features like static information, dynamic promotional content / banner, product information including demo (audio as well as video), online application form, survey / lead generation forms, geo-location enabled maps & locators, premium calculators, online contest, advanced/intelligent search options, download option for forms/brochures, request for additional information/enquiry, offline/online support, photo/video gallery, link for partner Portals and Apps, other Portals and Apps/microsites, etc., apart from standard / mandatory sections of an insurance Portals and Apps. This is an indicative requirement only.	Our assumption is that the content files including audio, video, images, photo, HTML links, sitemaps would be provided by NIACL and bidder is not expected to create fresh content as part of scope. Please clarify if this understanding is correct?	Bidder to provide/create the fresh content in consulation with NIACL & in compliance with IRDAI guidelines
17	16	13.1.1 Point 23	Load fast – loading time through the internet should always be less than 1 second during peak time (9 AM-11 PM) also. Load time and Start render should be under 1 second. An SLA would be executed for this purpose.	The end load time in browser depends upon multiple external factors which are outside the control of the bidder or NIACL and hence we request that this criteria should not be part of an SLA	This condition pertains to the area under the control of the bidder. Any external conditions beyond the control bidder shall be discussed/excluded

18	16	13.1.1 Point 25	The solution should be scalable and agnostic to any digital atmosphere. Further, such new developments should be able to comply with the stress testing and adaption to the core database with minimum turnaround time.	Please explain what is the meaning and context behind the term 'digital atmosphere' ?	Prevailing IT standards of the GI market.
19	16	13.1.1. Point 28	Relevant iconography & infographics to be used to represent processes and instructions as available for similar BFSI products.	Please elaborate if the expectation is for the bidder to define brand iconography and infographic guidelines as part of the scope or bidder can reuse existing brand guidelines template for icons, fonts, color pallette and inforgraphic styles?	Reusability allowed as per NIACL's branding guidelines.
20	17	13.1.1. Point 33	Portals and Apps should also be optimized to work in low bandwidth places/devices including storing the data in local storage if the device is offline and send to the server when online within defined timelines not exceeding 12 hours.	Our assumption is that we will define the subset of critical features which are business critical and technically feasible for offline mode as part of the Requirement gathering and SRS finalization phase along with NIACL team. Please clarify if this understanding is aligned with NIACL expectation as well	Yes
21	17	13.1.1. Point 34	The vendor should provide an analytical dashboard for respective categories of users and create reports from available data along with integration with existing platforms.	Please provide a range of number of reports expected as part of this requirement?	Bidder can suggest the reports as per industry standard to monitor the performance of the applications as well as business. NIACL's requirements would be dynamic and not constrained only to the agreed reports. Please refer to corrigendum for more information.
22	18	13.1.1. Point 45	Enterprise-level content management capabilities will be integrated to handle large volumes of structured and unstructured data efficiently. This includes document management, version control, access control, and workflow automation to streamline content-related processes and improve collaboration.	Please provide what is the existing Content management system being used in NIACL IT ecosystem? Does bidder need to provision a new CMS for this RFP scope or we can reuse the existing CMS by uploading new content relevant for this scope of wrok to existing CMS?	Bidder to supply new CMS system. CMS tool OEM details and the pricing needs to shared in the TCO separately.
23	18	13.1.1. Point 46	Ability to upgrade into Super App (illustrative example, Phonepe, PayTM etc.) to provide multiple insurance related services to different stakeholders not limited to Employees and Customers.	Please elaborate what is NIACL strategy and approach for super app? Do you have list of third party service providers, agreements and partnerships which can be reused for this scope of work?	Afftter successful implementation, the scope shall be discussed and defined by NIACL..
24	18	13.1.1. Point 48	The web portal will be developed as a headless progressive web application (PWA) capable of delivering seamless user experiences across devices and platforms.	Does the bidder need to only include a PWA as part of the scope or a dedicated iOS and Android Native mobile app should also be included as part of the scope?	Dedicated iOS and Android apps should be developed and PWA will be applicable for pages/functionalities that are available in the portals. NIACL allows bidder to propose any other model to achive better reusability.
25	19	13.1.1 Point 51	Adopting a DevOps approach, continuous integration and continuous deployment (CI/CD) pipelines will be established using tools like Jenkins to automate software delivery processes. Version control systems will ensure code management and collaboration, facilitating efficient development, testing, and deployment cycles for rapid and reliable software releases.	Does NIACL already has all the DevSecOps tooling in their existing IT infrastructure which can be reused for this RFP or the bidder needs to include DevSecOps tooling along with commercials in TCO as part of RFP response?	Bidder needs to include in TCO as a separate with the cost break up and name of the OEM.
26	22	13.3.1	13.3.1 The storage should be on a neutral Cloud environment.	Please explain the meaning and context of the term 'neutral cloud environment'	The implemented software should have agility to be migrated from one cloud to another cloud provider and preferably private cloud

27	22	13.3.3	13.3.3 Cloud Guidelines and Security	Please explain if the bidder is expected to provision for Cloud infrastructure management tool as part of the scope and TCO	Bidder needs to include in TCO as a separate with the cost break up along with the details of the Cloud Service Provider.
28	23	13.3.3	Hardware Security Modules (HSM) and Key Management Systems (KSM) will be deployed to enhance data security and cryptographic key management. Additionally, digital signature mechanisms will be implemented to ensure data integrity, authenticity, and non-repudiation in digital transactions and communications.	Please elaborate if the HSM and KMS services would be reusable from existing NIACL IT ecosystem or should be included in TCO by bidder for this response	Bidder needs to include in TCO as a separate item with the cost break up. Please refer addendum for more infomration.
29	24	13.3.3.	Integration with Security Information and Event Management (SIEM) systems and key management solutions will enhance security monitoring and encryption key management capabilities. This integration ensures real-time detection of security incidents and centralised management of cryptographic keys for secure data access and protection.	Please explain if the bidder is expected to provision for SIEM tool as part of the scope and TCO	"NIACL has its own SIEM tool, The bidder needs to factor only integration costs SIEM tool should not be provided by the bidder" Bidder needs to include in TCO
30	24	13.3.3.	The migration of core data from the existing database to the new database will involve transferring user data seamlessly while ensuring data integrity, consistency, and security. This migration process will be meticulously planned and executed to minimize downtime and ensure a smooth transition to the new system, preserving historical insurance/policies/claim data and user profiles.	Please share total number of tables and total size of data that is expected to be migrated?	Please refer addendum
31	25	13.3.3	Anti-virus scans and updates will be regularly performed on servers to detect and remove malware and other security threats. This proactive measure helps maintain the integrity and security of the server infrastructure by preventing the spread of viruses and malware.	Please explain if the bidder is expected to provision for Anti virus tool as part of the scope and TCO	Bidder needs to include in TCO as a separate item with the cost break up with the suggested tool name
32	25	13.3.3	A cloud-based Application Performance Monitoring (APM) tool will be deployed to monitor the performance and availability of the portals and apps hosted in the cloud environment. This APM tool provides real-time insights into application performance metrics, including response times, throughput, and error rates, enabling proactive monitoring and troubleshooting.	Please explain if the bidder is expected to provision for APM tool as part of the scope and TCO	Bidder needs to include in TCO as a separate item with the cost break up with the suggested tool name

33	27	Ongoing Maintenance Additional Points:	The maximum response time for a maintenance complaint (i.e., time required to respond after a request call / fax /e-mail is made or written) shall not exceed 15 minutes. The response time of 15 minutes and resolution time of 2 hours to be complied for all issues.	Typically the min response time and maximum response time is based on severity of the ticket and is to be defined as per the Incident and ticket management process. Our assumption is that this will be jointly discussed at time of set up and agreed between NIACL and bidder during the implementation phase.	Mutually discussed and agreed
34	1	Tender Submission Date	Last Date of Tender submission	Please clarify if the tender submission date can be extended by 3 weeks considering the large scope of work and the queries	Discretion of NIACL
35	29	13.8	PROOF OF CONCEPT (POC) BY BIDDERS The bidders qualifying the eligibility criteria will be asked to initiate POC with NIA at bidders cost in stipulated time as informed by NIACL, preferably within 15 days.	Please clarify on the exact scope of work for the proof of concept and the total time allotted for the POC	Will be shared with Technically qualified bidders
36	61	Annexure 1	An external testing agency with experience of functional testing of Core Applications in Insurance. The bidder should have experience in conducting functional/UAT testing of the Portals and Mobile Apps along with migration testing experience on Core Applications using the latest tools	Please explain if the bidder is expected to conduct UAT as part of the functional testing for this project?	Bidder to setup separate environments for SIT, UAT, Pre Prod testing NIACL to perform UAT Integration testing and functional testing to be done by bidder before releasing for NIACL UAT Bidder to perform stress testing and Load Testing before Production deployment
37	61	Annexure 1	Experience in benchmarking and stress-testing of new Cloud infrastructure for at least one BFSI Organization	Please clarify if the bidder is required to perform benchmarking and stress-testing on new Cloud infrastructure	Yes
38	14	13.1.1 / 2	The entire architecture to be based on Micro services starting from Rule Engine for premium calculation till generation of Policy document. End-to-end IT architecture, including solutioning, implementation, and integration.	What is the estimate of number of documents to be generated per product?	Atleast 5 multi page documents (which includes proposal form, policy terms and conditions, certificate, receipt & tax certificate wherever applicable, Customer Information sheet)
39	14	13.1.1 / 3	The proposed solution shall be tightly integrated with all existing setups and new infrastructure /Assets/ applications of the NIACL. The necessary integration should be by the way of API or any other similar manner to be performed by the vendor without any additional cost. The required APIs/any other mode required for such integrations are to be developed by the bidder, thereafter, deployed and integrated with NIACL's setup without any additional cost to NIACL during the contract years.	Apart from API integrations what are the other ways integration is envisaged to be done?	Apart from API, ODBC, Batch transfers and SFTP may also be considered. Any new integration as part of technological advancements shall be mutually discussed

40	15	13.1.1 / 12	The products made available in these portals will vary for different categories of customer and Intermediaries and also the features and functionalities including premium rating, discounts, coverages etc. The products and services include digital documentation coupled with AI-enabled features while Registering and onboarding the customer, pricing as per the rule engine, issuance of policy on a near real-time basis, after-sales service including endorsement features, claim processing using state of the art technology like OCR but not limited to the said reference and Dashboard features for both user and administrator.	Of the 50 products listed, what would be the approximate number of variations for different intermediaries that will be derived from those products?	"Broadly 3 personas: Cusotmer, Employee and Intermediary Further Classification and different validations are expected for the sub categories as provided in Annexure XIV"
41	15	13.1.1 / 13	The new portals should facilitate the issuance of policies with Risk management of products like risk accumulation trigger based on latitude and longitude, Protected Google eye to identify and offer the location/building details, Weather-based analytical tools on rain/flood/accident, AI-enabled features to simplify the customer journey without compromising on security.	Please confirm if the risk accumulation has to happen in the proposed system?	Risk accumulation triggers can be implemented or triggered using oether integrated services
42	15	13.1.1 / 14	Agnostic with payment gateways and policy document generation both electronic and physical as per NIA requirements.	Is the policy document generation expected to be done by the new system?	Yes
43	15	13.1.1 / 9	NIACL at its discretion may shift either a part or entire policy issuance, claims processing, accounting and other related activities from existing CORE to the new platform	What is the extent of the accounting features or modules required	Entire accounting module relevant to General Insurance in India.
44	20	13.1.4	These functionalities provided by the bidder should be flexible enough to support/extend these functionalities to the existing CORE system/portals/other systems	Please elaborate on this requirement.	In case of entire migration to the new platform and few products remain to be operated from existing CORE platform of NIACL, the reporting fraud monitoring etc. implemented for the new platform and products should be able to consider the old data as well.
45	22	13.2.2	Integration with legacy products for seamless transition to the new portal and mobile apps.	Please elaborate on this requirement.	In case of entire migration to the new platform and few products remain to be operated from existing CORE platform of NIACL, the reporting fraud monitoring etc. implemented for the new platform and products should be able to consider the old data as well.
46	62	Annexure 1, Point 24	Experience of embedding Fraud Monitoring tool with Deep Learning or Artificial Intelligence enabled fraud monitoring tool should have been performed with at least one BFSI Organization	Please confirm if there is any existing Fraud Monitoring Tool which NIA is using or the expectation is from the vendor to provide their own FMS Solution and help with the implementation of the same	Bidder needs to include in TCO as a separate item with the cost break up and tool name

47	14	13.1	13.1 Development: The bidder needs to develop agile, interactive and user-friendly Portals and Mobile applications for NIACL's customers, intermediaries & employees.	What we can gather there is more than one digital asset in scope. Refer list below: 1. Customer website & DIY Journey 2. Customer servicing portal & Mobile App 3. Agent Onboarding & Service Portal & Mobile App 4. Referring the list of applications in Annexure XIV We are assuming these list of applications to be developed. Request you to please help us with high level feature/functionalities for each assets.	All the portals mentioned in the Annexure and the Journeys. Please register in the Customer portal to get a high level understanding of the functionalities. There will be changes required in Intermediary Portals like discount option, reports etc. Please refer addedndum for more information
48	16	13.1	The changes/fine-tuning in the Portals and Apps deployed should be performed to ensure proper functioning of interface applications without any additional cost during the contract period.	As part of the engagement if any regulatory or Govt. compliances/guidelines/modifications are to be made & are significant change then these items would be treated as change request. Please confirm our understanding	If the changes are for the entire industry like GST it should be made available to NIACL at no additional cost except customizations specific to NIACL. Subject to specific mention of PD cos in the commercial bid for such customizations.
49	18	13.1	Any future regulatory or Govt. compliances/guidelines/modifications should be available in the platform at no additional cost to NIACL	As part of the engagement if any regulatory or Govt. compliances/guidelines/modifications are to be made & are significant change then these items would be treated as change request. Please confirm our understanding	If the changes are for the entire industry like GST it should be made available to NIACL at no additional cost except customizations specific to NIACL
50	19	13.1.3	Ready availability of Digital Product Library	What will be the approx. volume of documents to be stored in library in terms of number and total size?	The expectation is of the ready availability of the Products in use in General Insurance in India.
51	23	13.3.3	13.3.3 Cloud Guidelines and Security: Vulnerability assessment and penetration testing (VAPT) will be conducted regularly to identify and address security vulnerabilities within the portals and apps	Our understanding is that the test would be run by NIA & the successful bidder will resolve the VAPT observations	VAPT (Black Box testing) to be arranged by the bidder as per industry standards
52				Requesting the client to share the list of NFRs to be considered while creation the Technical solution document.	NFRs will be shared with the succesfull bidder.
53	13	13.3	The storage should be on a neutral Cloud environment	Is this a 100% cloud deployment? Or a hybrid deployment?	This would be a private cloud deployment
54				Should we consider Hybrid app or Native app?	Hybrid App
55	17	13.1.1	Portals and Apps should also be optimized to work in low bandwidth places/devices including storing the data in local storage if the device is offline and send to the server when online within defined timelines not exceeding 12 hours	Please let us know what details are needed to be stored for offline capability.	Data forms/data captured by users to be stored offline.
56	20	13.1.5	Reports generation facility using the cloud based data with an easily convertible format into MS Excel, Google Sheets, MS Word, PDF etc. should be enabled.	How many number of reports needs to be build ? Requesting the client to share the no reports that are to be considered ? Also, are these standard or custom report or both ? Please confirm.	Bidder can suggest the reports as per industry standard to monitor the performance of the applications as well as business, custom report to be defined by NIACL.
57				What are the pain areas/ challenges the organization is facing currently with the existing digital assets?	Scalability and longer time to market. Huge timelines for any customizations due to legacy architecture.
58	14	13. Scope of Work point 5	There should be a front end UI using which NIA users should be able to modify few parameters or ratings	Please can you elaborate on this requirement?	NIACL should be given admin access to modify certain validations/discount rates etc. Eg: If a motor product is developed the provision to include add on or disable add on cover, varibal discount methods based on RTO, district, state zone, cluster of states should be made a front end facility for NIACL user.

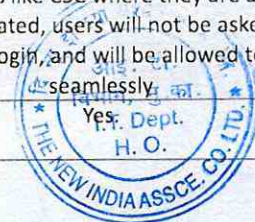|					
59		13. Scope of Work		Please can you provide a list of user personas that will be using all these portals in scope?	"Broadly 3 personas: Cusotmer, Employee and Intermediary Further Classification and different validation are expected for the sub categories as provide in Annecure XIV". Please refer addedndum for more information
60		13. Scope of Work		We strongly believe and have seen in the past that before designing any user portals/app, it is needed that we conduct user research to understand the exact pain points and understand the users needs. are you looking at including user research (UX research) as part of the scope?	UX reseach should be part of the scope.
61		13. Scope of Work		All the content including videos will be provided by you ?	Bidder to provide/create the fresh content.
62		13. Scope of Work		We are assuming that you will be providing the brand guidelines basis on which we will create the style guide which will include typography, iconography etc.	Bidder to provide/create the fresh content.
63		13. Scope of Work		Will Summative and formative testing is in scope?	Yes
64	22	13.3.3	Cloud Guidelines and Security:	Is there any preferred CSP partners list bidder should consider if yes please let us know the list of CSP partners?	NO. Should be compliant with Meity, IRDAI guidelines.
65	22	13.3.3	Cloud Guidelines and Security:	Could you specify the cloud management tools and processes that are preferred or currently in use? Are there any existing standards or policies we need to align with?	NO. Should be compliant with Meity, IRDAI guidelines.
66	23	13.3.3	Cloud Guidelines and Security:	What is the frequency and scope of VAPT? Are there any particular standards or certifications that the vendor must adhere to?	Bi-Annual.
67		13.4.	Ongoing Maintenance Additional Points:	Does 24*7*365 day minimum 30 resources working from NIACL preferred location if yes, what will be the resource deployment location?	Some resources to be placed at NIACL head office initially, later location can be decided on mutual agreement basis preferably in Mumbai
68	16	31	The web/mobile applications should be developed based on defined information architecture & latest/best practices for UI/UX.	Is the secure coding or minimum baseline guidelines available or PwC need to use their own standard checklist?	Bidder needs to use the industry standard checklists and as per regulatory guidelines.
69	23	10	Vulnerability assessment and penetration testing (VAPT) will be conducted regularly to identify and address security vulnerabilities within the portals and apps.	What will be the frequency of the VAPT?	Bidder needs to use the industry standard checklists and as per regulatory guidelines.
70	24	19	A centralized master data repository will be established to store and manage critical portal business data for analytics and reporting purposes	Will this data repository be excel based or some tool/software solution needs to be implemented?	Software tool/Solution must be used. Hope the size of the organization is understood.
71	25	26	Anti-virus scans and updates will be regularly performed on servers to detect and remove malware and other security threats.	What will be the periodicity of such scans?	As per industry standards.
72	26	13.4.6 d	Training sessions will be conducted for relevant personnel on API gateway usage, application functionalities, and HSM & KSM management.	Will this training be virtual or classroom based?	Both.
73	37	Training	Bidder is required to provide user training to optimal number of personnel identified by NIACL on functional and technical operational aspects of the applications and in scope.	Is there a frequency of the training that the Bidder has to provide to the users? Or it is going to be one-time?	Weekly, in the initial roll out phase, then quarterly.

74	94	Section 10 – Other provisions	3. If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.	We understand there is no restriction to use contractual staff as part of our team ? Please confirm our understanding.	As a business practice the resources should be in the employment of bidder.
75	17	39	Use of Machine Learning and AI in the following ways in portals and apps	Have these models been developed already and just need integration? Or is service provider required to develop these functions from ground up?	Bidder to develop from ground up or integrate with existing models relevant to NIACL.
76	17	39(d)	Using AI to create frequently asked questions (FAQ) pages, various features that suit and simplify the customer journey.	Would you want a chatbot to answer user queries or a simple static FAQ page?	FAQs to be updated dynamically and the same shall updated in our existing chatbot.
77	18	39(g)	The Cognitive Quality of the facility would be getting maximum preference.	Please specify how will this be measured?	Monkey testing would be done at the POC stage, to observe the UI/UX flow and the error handling.
78	18	39(f)	Checking customer sentiment by assessing their language, expression, and tone in written or verbal interactions.	Interaction on the application chatbot/voice Bot? How are these sentiment details going to be leveraged? Please help us understand the flow beyond the model	The Quote generation and policy issuance would be done through Portals & UI, going forward NIACL plans to integrate the APIs for same through whatsapp and chatbots. In such cases the inputs given by users, analysing the user drop patterns to improve the flow to be taken care.
79	19	13.1.1 (51 & 52)	DevOps and DevSecOps requirements	Please let us know of any existing toolsets for DevSecOps in NIACL under the following categories: 1. Version Control (GitHub, Azure Repo, GitLab etc.) 2. Code review and SAST (Sonar, Checkmarx, Veracode etc.) 3. Dependency Analysis (Checkmarx, Snyk, Dependency Track etc.) 4. CI orchestrator (Jenkins, Azure DevOps etc.) 5. Artifact repository (JFrog, Nexus etc.) 6. Container static and runtime security (Trivy, Kubearmor, Aquasec, Twistlock etc.) 7. CD orchestrator (Jenkins, Azure DevOps etc.) 8. DAST (Qualys, Accuknox etc.)	No existing toolsets.
80	19	13.1.1 (52)	DevOps and DevSecOps requirements	Please let us know if NIACL has any organizational standards regarding coding guidelines, code review, hardening etc.	Bidder needs to follow the industry standard checklists.
81	19	13.1.1 (52)	DevOps and DevSecOps requirements	Please let us know the acceptable Linux distribution and the version to be used as part of the program	Any licensed Version can be used.
82	19	13.1.1 (52)	DevOps and DevSecOps requirements	Please let us know the certificate mode (Self signed vs CA signed) to be used in non-production environments	Self signed can be used in non-prod, CA signed in Production.
83	19	13.1.1 (51)	DevOps and DevSecOps requirements	Please let us know if the build servers have Internet connectivity during the build process or the build has to happen offline	Build has to happen offline, incase of any internet connectivity required that can be used through proxy with prior approval.
84	19	13.1.1 (51)	DevOps and DevSecOps requirements	Please let us know the platform to be used for change and project management	Bidder to maintain the tool.
85	19	13.1.1 (52)	DevOps and DevSecOps requirements	Please confirm if the vendor will be responsible for all hardening activities including servers and base images	Yes
86	22	13.3.3 (3)	Cloud Guidelines and Security	Please confirm if infrastructure automation is in scope as part of the program	Yes
87	24	13.3.3 (17)	Cloud Guidelines and Security	Please let us know the SIEM platform currently in use at NIACL	NIACL has its own SIEM, will be shared with sucessful bidder.
88	25	13.3.3 (30)	Cloud Guidelines and Security	Please let us know of any existing toolsets for monitoring in NIACL under the following categories: 1. Log monitoring 2. Server, cluster and container monitoring 3. Application performance monitoring 4. Distributed tracing	Bidder to arrange afresh for the new environment.
89	25	13.3.3 (30)	Cloud Guidelines and Security	Please let us know of any incident management platform currently in use at NIACL	JIRA helpdesk. However, this would be discontinued basing on the need and relevance.

				What will be shortlisting criteria ?	Shortlisting wil be done as per the marks attained by the Bidder provided in the Technical evaluation criteria.
90	13.1	Contract Expiry/Termination	Final Selection will be based on CQCCBS Evaluation Process which is explained as under: CQCCBS Evaluation Process: Commercial Bids will be subjected to CQCCBS evaluation process. Under CQCCBS (Cost Evaluation under Combined Quality cum Cost Based System), the Technical Bids will be allotted weightage of 70% while the Commercial Bids will be allotted weightage of 30%. Proposal with a lowest cost may be given a financial score of 100 and other proposals given financial scores that are inversely proportional to their prices. The total score, both technical and commercial/financial, shall be obtained by weighing the quality and cost scores and adding them up. Reverse Auction: The commercial Bids of technically qualified bidders will be opened by the Committee and the lowest commercial bid (L1) will be considered for deciding the start price for the Reverse Auction.		
91				Please let us know the expected user load (concurrent users) and approximate growth percentage YoY	Please use the public available data for estimation.
92	40	16.1	Delivery Schedule	Can bidder propose variation in timeline based on its understanding of the scope and complexity?	Bidder can recommend, discretion is with NIACL.
93	44	18	Payment Terms	Can bidder propose variation in Payment terms?	Please abide as per RFP terms.
94	Generic	Generic	Generic	We assume that solution has to be built in English language as part of the scope with functionality to add more regional languages under corporate website in future	Yes.
95	29		Scope of work	As data migration is in scope of this project, need to understand the volume of data to be migrated	Please refer to the addendum.
96	32	-	Product Demonstration/Proof of Concept presented	What is the scope of product demo ?	Will be shared with the qualified bidders.
97	NA	NA	NA	We request additional 3 weeks of extension for submission of the bid	Please refer to the addendum.
98	61		Eligibility	An external testing agency with experience of functional testing of Core Applications in Insurance. The bidder should have experience in conducting functional/UAT testing of the Portals and Mobile Apps along with migration testing experience on Core Applications using the latest tools - Need to understand why external testing agency is mentioned here. As per our understanding bidder itself can provide testing services - Please confirm	NIACL will also have a 3rd party testing agency for testing .
99	14	13.5 Source code management and Service Level Agreement:	13.5.1 The source code shall be maintained in the Escrow account maintained by the Company with the power to use, modify the source code even after severance of contract.	Request you to please confirm if the source code needs to be transferred to NIA ?	Yes

#		Clause	Title	Query	Response
100	40	16. IMPLEMENTATION AND INTEGRATION	Delivery Schedule	After assessing the scope can we share the optimized timeline ?	Yes
101	41	16.3	16.3) Delay in integration – In case bidder is not able to complete required integrations within the stipulated period of 4 calendar Months from the date of order, penalty of Rs. 2,50,000/- per day subject to a maximum of Rs 35,00,000. The amount will be recovered by forfeiting the Performance bank guarantee. Penalty is not applicable for the reasons attributable to the NIACL or force Majeure.	Can we assume that the outward limit of penalty will capped at 35 lakhs for missing the delivery timeline of 4 months ?	Yes
102			The commercial Bids of technically qualified bidders will be opened by the Committee and the lowest commercial bid (L1) will be considered for deciding the start price for the Reverse Auction.	Reverse auction- We understand as part of the shortlisting below steps are to be followed, we believe one step has been missed in between. Please confirm: 1. Step 1: 80% score for Technical eligibility 2. Step 2: The commercial Bids of technically qualified bidders will be opened by the Committee. Under CQCCBS (Cost Evaluation under Combined Quality cum Cost Based System), the Technical Bids will be allotted weightage of 70% while the Commercial Bids will be allotted weightage of 30%. 3. Step 3: Top (X count) to be shortlisted based on the score for Reverse auction (This step is missing). Please confirm if our understanding is correct. 4. Step 4: Reverse auction to finalize the winning bidder	Shortlisting of bidders qualified is as per NIA internal guidelines.
103	72	ANNEXURE -VI	Payment milestone for point no 2/3/4/5 of the Annexure VI	Payment milestone for ANNEXURE -VI section 2/3/4. Can the bidder propose a payment milestone or the client will be sharing the payment milestone ?	Please abide as per RFP terms
104	72	ANNEXURE -VI	Payment milestone for point no 2/3/4/5 of the Annexure VI	ANNEXURE -VI section 2/3/4. Will the amount be discounted across the payment milestone or it will be equal across ?	Please abide as per RFP terms
105	16	13.1.1 (Clause 25)	Scope of work	Please specify the total users, user concurrency and the expected user growth for the Stress testing.	Please refer to the addendum.
106		ANNEXURE -VI	Cost for adding new products (Portal & Apps)	Requesting you to please confirm if the cost of new products (Portal & Apps) is for a single product or a no of products. If it is for no of products, please confirm the count.	To be shared by bidder for a single product
107		ANNEXURE -VI	Cost per Change request for all the products implemented in portal/apps and related activities (In terms of Person Days)	Request you to please confirm in this section we need to include the per day per person rate. Please confirm if this understanding is correct	Yes
108	72	ANNEXURE -VI	Payment milestone for point no 2/3/4/5 of the Annexure VI	Request you to please confirm the below: 1. During the Reverse auction when the amount is reduced can we assume that the cost of individual sections is Proportionately reduced OR 2. The bidder can chose to update the cost at different sections as per their choice adding up to the total cost.	During RA only TCO will be considered. Please refer addendum for more details.
109				Request you to please confirm if the Appsec testing to be done by bidder or client ?	

110		16. IMPLEME NTATION AND INTEGRAT ION	Cyber Security Testing/ VAPT: The bidder will conduct security testing (Vulnerability Assessment & Penetration Testing) of the portal -which is dedicated to NIA- twice in a year & shall submit the executive summary report to NIA. Any serious gaps identified during this exercise, must be plugged on priority.	We understand that the VAPT testing which needs to be done twice in a year a separate activity & not included in as the VAPT which will be done during implementation of the project.	Black Box testing
111		13.3.3	Cloud Guidelines and Security:	Cloud capacity planning is based on shared current growth projection but it may change and accordingly, cloud charges will change the same needs mutual agreement and borne by NIA please confirm is our understanding is correct?	Price can be discovered with a upper threshold of growth beyond which it can be mutually discussed. More details will be shared in addendum.
112		13.3.3	Cloud Guidelines and Security:	We are assuming the cloud billing milestone will be monthly please confirm if our understanding is correct	Yes
113	23	13.3.3	Cloud Guidelines and Security:	Bidder procures all cloud infra provision and will get billed to NIA and the billing milestone for the same will be monthly kindly confirm is our understanding is correct?	Yes
114	17	39	Use of Machine Learning and AI in the following ways in portals and apps	Where will these models be hosted? Will these models be limited to in-app databases or will they get access to organization Datawarehouse/datalake as well?	Yes
115	13	13.1.1	Rule Engine Configuration Platform, portals and mobile apps	Do we need same codebase to cater both Web and mobile apps? Any recommended tech stack for UI? PwC will be responsible to create the UX? What do we mean by "Digital product library", is it a developer portal? Is there a consolidated list of native features which we are thinking to add in the mobile apps like OCR / RPA? Assuming all reports we are talking about will be downloadable file from the mobile apps , generation would be done and the back-end.	Bidder to recommend the best practices.
116	14	13.1.1.1	NIACL's customers, intermediaries & employees.	onboarding of these users will already be done while they access the new system or onboarding is also part of the portal / App journey	Onboarding will be applicable for new users, existing users will access the application using existing Signle Sign on application.
117	14	13.1.1.1	An API gateway will be deployed to manage and secure the communication between various components and external systems.	what is the scope of API gateway, will that be set-up and managed by client or PwC	Setup and Managed by the Bidder.
118	14	13.1.1.1	There should be a front end UI using which NIA users should be able to modify few parameters or rating	Which UI are we talking about here , is it a separate portal / app?	Please refer to the addendum.
119	14	13.1.1.1	Migration of rule engines from the existing CORE system	Migration would be an one time activity to what exactly is the plan?	Please refer to the addendum.
120	15	13.1.1.1	The products and services include digital documentation coupled with AI enabled features while Registering and onboarding the customer	What kind of AI enabled features are we talking about	Cross Selling, Up selling, Dynamic personalisation for users.
121	16	13.1.1.1	These web/mobile applications must support Single Sign-on, Auto-register/Auto Login functionalities	What do we mean by Auto -register	For partners like CSC where they are already authenticated, users will not be asked to register or login, and will be allowed to login seamlessly.
122	16	13.1.1.1		Are we talking about having SEO and internal / External search enabled ?	Yes

123	17	13.1.1.1	The vendor should provide an analytical dashboard for respective categories of users and create reports from available data along with integration with existing platforms.	Do we have any existing Analytics tool? Any recommendation ? Or there would be no scope for external / third-party	Bidder to achive this by using tools and to be included in TCO.
124	17	13.1.1.1	Tailoring website/apps content and experiences to users according to their preferences, behaviors, and relevant data	Elaboration required , how we are planning to achieve this. Will we be using any tool/products for this ?	Bidder to achive this by using tools and to be included in TCO.
125				Is Script based unit testing is in scope ?	Yes
126				Is there a existing CMS available ? If yes the new development or set-up will be done by client or PwC	CMS to be provided by bidder
127				Request you to please share the NDA format	NDA is shared in the RFP
128	83	Clause 5(1)	Indemnities for losses incurred by client for breach of confidentiality	Request this clause to be deleted. We request you to the indemnities to limitation of liability cap or one time the fees payable to us under this Agreement.	Cannot be deleted.
129	78	p. 42, last point; Clause 22, p. 51; p. 78		We wish to clarify that we will retain our records as per our records retention policies. Upon reasonable notice, we will allow Client to inspect our invoicing records under this engagement; such inspection shall be done in a pre-agreed manner and during normal business hours. For avoidance of doubt, such inspection should not cause us to be in breach of our organizational confidentiality requirements. Please acknowledge that our audit related obligations will be subject to foregoing statement.	Please adhere to RFP terms.
130	NA	NA	NA	Number of APIs to be developed should be ring-fenced	Please adhere to RFP terms.
131	NA	NA	NA	Sizing to be provided by OEM or us? Will the sizing risk be also be shared by the OEM	Bidder will be the SPOC for all implementations.
132	NA	NA	NA	Development of Digital Product Library – What all is expected in this. Should not be open ended. We should list our tasks to the extent possible.	All the products relevant to General Insurance industry to be readily available and to be customised as per NIACL.
133	NA	NA	NA	Request you to please share the details of the existing Legacy applications.	TCS Bancs Core insurance system.
134	NA	NA	NA	All the policy and claims related data should be transferred to NIA's existing CORE Application developed on Oracle Database on a real-time basis. Will we access to personal data? Request you to please confirm	PII will be part of customer/claims journey which is under the scope of this project. and the same should be integrated with existing core system.
135	NA	NA	NA	Use of Machine Learning and AI – Are we only suggesting techniques/ technologis to be used or we will be required to develop AI based chatbots. Request you to please confirm.	Techniques and technologies to be used.
136	NA	NA	NA	Any training to be done by Bidder should be in Train The Trainer mode. Note that no certification should be provided by Bidder to the participants.	Certifications are not expected.
137	12	11.1	The successful bidder will have to furnish a Security Deposit/Performance bank guarantee (PBG), an amount equal to 10% (Ten percent) of final contract value for proper fulfillment of the contract in the form of a Bank Guarantee from a nationalized/scheduled bank. Bidder's Bank must be on SFMS platform and SFMS copy (Message Type IFN 767) should be sent to HDFC Fort branch IFSC- HDFC0000060	Bidder requests that PBG to be reduced to 5% of the Contract Amount	Please adhere to RFP Terms

138	46	22	SERVICE LEVEL AGREEMENT (SLA) & PENALTY	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value. All Penalties and LDs put together.	Please adhere to RFP Terms
139	74	12.3	Duration of Agreement and Period of work	There is no clarity on the total Contract period. 125 days of Implementation and Integration and 3 Years of ATS adds upto more than 3 Years. Please clarify	Contract period starts from the date of Issue of Purchase Order to the Bidder.
140	74	12.3	Contract Expiry/Termination	Before cancellation of order, the bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	Please adhere to RFP Terms
141	74	12.3	SERVICE LEVEL AGREEMENT (SLA) & PENALTY	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value. All Penalties and LDs put together.	Please adhere to RFP Terms
142	76	5	The payments shall be released on monthly basis after deducting penalties, if any, and subject to submission of invoice, MIS reports, Security Deposit. The Company also reserves the right to prescribe additional documents for release of payments and the bidder shall comply with the same.	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value. All Penalties and LDs put together.	Please adhere to RFP Terms
143	74	12.3	The contract may be ended or extended for further Two years, subject to performance review after three years, with the revised or as is terms and conditions, at the sole discretion of NIACL.	Any extention will have additional Cost. Requires separate negotiations. It is requested to amend this clause as " Contract may be extended at mutually agreed rate before 3 months from the expiry of original contract."	Please adhere to RFP Terms
144	78	15	TERMINATION	Before cancellation of order, the bidder should be given an opportunity of being heard and the final decision should be taken post such discussions.	Please adhere to RFP Terms
145	73	2	2.2) In case bidder is not able to complete required integrations within stipulated period of 3 calendar Weeks from the date of order, penalty of Rs. 2,50,000/- per day subject to a maximum of Rs 35,00,000. The amount will be recovered by forfeiting the Security deposit. Penalty is not applicable for the reasons attributable to the NIACL or force Majeure. 2.3) The penalty shall be recovered for delayed deliveries, without prejudice to any other right or remedy available under the Purchase Order	Bidder requests that the total Penalty under this contract should be capped at 5% of the Total Contract Value. All Penalties and LDs put together.	Please adhere to RFP Terms
146		Generic	EMD	Is there any requirement for EMD also apart from PBG. If yes, what amount and for what duration.	Bid Security Declaration
147	14	13. Scope of Work 13.1 Development:	1. The bidder needs to develop agile, interactive and user-friendly Portals and Mobile applications for NIACL's customers, intermediaries & employees. These include the dashboards for each category of users respectively.	We understand that hybrid mobile application [in place of native mobile apps] will meet the ask. Please let us know your views	Yes

148	14	13. Scope of Work 13.1 Development:	The proposed solution shall be tightly integrated with all existing setups and new infrastructure /Assets/ applications of the NIACL. The necessary integration should be by the way of API or any other similar manner to be performed by the vendor without any additional cost. The required APIs/any other mode required for such integrations are to be developed by the bidder, thereafter, deployed and integrated with NIACL's setup without any additional cost to NIACL during the contract years.	Please let us know the scope of the integrations: #List of integrating system #Use Cases for Integration	TCS Bancs Core Insurance system, OBIEE etc. Please refer addendum for more details.
149	14	13. Scope of Work 13.1 Development:	Migration of rule engines from the existing CORE system will be undertaken to ensure continuity and accuracy in pricing and quotation processes. This migration involves transferring existing business rules to the new solution, maintaining consistency and compliance with regulatory requirements	Please let us know the expected volume of data for migration. Please also confirm on the expected number of data sources and formats of data which needs to be migrated.	
150	14	13. Scope of Work 13.1 Development:	All SIP products across LOBs like Motor, Health, Travel, Miscellaneous, Fire, Marine etc., to be enabled and customized as per NIACL requirements. This is only an indicative number and should not be considered as ultimate	In order to appropriately estimate on the sizing and efforts, we need to have detailed list of services / products which needs to be configured on the proposed system. Right now the scope of the services are from a very high level and open ended. Request you to please share the same.	Please refer addendum for more details.
151	17	13. Scope of Work 13.1 Development:	Portals and Apps should also be optimized to work in low bandwidth places/devices including storing the data in local storage if the device is offline and send to the server when online within defined timelines not exceeding 12 hours	We understand that the offline model of working will be limited to mobile application only. The web application will be enabled for the online mode only. In case we need to enable the online web application for the offline mode, we suggest an offline utility based model which would not need any local database. Please let us know your expectations on the offline functionality for the web apps and mobile apps.	Please refer addendum for more details.
152	17	13. Scope of Work 13.1 Development:	The customer journey on claims would be translated through defined milestones for consumptions through the WhatsApp/Chatbot and other facilities of the company. The bidder should be able to develop the data structure that suits their claim-related information sharing and capable of working with Fraud, abuse, and misuse algorithms	We understand that arrangement of the gateways for SMS and email as well as whatsapp business account will be arranged by department. The transactional cost for the same will be borne by department. Please confirm on our understanding.	Please refer addendum for more details. Yes
153	17	13. Scope of Work 13.1 Development:	Use of Machine Learning and AI in the following ways in portals and apps	The scope for the ML and AI is very open ended. We understand that the models will be cocreated with due support of department. There is no ready made models which directly fits this use case. Please let us know your views.	Cross Selling, Up selling, Dynamic personalisation for users.
154	18	13. Scope of Work 13.1 Development:	Ability to upgrade into Super App (illustrative example, Phonepe, PayTM etc.) to provide multiple insurance related services to different stakeholders not limited to Employees and Customers	This is a very open ended scope which ideally should be considered with a defined scope of work. The RFP has a very open ended scope. Request you to please share a defined scope of work which we need to considered as a part of the super app.	Please refer to the addendum.

155	22	13.2.2	13.2.2 Integration with legacy products for seamless transition to the new portal and mobile apps.	Please let us know the scope of the integrations: #List of integrating system #Use Cases for Integration	Please refer to the addendum.
156	40	16.1	16.1) The delivery of all products and/or systems and/or services and/or functionalities covered under this bid to be completed within 125 days (4 months) of issuance of Purchase Order.	The timelines defined is very stringent and we request you to please	Please refer to the addendum.
157			General	Please let us know the expected user base	Please refer addendum for more details.
158			General	Please let us know the expected user concurrency	Please refer addendum for more details.
159	14	13.1.1 (3)	The proposed solution shall be tightly integrated with all existing setups and new infrastructure /Assets/ applications of the NIACL. The necessary integration should be by the way of API or any other similar manner to be performed by the vendor without any additional cost. The required APIs/any other mode required for such integrations are to be developed by the bidder, thereafter, deployed and integrated with NIACL's setup without any additional cost to NIACL during the contract years.	Kindly share the details of existing setups [design, connectivity, techstack and no. of APIs to be integrated with the new microservices based architecture	Integration will be done with existing SSO application (Oracle), CORE insurance system, HRMS and other portals. The Bidder is expected to propose and build a new achitecture as per latest market standards
160	14	13.1.1 (6)	Migration of rule engines from the existing CORE system will be undertaken to ensure continuity and accuracy in pricing and quotation processes. This migration involves transferring existing business rules to the new solution, maintaining consistency and compliance with regulatory requirements.	Kindly share the no. of rules to be migrated and the current tech stack for them	Rules shall be applicable for all the 50 products mentioned under the scope along with variations.
161	15	13.1.1 (15)	All the policy and claims related data should be transferred to NIA's existing CORE Application developed on Oracle Database on a real-time basis. The data transfer shall be agnostic with all the Core and Reinsurance applications of the Company	Kindly share the total daily volume of data transfer currently happening to CORE application	Please refer the public available data.
162	16	13.1.1 (20)	End-to-End design, development, with Innovative and attractive banners/creatives, webpages to be designed by the bidder as per the requirement of NIACL from time to time during the contract, for major Portals (details mentioned in Annexure) and Apps content, without any cost to the NIACL. Such banners/creative should be copyright protected. The Portals and Apps should be copyright protected in NIACL's name.	Please confirm if the design system will be provide by NIACL	Bidder to provide.
163	17	13.1.1 (34)	The vendor should provide an analytical dashboard for respective categories of users and create reports from available data along with integration with existing platforms	Please confirm if NIACL is having datawarehouse/datalake in place and to be used for analytical dashboard and reports.	Bidder to provide.

164	17	13.1.1 (34)	The vendor should provide an analytical dashboard for respective categories of users and create reports from available data along with integration with existing platforms	Kindly confirm the no. of reports to be created	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.
165	18	13.1.1 (42)	The solution will seamlessly integrate with NIACL's existing applications and data centre infrastructure to ensure interoperability and data consistency across systems. This integration will facilitate efficient data exchange and streamline processes, enhancing operational efficiency and reducing redundancy.	Kindly share the no. of existing applications and their tech stack along with the details on data centre viz; location and architecture with connectivity details	Bidder needs to propose new architecture .
166	19	13.1.1 (49)	The solution will facilitate the seamless processing of new business, renewals, endorsements, and claims through the portals and apps. This includes online registration of new policies, renewal reminders, endorsement management, and streamlined claims processing to enhance operational efficiency and customer satisfaction.	Kindly provide the approx count of user journeys to be considered for both web and mobile apps	Approx. 20k active users per day for NIACL applications, around 100k through partner integrations (CSC, MP Online etc.)
167	19	13.1.1 (53)	An advanced content management system will be implemented to efficiently organise, store, and deliver digital content within the portals and apps. This system enables centralised content creation, editing, and publishing, ensuring consistent and up-to-date information for users	Please share the monthly volume of structure and unstructured data to be handled	This would be one time activity for all the products and some content may be modified a and when needed.
168	23	13.3.3 (13)	Hosting: Bidder need to host on cloud and all the cost to be borne by the bidder with full break up details a. RTO 60 minutes and RPO 30 minutes b. Bidder should have the provision to migration. c. Virtual private cloud as service d. Bidder is informed that for DB bidder is free to choose e. All infra to be provisioned by the bidder including firewalls, routers, switches etc. f. Content and data migration g. Securing data at rest - hashing h. vertical partitioning, load balancing i. Document management system	Kindly provide the volume of data and details of underlying database with version for data to be migrated for all the systems mentioned in points f, g and i	Data will not be migrated, initial phase exisiting Single sign on solution to be integrated and used 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. Please refer to the existing Customer Portal for the number of fields related to Customer data and policy underwriting fields, the correspomding data is similar across different products and bidder needs to estimate using this information
169	24	13.3.3 (24)	The migration of core data from the existing database to the new database will involve transferring user data seamlessly while ensuring data integrity, consistency, and security.	Kindly provide the volume of data and details of underlying database with version for data to be migrated for all the databases in scope	Please refer addendum for more details

170	26	13.4.6 (e)	The helpdesk support system will offer multi-channel assistance, including call support, WhatsApp messaging, email correspondence, and other communication channels. This comprehensive support framework ensures timely resolution of user queries and issues, enhancing user satisfaction and operational efficiency.	Please confirm if there is any existing ITSM/ticketing application in place and to be leveraged.	ITSM tool procurement is in progress.
171	26	13.4.6 (e)	The helpdesk support system will offer multi-channel assistance, including call support, WhatsApp messaging, email correspondence, and other communication channels. This comprehensive support framework ensures timely resolution of user queries and issues, enhancing user satisfaction and operational efficiency.	Please confirm if English is the only language to be considered for communication	English is the primary language. Hindi also can be used in specific cases.
172	29	13.6	Projections:	Please provide the user counts for each systems and their projections viz; employees, agents. Also transaction volumes to be handled per system in scope [Annexure 14] along with their projections	Please refer addendum for more details.
173	40	16.1	The delivery of all products and/or systems and/or services and/or functionalities covered under this bid to be completed within 125 days (4 months) of issuance of Purchase Order.	Please bucket all web and mobile apps to be developed with respect to the business priority	Please refer addendum for more details.
174	19	13.1.2		Kindly share the following: **API Management:** 1. Number of APIs calls per day/month/year 2. External APIs? 3. Internal APIs? 4. Number and list of SDLC environments 5. TPS expected..peak and average Where are the backend services located? If on-premise, any special connectivity requirements?	Please refer addendum for more details.
175	14	13.1.1	Design, develop, size, implement and maintain the Micro Service architecture based Rule Engine Configuration Platform, portals and mobile apps and enable a vendor neutral facility for seamless vendor replacement and transition process	The RFP talks about developing Progressive web apps which also works like a native app. So the bidder should also be developing mobile apps duplicating the effort	Native app to be built having specific in built functionalities like photo upload for break in etc. All the pages availale in portals to be reused progressively in the mobile app.
176	17	39 - a	Integrating AI into the portal/apps to provide personalized product recommendations based on user preferences, browsing history, and purchase behavior.	The implementation of personalized product recommendation usually requires use of a SAAS/PAAS based analytics engine which captures user behavioural data and accordingly personalized the experiences and product recommendations and journey. Is NIA opened to have cloud based Analytics engine to be a part of the solution architecture	Yes, but the data should not leave indian geography

177	18	43	The products and services include digital documentation coupled with AI-enabled features while Registering and onboarding the customer, pricing as per the rule engine, issuance of policy on a near real-time basis, after-sales service including endorsement features, claim processing using state of the art technology like OCR but not limited to the said reference and Dashboard features for both user and administrator.	What exactly is the AI usecase that NIA is looking to have while onboarding the customer? Can you please provide details	Bidder can suggest the AI use cases relevant to General Insurance, Customer Onboarding, Claims processing etc.
178	15	13.1.1 Point 9	NIACL at its discretion may shift either a part or entire policy issuance, claims processing, accounting and other related activities from existing CORE to the new platform.	The quantum of work should be defined for the bidders to estimate the effort	Please refer to the adendum
179	17	13.1.1 Point 39.	Use of Machine Learning and AI in the following ways in portals and apps (but not limited to):	Whether NIA will be providing the datasets for better training of the AI model. Please confirm?	Bidder to use industry relevant data models, NIACL will suggest as per requirement, if needed
180	18	13.1.1 point 43	The products and services include digital documentation coupled with AI-enabled features while Registering and onboarding the customer, pricing as per the rule engine, issuance of policy on a near real-time basis, after-sales service including endorsement features, claim processing using state of the art technology like OCR but not limited to the said reference and Dashboard features for both user and administrator.	The product configurator management, if not, a ready solution, are usually build using Low code platforms. RFP mentions no where whether to use low code component so that changes within the product specification can be achieved using configuration rather than code level changes	Please adhere to RFP terms.
181	18	13.1.1 Point 45	Enterprise-level content management capabilities will be integrated to handle large volumes of structured and unstructured data efficiently. This includes document management, version control, access control, and workflow automation to streamline content-related processes and improve collaboration.	Understanding is this solution should be enterprise level and OEM supported version	Yes
182	18	13.1.1 point 45	Enterprise-level content management capabilities will be integrated to handle large volumes of structured and unstructured data efficiently. This includes document management, version control, access control, and workflow automation to streamline content-related processes and improve collaboration	We suggest that the Content management, document management, workflow, Role based access control capabilities along with low code component should be from the same platform and tightly integrated so that there are less efforts in the Portal implementation using these modules and also easy for business users to manage the Portal and content part by themselves Justification: This suggestion is inline with industry best practices and many RFP's in public domain have recomended this approach	Please adhere to RFP terms.
183	18	13.1.1 point 48	The web portal will be developed as a headless progressive web application (PWA) capable of delivering seamless user experiences across devices and platforms.	Request you to kindly allow bidders to propose the best-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	Bidder can propose. NMGS discretion will be final.

184	19	13.1.2.	Develop APIs for all third party consumptions of Portal and Core Database with latest tools:	Suggestion: The platform should have the feature to generate API end-points for any assets created through the platform following the standard Open API specifications Justification: this will help in seamless integration	Expectation is the same
185	19	13.1.3.	Ready availability of Digital Product Library 1. The products related to General Insurance business in India should be readily available with the vendor.	Request you to allow bidders to choose the digital product library solution and customise it as per NIA requirement; kindly allow redily available, partially ready or new customised approach	Expectation is the same
186	29	13.6	The bidder needs to consider the given growth projection for designing, sizing, implementing and customising the solution.	Request you to please also help with information on the peak usage concurrency and normal time concurrency to help bidder to size the infra requirements	1.Approx count (Customer: 15 lacs, Active: 4 lacs Intermediary: 2 lacs, Active: 60k) 2. 1.Approx count (Customer: 15 lacs, Active: 4 lacs Intermediary: 2 lacs, Active: 60k) 3. Approx 1.5 Million service calls per day (Internal & External applications and Integrations) 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. Peak - 5000, Average - 2000 8. Month End, Quarter End and March, and Festival days (Dasara & Diwali) 9. Please refer the addendum
187	33		Technical Evaluation as per Scope and Technical & Functional Requirements	Kindly also include weightage for portal platform used like an CMS/DXP as it would be akey component of the solution	Please adhere to RFP terms
188			Suggestion	In Latest RFP's and in the insurance segment, there is a requirement to have a low-code platform that will help in rolling-out quick changes and solution in lesser time due to the extreme competitiveness. This mention is missing in the RFP	Please adhere to RFP terms
189			Suggestion	Also platform to have an e-commerce like capabilities would be suggested to be included	Bidder can propose, NIACL discretion will be final.
190	1		Last Date of Tender submission : 18 July 2024, 05.00 PM	Kindly extend last date of Tender submission for four weeks	Please refer the addendum.
191	12	11. PERFORMANCE BANK GUARANTEE	The successful bidder will have to furnish a Security Deposit/Performance bank guarantee (PBG), an amount equal to **10% (Ten percent)** of final contract value for proper fulfillment of the contract in the form of a Bank Guarantee from a nationalized/scheduled bank. Bidder's Bank must be on SFMS platform and SFMS copy (Message Type IFN 767) should be sent to HDFC Fort branch IFSC- HDFC0000060	Request Modification of Clause as:'The successful bidder will have to furnish a Security Deposit/Performance bank guarantee (PBG), an amount equal to **5% (Five percent)** of final contract value for proper fulfillment of the contract in the form of a Bank Guarantee from a nationalized/scheduled bank. Bidder's Bank must be on SFMS platform and SFMS copy (Message Type IFN 767) should be sent to HDFC Fort branch IFSC- HDFC0000060'	Please adhere to RFP terms.

192	14	Scope of Work (13.1.1.3)	The proposed solution shall be tightly integrated with all existing setups and new infrastructure /Assets/ applications of the NIACL. The necessary integration should be by the way of API or any other similar manner to be performed by the vendor without any additional cost. The required APIs/any other mode required for such integrations are to be developed by the bidder, thereafter, deployed and integrated with NIACL's setup without any additional cost to NIACL during the contract years.	Kindly provide current application landscape	Please refer the addendum.
193	14	Scope of Work (13.1.1.3)	The proposed solution shall be tightly integrated with all existing setups and new infrastructure /Assets/ applications of the NIACL. The necessary integration should be by the way of API or any other similar manner to be performed by the vendor without any additional cost. The required APIs/any other mode required for such integrations are to be developed by the bidder, thereafter, deployed and integrated with NIACL's setup without any additional cost to NIACL during the contract years.	Kindly provide list of all integration services and methods available today	Please refer the addendum.
194	14	Scope of Work (13.1.1.6)	Migration of rule engines from the existing CORE system will be undertaken to ensure continuity and accuracy in pricing and quotation processes. This migration involves transferring existing business rules to the new solution, maintaining consistency and compliance with regulatory requirements.	Request you to provide details of Core System and how integration will be done with core ?	Please refer the addendum.
195	14	Scope of Work (13.3.1.1.)	The bidder needs to develop agile, interactive and user-friendly Portals and Mobile applications for NIACL's customers, intermediaries & employees. These include the dashboards for each category of users respectively.	Please confirm the categories of the users for dashboard for intermediaries & employees	Please refer the addendum.
196	14	Scope of Work (13.3.1.3)	The proposed solution shall be tightly integrated with all existing setups and new infrastructure /Assets/ applications of the NIACL. The necessary integration should be by the way of API or any other similar manner to be performed by the vendor without any additional cost. The required APIs/any other mode required for such integrations are to be developed by the bidder, thereafter, deployed and integrated with NIACL's setup without any additional cost to NIACL during the contract years	Kindly provide current application landscape Kindly provide list of all integration services and methods available today	Please refer the addendum.
197	14	Scope of Work (13.1.1.5)	There should be a front end UI using which NIA users should be able to modify few parameters	Please specify the parameters for each Line of Business (Marine, Fire, Health, Motor, etc.)	Please refer the addendum.

198	14	Scope of Work (13.1.1.6)	Migration of rule engines from the existing CORE system will be undertaken to ensure continuity and accuracy in pricing and quotation processes. This migration involves transferring existing business rules to the new solution, maintaining consistency and compliance with regulatory requirements.	Kindly confirm which all products rule engine will be migrated from core system	Please refer the addendum.
199	15	Scope of Work (13.1.1.9)	NIACL at its discretion may shift either a part or entire policy issuance, claims processing, accounting and other related activities from existing CORE to the new platform.	is NIACL replacing Core Policy Admin system ? or Hollowing the core by bringing out the functionalities in Portals?	Please refer the addendum.
200	15	Scope of Work (13.1.1.9)	NIACL at its discretion may shift either a part or entire policy issuance, claims processing, accounting and other related activities from existing CORE to the new platform.	Is functionality of Core i.e. Policy Issuance, Claims Processing, Accounting required on Day 1 of implementation of Portals ?	Please refer the addendum
201	15	Scope of Work (13.1.1.17)	Bidder should submit a solution document after analyzing and evaluating all functionalities and features of NIA's existing portals. The solution document should include detailed information about the proposed model and development approach with critical path details and specific timelines.	Kindly share list of features and functionalities of the existing portals	Please refer the addendum.
202	15	Scope of Work (13.1.1.9)	NIACL at its discretion may shift either a part or entire policy issuance, claims processing, accounting and other related activities from existing CORE to the new platform.	is NIACL replacing Core Policy Admin system ? or Hollowing the core by bringing out the functionalities in Portals?\n\nKindly clarify for which products/line of business and which modules we will be using core and which modules will be migrated from core. Also, please clarify which all modules is required on Day 1 in portal.	Please refer the addendum.
203	15	Scope of Work (13.1.1.10)	The list of existing portals in the scope has been mentioned in the Annexure	Kindly provide broad list of features or short paragraph explaining the purpose of the each portal. This is help us to fairly estimate the features and efforts required.	Please refer the addendum.
204	15	Scope of Work (13.1.1.12)	The products made available in these portals will vary for different categories of customer and Intermediaries and also the features and functionalities including premium rating, discounts, coverages etc. The products and services include digital documentation coupled with AI enabled features while Registering and onboarding the customer, pricing as per the rule engine, issuance of policy on a near real-time basis, after-sales service including endorsement features, claim processing using state of the art technology like OCR but not limited to the said reference and Dashboard features for both user and administrator.	Kindly provide mapping of distribution channels to products. Also please clarify if sale of the products are through digital means or offline paper based today.	Digital only.

205	15	Scope of Work(13.1.1.13)	The new portals should facilitate the issuance of policies with Risk management of products like risk accumulation trigger based on latitude and longitude, Protected Google eye to identify and offer the location/building details, Weather-based analytical tools on rain/flood/accident, AI-enabled features to simplify the customer journey without compromising on security.	Please confirm whether these portals needs to be integrated with existing risk analysis platforms of NIACL or direct integrations third party platforms	Please refer the addendum.
206	15	Scope of Work (13.1.1.14)	Agnostic with payment gateways and policy document generation both electronic and physical as per NIA requirements.	Kindly provide list of existing payment gateways of NIA. Kindly provide file type for physical printing. If PDF format is required or some other format being used for printing.	Please refer the addendum.
207	15	Scope of Work (13.1.1.15)	All the policy and claims related data should be transferred to NIA's existing CORE Application developed on Oracle Database on a real-time basis. The data transfer shall be agnostic with all the Core and Reinsurance applications of the Company.	Kindly provide list of core applications line of business wise if they are different. Kindly also provide the name of the product used for policy administration.	TCS Bans is being used for Policy Administratio
208	15	Scope of Work (13.1.1.17)	Bidder should submit a solution document after analyzing and evaluating all functionalities and features of NIA's existing portals. The solution document should include detailed information about the proposed model and development approach with critical path details and specific timelines.	Kindly provide broad list of features or short paragraph explaining the purpose of the each portal. This is help us to fairly estimate the features and efforts required.	Please refer the addendum.
209	16	Scope of work (13.1.1.20)	End-to-End design, development, with Innovative and attractive banners/creatives, webpages to be designed by the bidder as per the requirement of NIACL from time to time during the contract, for major Portals (details mentioned in Annexure) and Apps content, without any cost to the NIACL. Such banners/creative should be copyright protected. The Portals and Apps should be copyright protected in NIACL's name.	Kindly confirm understanding that bidder needs to tie-up with creative agency for providing this content	Please refer the addendum.
210	16	Scope of work (13.1.1.23)	Load fast – loading time through the internet should always be less than 1 second during peak time (9 AM-11 PM) also. Load time and Start render should be under 1 second. An SLA would be executed for this purpose.	Kindly clarify. Bidder will not be responsible for network	This condition pertains to the area under the control of the bidder. Any external conditions beyond the control bidder shall be discussed/excluded
211	17	Scope of Work (13.1.1.39)	Optimizing pricing strategies, inventory planning, and marketing campaigns to enhance business performance.	Need Clarity on inventory planning	Load & Capacity planning.

212	17	scope of work (13.1.1.39)	Use of Machine Learning and AI in the following ways in portals and apps (but not limited to): a) Integrating AI into the portal/apps to provide personalized product recommendations based on user preferences, browsing history, and purchase behavior. b) Optimizing pricing strategies, inventory planning, and marketing campaigns to enhance business performance. c) Detecting and preventing fraud - identification of suspicious activities, potential security breaches and fraudulent transactions using fraud monitoring tools need to be demonstrated and it is a prerequisite. d) Using AI to create frequently asked questions (FAQ) pages, various features that suit and simplify the customer journey. e) Personalizing customer experience by analyzing behavior and historical data to offer promotions, products, or services. f) Checking customer sentiment by assessing their language, expression, and tone in written or verbal interactions. g) The Cognitive Quality of the facility would be getting maximum preference.	1. Are you looking for AI/ML tool that has capability to support the following features or implementation of cognitive ML model for each of the scenarios mentioned? If ML models are required, pls can you explain the scenarios in more detail and also extend timelines for ML model creation and track it separately from platform delivery	Monkey testing would be done at the POC stage, to observe the UI/UX flow and the error handling.
213	18	13.11.39.g	The Cognitive Quality of the facility would be getting maximum preference.	Is it regarding cognitive ML Model?	Monkey testing would be done at the POC stage, to observe the UI/UX flow and the error handling.
214	18	Scope of Work (13.1.1.48)	The web portal will be developed as a headless progressive web application (PWA) capable of delivering seamless user experiences across devices and platforms. Leveraging headless architecture, the solution enables flexible content delivery and integration with push notification services, enhancing user engagement and interaction.	Does this mean, web portal needs to be developed and along with that, APIs can be exposed for enagagment by partners?	Please refer the addendum.
215	19	Scope of Work (13.1.1.49)	The solution will facilitate the seamless processing of new business, renewals, endorsements, and claims through the portals and apps. This includes online registration of new policies, renewal reminders, endorsement management, and streamlined claims processing to enhance operational efficiency and customer satisfaction.	Will the new platform only cater to new business and renewals and migration will only be inn respect to that, or exisiting polices also will need to be migrated to this platform	Yes

216	19	Scope of work (13.1.1.51)	Adopting a DevOps approach, continuous integration and continuous deployment (CI/CD) pipelines will be established using tools like Jenkins to automate software delivery processes. Version control systems will ensure code management and collaboration, facilitating efficient development, testing, and deployment cycles for rapid and reliable software releases.	Does NIACL have existing licenses and setup for source control and Devops, if yes pls specify tool names. If no, does that need to be considered in BoM for licensing cost?	BoM to be considered.
217	19	Scope of Work (13.1.2.)	Develop APIs for all third party consumptions of Portal and Core Database with latest tools.	Assumption is this is limited to data and APIs from the new platform, and not existing core applications	Please refer the addendum.
218	19	Scope of work (13.1.2.1)	The Bidder shall provide an API gateway for seamless integration with new/existing channels/partner/systems etc.	Does NIACL have any existing API Gateway/middleware solution, or the propsed platform should have one in-built in their solution	NIACL does not have any existing setup.
219	21	Scope of Work (13.2.1.3)	Change Request timeframe for completion of each request and ticket based corrections need to be clearly mentioned in the technical bid.	Change request timeframe may vary as per requirements and tasks is it mandatory to mention in technical bid Kindly clarify	Please refer to the corrigendum.
220	22	Scope of work (13.3.1)	13.3.1 The storage should be on a neutral Cloud environment.	Assuming this means cloud agnostic and NIACL needs a cloud deployable solution that can be migrated to any cloud platform in the future	Please refer to the addendum.
221	23	Scope of work (13.3.3.8)	In case of any proprietary tool proposed for development, the vendor has to provide source code portable in open-source technology so as to take forward development and maintenance after completion of the contract period. Should be Progressive Web Apps (PWA)	Request you to clarify on IP rights who will be holding the IP?	NIACL
222	24	Scope of work (13.3.3.20)	The migration of core cata from the existing database to the new database will involve transferring user data seamlessly while ensuring data integrity, consistency, and security. This migration process will be meticulously planned and executed to minimize downtime and ensure a smooth transition to the new system, preserving historical insurance/policies/claim data and user profiles.	Will there be any data migration involved ? If yes then how the data will be transfer to the core? Request you to provide details around the same	Data will not be migrated, initial phase exisiting Single sign on solution to be integrated and used 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. Please refer to the existing Customer Portal for the number of fields related to Customer data and policy underwriting fields, the correspomding data is similar across different products and bidder needs to estimate using this information
223	27	Scope of work (13.4.7.7)	The maximum response time for a maintenance complaint (i.e., time required to respond after a request call / fax /e-mail is made or written) shall not exceed 15 minutes. The response time of 15 minutes and resolution time of 2 hours to be complied for all issues.	This should be as per crticality and time defined in SLA mentioned on page 47 of RFP	Please refer the addendum.
224	28	Scope of Work (13.5.1.)	The source code shall be maintained in the Escrow account maintained by the Company with the power to use, modify the source code even after severance of contract.	Do you need IP of the Source code? Request you to clarify on this point	Yes, as part of BCP.
225	30	Scope of work	The bidder shall demonstrate the configuration of selected	Please specify products LOB wise for POC	Please refer the addendum.

226	30	Scope of work (13.8.3)	UI/UX will be developed for end to end journey as suggested by NIA for at least 2 products (for both Portal & Apps, the products should be based on progressive web app architecture).	Please specify the products and their LOB	Please refer the addendum.
227	30	Scope of work (13.8.8)	The bidder should document the development stages/activities involved along with integration with 3rd party systems and define the complexity and the effort required in terms of Person Days.	Please provide most likely list of 3rd party integrations for suggested products	Please refer the addendum.
228	36	14. SPECIFIC TERMS & CONDITIONS	As per the Guidelines on Public Procurement (Preference to Make in India), Order 2017 (PPP-MII Order) and any revisions thereto, preference will be given to local vendors for procurement, in alignment with the Make in India initiative.	How will preference be given to Local Suppliers is not clear as it doesnot form part of Techno Commercial bid	Please adhere to RFP terms.
229	37	13.11	Training deliverables shall be: User Training Plan	How many user trainings will be required ? Bidder is responsible only to carry out Train the Trainer ?	Weekly, in the initial roll out phase, then quarterly.
230	38	14. SPECIFIC TERMS & CONDITIONS	A thorough data migration audit will be conducted to validate the accuracy, completeness, and integrity of data transferred from legacy systems to the new environment. This audit ensures compliance with data migration requirements, minimizing the risk of data loss or corruption during the migration process.	Will there be entire data migration involved in the project ?	Data will not be migrated, initial phase exisiting Single sign on solution to be integrated and used. 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. Please refer to the existing Customer Portal for the number of fields related to Customer data and policy underwriting fields, the correspomding data is similar across different products and bidder needs to estimate using this information |
| 231 | 39 | 14. SPECIFIC TERMS & CONDITIONS | All development efforts will be vendor-neutral to facilitate seamless vendor replacement and transition processes. This ensures that NIACL retains control and ownership of the solution architecture and intellectual property, minimising dependencies on specific vendors for business continuity. | Although bidder shall provide a perpetual license, however the intellectual property shall remain with the OEM for the platform/product. For customisations on platform/products specifically for NIACL, the intellectual property shall remain with NIACL, Kindly confirm understanding. | Yes |
| 232 | 39 | 14. SPECIFIC TERMS & CONDITIONS | Liaison with existing vendor: The bidder is required to liaison with all the existing vendors including network channels/other applications/utilities, interfaces and hardware implementation and coordinate for complying the SLAs by enabling facility management, infrastructure support, and system administrative services. | Request you provide details of existing landscape of channels, vendors and other thrid party applications | Please refer the addendum. |
| 233 | 40 | 16. IMPLEMENTATION AND INTEGRATION | Kick off meeting and submission of detailed project plan, change management methodology document - 7 days | Kick off meeting and submission of detailed project plan, change management methodology document - **15 days**

Since there are 23 portal/apps and 50 products to be covered we request at least 15 days for Submission of detailed project plan | Please refer the addendum. |

234	40	16. IMPLEMENTATION AND INTEGRATION	SRS finalization, UI/UX(Layout finalization) of complete project and technical sign-off - 15 days	SRS finalization, UI/UX(Layout finalization) of complete project and technical sign-off - **70 days** Since there are 23 portals/apps and 50 products to be covered we request atleast 45 days for SRS finalisation.	This is a parallel activity, Please refer the addendum.
235	40	16. IMPLEMENTATION AND INTEGRATION	Development, Deployment, Implementation & Customization of proposed web and mobile apps in UAT - 60 days	Development, Deployment, Implementation & Customization of proposed web and mobile apps in UAT - **180 days** Since there are 23 portals/apps to be covered and 50 products we request atleast 120 days for environment setup, configuration, customisation and deployment to UAT	Please refer the addendum.
236	41	16. IMPLEMENTATION AND INTEGRATION	UAT , submission of observations and its ratification and its Sign off - 15 days	UAT , submission of observations and its ratification and its Sign off - **60 days** Since there are 23 portals/apps to be covered and 50 products we request atleast 30 days for UAT, bug fixing and regression	Please refer the addendum.
237	41	16. IMPLEMENTATION AND INTEGRATION	Performance Testing, Security testing, Safe to Host Certificate, Self Audit Report for compliance with GIGW guidelines for Indian Government websites, STQC certification - 8 days	Performance Testing, Security testing, Safe to Host Certificate, Self Audit Report for compliance with GIGW guidelines for Indian Government websites, STQC certification - **15 days** Since there are multiple skillset people required and optimisations we request at least 15 days for these activities	Please refer the addendum.
238	41	16. IMPLEMENTATION AND INTEGRATION	Training and handholding - 10 days	Training and handholding - **10 days**	Please refer the addendum.
239	41	16. IMPLEMENTATION AND INTEGRATION	Pilot Run, Go-live, Cloud Setup, User Management guide, Content Management Guide, Library for users - 10 days	Pilot Run, Go-live, Cloud Setup, User Management guide, Content Management Guide, Library for users - **15 days** We request 15 days time for these activities	Please refer the addendum.
240	41	16. IMPLEMENTATION AND INTEGRATION	TOTAL- 125 days	TOTAL- **365 days**	Please refer the addendum.
241	41	16.3	Delay in integration - In case bidder is not able to complete required integrations within the stipulated period of 4 calendar Months from the date of order, penalty of Rs. 2,50,000/- per day subject to a maximum of Rs 35,00,000. The amount will be recovered by forfeiting the Performance bank guarantee. Penalty is not applicable for the reasons attributable to the NIACL or force Majeure.	Kindly specify all integrations required to be completed for this clause	Please refer the addendum.

242	42	Right to Audit Clause:	NIA shall also have the right to conduct, either itself or through another agency as it may deem fit, an audit to monitor the performance/security controls by the Bidder of its obligations/functions in accordance with the standards committed to or required by NIA and the Bidder undertakes to cooperate with and provide to NIA any other agency appointed by NIA, all documents and other details as may be required by them for this purpose. Any deviations or contravention identified as a result of such audit/assessment would need to be rectified by the Bidder failing which NIA may, without prejudice to any other rights that it may have, issue a notice of default.	NIA shall also have the right to conduct, either itself or through another agency as it may deem fit, an audit to monitor the performance/security controls by the Bidder of its obligations/functions in accordance with the standards committed to or required by NIA and the Bidder undertakes to cooperate with and provide to NIA any other agency appointed by NIA, all documents and other details as may be required by them for this purpose. Any deviations or contravention identified as a result of such audit/assessment would need to be rectified by the Bidder failing which NIA may, without prejudice to any other rights that it may have, issue a notice of default. **Any audit shall be subject to the following: (i) the audit shall be restricted to the engagement and shall be conducted with prior reasonable notice (ii) Bank or its authorized representatives shall execute a Non-Disclosure Agreement before such audit which shall govern the conduct of audit and any results thereof; (iii) the auditors or the representatives of Bank for the audit shall not be bidder's competitors; (iv) the audit shall not be conducted more than once in a calendar year and twice in entirety; and (v) any findings during the audit, shall be shared with Bank and be discussed and agreed mutually with Bank and bidder for its closure.**	Please adhere to RFP terms.
243	44	18. PAYMENT TERMS	Deployment of Products in Production (Go-Live) Phase 1	Kindly clarify which all portal/apps will be part of Phase 1, Phase 2 and Final Go Live	Please refer the addendum.
244	46	22. SERVICE LEVEL AGREEMENT (SLA) & PENALTY	Portals & Mobile Applications and Product Configuration Platform uptime (to be calculated separately for each) ranges between 99.98%~99.00%: 5% of total quarter Bill.	Portals & Mobile Applications and Product Configuration Platform uptime (to be calculated separately for each) ranges between 99.98%~99.00%: 5% of total quarter **Bill of cloud infrastructure**	Please refer the addendum.
245	46	22. SERVICE LEVEL AGREEMENT (SLA) & PENALTY	Portals & Mobile Applications and Product Configuration Platform services uptime (to be calculated separately for each) ranges between 98.99~97%: 7%of total quarter Bill.	Portals & Mobile Applications and Product Configuration Platform services uptime (to be calculated separately for each) ranges between 98.99~97%: 7%of total quarter **Bill of cloud infrastructure**	Please refer the addendum.
246	47	22. SERVICE LEVEL AGREEMENT (SLA) & PENALTY	Critical Level	Kindly provide clarity as to which portal/apps will be under Critical, Key, Significant category	Please refer the addendum.
247	48	22. SERVICE LEVEL AGREEMENT (SLA) & PENALTY	2. Providing Historical Data and Trends:	Kindly confirm whether tool to track SLA will be provided by NIACL or bidder needs to consider SLA monitoring tool as part of scope	Bidder needs to arrange.
248	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.	Request Modification of Clause as:'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. **Inspection shall be intimated at least 24 hours in advance.'**	Please refer the addendum.

249	51	27. AGREEME NT	The contract period for providing Integration & Implementation of Web & Mobile Applications and related services will be for a period of Three Years from the date of Agreement.	Suggest to keep contract pricing validity in line with contract period of 3 years.	Please adhere to RFP terms.
		14. SPECIFIC TERMS & CONDITIO NS	Contract pricing validity for 5 years		
250	59	Annexure - I	ELIGIBILITY CRITERIA FOR BIDDERS	Request you update criteria for all credentials as Bidder/OEM	Please refer the addendum.
251	59	Annexure - I	The Bidder should have executed Web Development services for at least 1 (ONE) Insurance entity in India preferably Public Sector Company (other than NIACL). The solution offered should be currently running successfully in at least 1 (One) PSU/BFSI in India (other than NIACL).	Request Modification of Clause as:'**The Bidder/OEM** should have executed Web Development services for at least 1 (ONE) Insurance entity in India preferably Public Sector Company (other than NIACL). The solution offered should be currently running successfully in at least 1 (One) PSU/BFSI in India (other than NIACL).'	Please adhere to RFP terms.
252	59	Annexure - I	The bidder should submit at-least 3 customer satisfactory performance and support letters from banks/financial institutions/organisations in India (other than NIACL)	Request Modification of Clause as:'The **bidder/OEM** should submit at-least 3 customer satisfactory performance and support letters from banks/financial institutions/organisations in India (other than NIACL)'	Please adhere to RFP terms.
253	59	Annexure - I	The bidder should be a Cloud Service Provider (CSP) or a certified partner of a Cloud Service Provider. In case of a bidder, who is not a CSP, the bidder should have an agreement with CSP to host services on Cloud and should have back to back support service agreement with the CSP	Request Modification of Clause as:'The **bidder/OEM** should be a Cloud Service Provider (CSP) or a certified partner of a Cloud Service Provider. In case of a bidder, who is not a CSP, the bidder should have an agreement with CSP to host services on Cloud and should have back to back support service agreement with the CSP'	Please adhere to RFP terms.
254	59	Annexure - I	The Bidder must have its own Support Center for 24*7 support to NIACL in India, preferably located in Mumbai.	Request Modification of Clause as:'The **Bidder/OEM** must have its own Support Center for 24*7 support to NIACL in India, preferably located in Mumbai.'	Please adhere to RFP terms.
255	59	Annexure - I	Application Monitoring Solution: The proposed application monitoring solution on Cloud should be implemented and operational in India. Bidder should provide minimum one Purchase Order with Project Completion Certificate	Request Modification of Clause as:'Application Monitoring Solution: The proposed application monitoring solution on Cloud should be implemented and operational in India. **Bidder/OEM** should provide minimum one Purchase Order with Project Completion Certificate'	Please adhere to RFP terms.
256	59	Annexure - I	Automatic Disaster Recovery Solution: The proposed solution on Cloud should have been implemented and operation for at least one client in India. Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'Automatic Disaster Recovery Solution: The proposed solution on Cloud should have been implemented and operation for at least one client in India. **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.
257	59	Annexure - I	API Gateway: The proposed solution on Cloud should have been implemented and operation for at least one client in India. Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'API Gateway: The proposed solution on Cloud should have been implemented and operation for at least one client in India. **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.

258	59	Annexure - I	Password-less authentication (Single Sign On): The proposed solution on Cloud should have been implemented and operation for at least one client in India. Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'Password-less authentication (Single Sign On): The proposed solution on Cloud should have been implemented and operation for at least one client in India. **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.
259	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/UAT testing of the Portals and Mobile Apps along with migration testing experience on Core Applications using the latest tools	Do we have to empanel vendor for the same and can we sub contract the testing vendor ?'	Please adhere to RFP terms.
260	61	Annexure - I	Load Balancer: At least one Load Balancing should have been implemented in Insurance Company in India Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'Load Balancer: At least one Load Balancing should have been implemented in Insurance Company in India **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.
261	61	Annexure - I	At least one Hardware Security Module (HSM) under FIPS 140-2 should have been implemented along with the Knowledge Management System (KMS) in India Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'At least one Hardware Security Module (HSM) under FIPS 140-2 should have been implemented along with the Key Management System (KMS) in India **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.
262	61	Annexure - I	Dev SecOps, MLOps should have been implemented for at least one Organization. Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'Dev SecOps, MLOps should have been implemented for at least one Organization. **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.
263	61	Annexure - I	Experience in benchmarking and stress-testing of new Cloud infrastructure for at least one BFSI Organization Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'Experience in benchmarking and stress-testing of new Cloud infrastructure for at least one BFSI Organization **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.
264	61	Annexure - I	Experience of developing an Underwriting engine through Portal, Premium Calculator should have been performed for at least one Insurance Company Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'Experience of developing an Underwriting engine through Portal, Premium Calculator should have been performed for at least one Insurance Company **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.
265	62	Annexure - I	Experience of embedding Optical Character Recognition (OCR) within Portal and Mobile Apps should have been performed with at least one BFSI Organization Relevant credential letter for stipulated criteria from the	Request Modification of Clause as:'Experience of embedding Optical Character Recognition (OCR) within Portal and Mobile Apps should have been performed with at least one BFSI Organization **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.

266	62	Annexure - I	Experience of embedding Fraud Monitoring tool with Deep Learning or Artificial Intelligence enabled fraud monitoring tool should have been performed with at least one BFSI Organization Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'Experience of embedding Fraud Monitoring tool with Deep Learning or Artificial Intelligence enabled fraud monitoring tool should have been performed with at least one BFSI Organization **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.
267	62	Annexure - I	Experience of using an auto populated source information to fill the proposal form should have been implemented for at least one BFSI Organization Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'Experience of using an auto populated source information to fill the proposal form should have been implemented for at least one BFSI Organization **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.
268	62	Annexure - I	Experience of geo-tagging and ability to upload multi location data under one Insurance certificate should have been implemented for at least one Insurance Company Relevant credential letter for stipulated criteria from the customer.	Request Modification of Clause as:'Experience of geo-tagging and ability to upload multi location data under one Insurance certificate should have been implemented for at least one Insurance Company Organisation **Bidder/OEM** should provide Relevant credential letter for stipulated criteria from the customer.'	Please adhere to RFP terms.
269	78	Annexure - VII Agreement Format	NIA shall also have the right to conduct, either itself or through another agency as it may deem fit, an audit to monitor the performance/security controls by the Bidder of its obligations/functions in accordance with the standards committed to or required by NIA and the Bidder undertakes to cooperate with and provide to NIA any other agency appointed by NIA, all documents and other details as may be required by them for this purpose. Any deviations or contravention identified as a result of such audit/assessment would need to be rectified by the Bidder failing which NIA may, without prejudice to any other rights that it may have, issue a notice of default.	**Request Modification of Clause as:**'NIA also have the right to conduct, either itself or through another agency as it may deem fit, an audit to monitor the performance/security controls by the Bidder of its obligations/functions in accordance with the standards committed to or required by NIA and the Bidder undertakes to cooperate with and provide to NIA any other agency appointed by NIA, all documents and other details as may be required by them for this purpose. Any deviations or contravention identified as a result of such audit/assessment would need to be rectified by the Bidder failing which NIA may, without prejudice to any other rights that it may have, issue a notice of default. **Any audit shall be subject to the following: (i) the audit shall be restricted to the engagement and shall be conducted with prior reasonable notice (ii) Bank or its authorized representatives shall execute a Non-Disclosure Agreement before such audit which shall govern the conduct of audit and any results thereof; (iii) the auditors or the representatives of Bank for the audit shall not be bidder's competitors; (iv) the audit shall not be conducted more than once in a calendar year and twice in entirety; and (v) any findings during the audit, shall be shared with Bank and be discussed and agreed mutually with Bank and bidder for its closure.'**	Please adhere to RFP terms.
270	78	Annexure – XIII	Land Border	This Annexure is to be submitted in Technical Bid Part A and Part B ?	

271	82	Annexure - VIII NDA Format	3. RETURN OF THE MATERIALS Upon the disclosing party's request, the receiving party shall either return to the disclosing party all Information or shall certify to the disclosing party that all media containing Information have been destroyed. Provided, however, that an archival copy of the Information may be retained in the files of the receiving party's counsel, solely for the purpose of proving the contents of the Information.	Request Modification of Clause as:'3. RETURN OF THE MATERIALS Upon the disclosing party's request, the receiving party shall either return to the disclosing party all Information or shall certify to the disclosing party that all media containing Information have been destroyed. Provided, however, that an archival copy of the Information may be retained in the files of the receiving party's counsel, solely for the purpose of proving the contents of the Information. **Notwithstanding anything to the contrary, Consultant(s) shall be allowed to retain sufficient documentation as part of its professional records to support and evidence the work performed by the Consultant(s). Such retention shall be subject to obligations of confidentiality mentioned herein'**	Please adhere to RFP terms.
272	108	ANNEXURE XIV	Foreign Office Portal	Request you to provide list of countries in which offices are there and data policy of that country	Please refer to the addendum.
273	109	List of Products	List of Products	Request you to provide complete list of products and how many of products are live ?	Please refer to the addendum.
274	109	List of Products	List of Products	Request you to provide list of products which will go live in phase 1 and phase 2	Please refer to the addendum.
275	109	List of products	List of products	Is the list of products exhaustive?	For this RFP the given list is final, in future NIACL may rasie CR for developemt of new products.
276	109	List of products	List of products	Request you to provide classification of products which are online	Please refer to the addendum.
277	109	List of products	List of products	Request you to provide product to channel mapping with mode of selling them	Please refer to the addendum.
278	Pg# 1	Tender Form Fees	Tender form fees (Nonrefundable) : Rs. 10,000/- (Rs. Ten Thousand Only)	This is to be paid online on https://www.tenderwizard.in/NIAEPROC portal or what is the mode for making the Tender Fee payment	Demand Draft.
279	Pg# 10	6.4 The Tender Offer	The online bids under two envelopes/ cover system comprising of...	Is the hard copy submission is same as online submission; request if the hard copy submission could be extended by 2 days (or next working day, in case of holiday); This will allow us to plan both online and hard copy submissions accordingly	Hard copy and Online submission both are madantory.