



**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY (IRDA)
Hyderabad**

TENDER NOTICE

IRDA requests for Proposal from reputed IT firms / Organizations for the development and implementation of Integrated Grievances Management System (IGMS), maintenance and hosting the same. For details, please visit <http://www.irdaindia.org/tenders.htm>. Last date for receipt of application for bid is **28th April 2010 by 3.00 PM**

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY
3RD FLOOR, PARISRAMA BHAVAN,
BASHEER BAGH HYDERABAD 500 004
ANDHRA PRADESH



REQUESTS FOR PROPOSAL

IRDA requests for proposal from reputed IT firms / Organizations for the development and Implementation of Integrated Grievances Management System (IGMS), maintenance of the developed application and hosting.

S. No	Activity	Date	Stage
1	Issue of RFP	16-Apr-10	Phase-I
2	Submission of Application for Bid (Envelope-I)	28-Apr-10	Phase-I
3	Announcement of shortlisted IT firms on website	29-Apr-10	Phase-I
4	Pre-bid Meeting	5-May-10	Phase-II
6	Uploading of pre-bid Questions and Answers on the website	7-May-10	Phase-II
7	Last date for submission of Technical Bid (Envelope-II)	14-May-10	Phase-II
8	Opening of Technical Bids	17-May-10	Phase-II
9	Technical presentations	20-May-10	Phase-II
		21-May-10	Phase-II
10	Announcement of Shortlisted IT firms on website	28-May-10	Phase-II
12	Last date for submission of Financial Bids by Shortlisted firms	4-Jun-10	Phase-III
13	Date of Financial Bid opening	7-Jun-10	Phase-III
14	Selection of Vendor and Award of Contract	9-Jun-10	Phase-III

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REQUEST FOR PROPOSAL FOR THE DEVELOPMENT AND IMPLEMENTATION OF INTEGRATED GRIEVANCES MANAGEMENT SYSTEM

The Insurance Regulatory and Development Authority (IRDA) is a Regulatory Authority to protect the interests of the policyholders, to regulate, promote and ensure orderly growth of the insurance industry and for matters connected therewith or incidental thereto.

Insurance Regulatory and Development Authority has established **Consumer Affairs** Department to oversee compliance of Insurers with Protection of Policyholders' Interests Regulations and also to empower Consumers by educating them on Grievance redressal mechanisms. The Department facilitates an environment where the Insured avails himself of proper procedures and redressal mechanisms put in place by Insurers and the Regulations to address complaints and grievances of policyholders efficiently and with speed.

IRDA currently has a web-based system in place, but is accessible to IRDA authorized personnel only. As of now, there is no system for the policy holders at large to register and view their grievances online with IRDA. IRDA also desires to create and maintain a Central repository of all the complaints received by the Insurance Companies.

In order to have an effective monitoring mechanism, IRDA intends to create a new Integrated Grievance Management System (IGMS) through a reputed IT firm.

This tender is for Design, Development, Implementation and Maintenance of Integrated Grievances Management System (IGMS) hereinafter referred to as IGMS. The scope also includes hosting of the developed application.

IT firms having proven expertise in the following can quote for this tender:

1. Development and Implementation of Large web enabled applications
2. Web hosting

The tender document contains the following 2 volumes:

Volume 1: Request for Proposal (RFP)

Volume 2: IGMS Functional Requirement Specifications (FRS) Document

Bidders are advised to study the Tender Document carefully. Submission of the Bid shall be deemed to have been done after careful study and examination of all instructions, forms, terms and conditions, requirements, specifications etc. in the tender document with full understanding of its implications. Bids not complying with all the given clauses in this tender document are liable to be rejected. Failure to furnish all information required in the tender document will be at the bidder's risk and may result in the rejection of the bid.

The process of tendering would be as follows:

- (I) Applications for bid would be invited in the first phase
 - (II) Technical bids from the short-listed applicants would be invited in the second phase
 - (III) During the third phase of tendering, the financial bids would be invited from the short-listed technical bidders and suitable applicant would then be selected for award of the contract.
1. The last date of submission of '**application for bid**' is 28th April 2010
 2. At any time before the submission of proposal, the Authority may, for any reason, whether at its own initiative or in response to a clarification requested by the service provider, carry out amendment(s) to this RFP document. The amendment will be made available in our website (www.irdaindia.org) and will be binding on them. The Authority may at its discretion extend the deadline for the submission of proposals.
 3. The Authority has a process to shortlist the RFP responses and only the short-listed parties would be required to make a presentation before the Technical Committee of the Authority.
 4. A pre-bid meeting for the shortlisted will be convened at the Authority on 5th May 2010. The purpose of this meeting will be to clarify the requirements as envisaged

by the Authority and also to address the queries if any, of the bidders.

5. The **functional and technical requirements** of the proposed system have been made available in this document in '**SECTION-F & G**'. Any other available information, to the extent possible, will be provided to the shortlisted bidders to facilitate their Technical presentation.
6. The Authority reserves the right to accept or reject any application without assigning any reason there for.
7. Applications/ Bids that are incomplete in any respect or those that are not consistent with the requirements as specified in this document or those that do not adhere to formats, wherever specified may be considered non-responsive and may be liable for rejection and no further correspondence will be entertained with such bidders .
8. Canvassing in any form would disqualify the applicant.
9. The Authority would select the suitable party for the execution of the work.
10. The selected Bidder is expected to commence the Assignment on the date specified in the Work Order and expected to implement the same within 3 months of receipt of work order.

/Sd-

(A.Giridhar)

Executive Director (Administration & IT)

SECTION –A

DEFINITIONS

These definitions shall be applicable for all sections of this document

Bidding Party:

Bidding Party shall mean IT firm capable of providing the required Services (Development, Implementation and Integrated Grievances Management System (IGMS) **and providing** hosting facility. After the award of contract, the Bidding Party will be called as the Implementing Agency (IA) for IRDA with reference to the General Terms and Conditions specified in this document

IGMS

IGMS would mean a comprehensive **I**ntegrated **G**rievance **M**anagement **S**ystem (**IGMS**) solution which has not only the ability to provide a centralized and online access to the policy holders but complete access and control to IRDA for monitoring the grievance redressal mechanism existing in the Insurance Sector.

IRDA/ IRDA management:

Specific to the context of the agreement clause, individuals shall be identified – during the preparation of the project charter- who would operate, monitor, agree and deliberate on the behalf of IRDA/ IRDA management

Purchaser

Insurance Regulatory and Development Authority, Hyderabad

Request for proposal

Request for proposal (RFP) is a written solicitation that conveys to the Bidder, requirements for services that the Purchaser intends to implement for the benefit of policy holders and monitoring the Grievances Mechanism existing in Insurance Industry

ABBREVIATIONS

Abbreviation	Detail
TAT	Turn Around Time
IGMS	Integrated Grievances Management System
UAT	User Acceptance Test
SRS	Systems Requirement Specifications
FRS	Functional Requirement Specifications
IA	Implementing Agency
BG	Bank Guarantee
RTI	Right to Information

SECTION- B

TERMS OF BIDDING

(1) Bidders are expected to examine all instructions, forms, terms, specifications, and other information in the bidding documents. Failure to furnish all information as required or to submit a Bid not substantially responsive to the bidding documents in every respect will be at the Bidders risk and may result in rejection of the Bid.

(2) Eligibility Criteria

The eligibility criteria are given as under:

S.No	Qualification criteria	Supporting Documents
1	The organisation must be a reputed Firm/Company incorporated in India with a standing of 10 years existence.	Copy of the Registration certificate issued by ROC
2	The organisation's annual turnover should not be less than Rs.50 Crores per annum from the IT Solutions and Consultancy Services during any of the last three years. A certificate to this effect from a Chartered Accountant, in original MUST be submitted.	Certificate from a Chartered Accountant
3	The bidder must have successfully completed at least 3 web based application development assignments in the Insurance Sector / Regulatory Sector/ PSUs/ Government Sector in India in the last 3 years for value of over Rs 50 lakhs each.	Copy of the Completion Certificates from the respective Organizations A Statement containing the details of such implementations like Name of the firm, brief scope/description of the project, duration in months, from/to Team size, approximate cost of the project, client details (including the name and details of contact person)
4	Organization should have in-house development implementation and support team	Confirmation from the Bidder
5	The Bidder must be CMMi Level 5 or CMM Level 5 Certified	Copy of the Certificate
6	The Bidder should not have been blacklisted by any Central/State Government Organization or PSU for any corrupt and fraudulent practice	An Undertaking by the Authorized Signatory on the letter head of the Bidder

(3) Clarification on bidding documents

Bidders requiring any clarification on the Bidding Documents may send its clarifications by email at the Purchaser's mailing address tender@irda.gov.in The Purchaser will respond to the request for clarifications or modification of the bidding documents.

(4) Pre-bid conference

The shortlisted IT firm or his authorized representatives will be invited to attend pre-bid conference, which will take place at the address given below:

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY
3RD FLOOR, PARISRAMA BHAVAN,
BASHEER BAGH HYDERABAD 500 004
ANDHRA PRADESH

The pre-bid conference for the shortlisted shall be held at the venue mentioned above on 5th May 2010. The purpose of the conference will be to clarify any issues regarding the Bidding Documents in general and the Scope of Work in particular. The Bidder is requested to submit questions in writing or by email (tender@irda.gov.in) to reach the Purchaser at the address indicated above, not later than 3rd May 2010. Any modifications of the Bidding Documents, which may become necessary as a result of the Pre-Bid Conference, shall be made by the Purchaser exclusively through an amendment/corrigendum. Non-attendance at the Pre-Bid Conference will not be a cause for disqualification of a Bidder. Any issues raised by the bidders after the pre-bid conference can be rejected at the discretion of IRDA

Any effort of the Bidder to influence the Purchaser in its decision in respect of evaluation of the Bid or award of the contract shall result in the rejection of the Bid and forfeiture of the Earnest money deposit (EMD). During the Bid preparation process, Bidders will focus their inquiries and communications, if any, to the authorized designated contact person of the Purchaser. The designated points of contact for all matters concerning this request for proposal is

<p>Mr. Sanjay Verma Senior Assistant Director(IT) Insurance Regulatory and Development Authority 5th floor, Parisram Bhavanam Basher Bagh, Hyderabad – 500 004</p> <p>Phone:91-40-23381184 mail:sanjay@irda.gov.in</p>	<p>Mr.A.R.Nithiyanantham Joint Director (IT) Insurance Regulatory and Development Authority 5th floor, Parisram Bhavanam Basher Bagh, Hyderabad – 500 004</p> <p>Phone : 91-40-65500292 mail : nithya@irda.gov.in</p>
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(5) Preparation of Proposal

The Bidder must comply with the following instructions during preparation of Proposals:

(i) The Bidder is expected to carefully examine all the instructions, guidelines, terms, condition, and formats of the RFP. The bidder should furnish all the necessary information as required by the RFP in the desired formats, as only the information received in the desired formats will be evaluated. Submission of a proposal not substantially responsive to all the requirements of the RFP shall be at Bidder's own risk and may be liable for rejection.

(ii). Any interlineations, erasures or over writings shall be valid only if they are initialed by the authorized person signing the Proposal.

(iii) The Proposal shall be signed by the Bidder or duly authorized person(s) to bind the Bidder to the contract.

(iv) In addition to the identification, the envelopes containing the Proposals shall mention the name and address of the Bidder to enable the proposal to be returned in the case it is declared late pursuant, and for matching purposes.

(v) Proposals received by facsimile shall be treated as defective, invalid and rejected.

(vi) No bidder is allowed to modify, substitute, or withdraw the Proposal after its submission

(6) Amendments to the RFP

At any time prior to the deadline for submission of bids, the Purchaser may, for any reason, whether at its own initiative, or in response to a clarification requested by a prospective Bidder, amend the bidding documents.

The amendment will be notified in the website of IRDA and will be binding on all Bidders.

(7) Formats and submission of bids

The final bid document shall comprise a large envelope containing two envelopes super-scribed as below:

Sealed envelope- I: Application for bid

Sealed envelope- II: Technical bid

Each of these bid envelopes, in addition to the documents as specified in the relevant sections, shall carry a soft copy of the respective documents- in a CD.

(I) SEALED ENVELOPE –I

This envelope shall be superscribed as “**Application for Bid for the development and Implementation of IGMS, maintenance and hosting**”.

This envelope shall contain the following:-

- a. Application for the development and implementation of IGMS (FORM-1.)
- b. Eligibility information (FORM 2)
- c. Copy of the registration Certificate issued by ROC
- d. A certificate from a Chartered Accountant on organisation’s revenue during the last 3 years (i.e. 2007-08, 2008-09 and 2009-10)
- e. Completion certificates from bidder’s customers (as per the point no(3) of selection criteria) for at three such implementations (implemented in India during last 3 years) similar to those being requested in this proposal
- f. Copy of CMM Level 5 / CMMi Level 5 Certification

- g. An undertaking from the bidder that it has not been blacklisted by any Central/State Government Organization or PSU for any corrupt and fraudulent practice

(II) SEALED ENVELOPE –II

This envelope shall be super scribed as “**Technical Bid for the development and Implementation of IGMS, maintenance and hosting**”. This envelope shall contain the following:-

FORM 3	ORGANISATION'S REFERENCES
FORM 4	PROFILE OF THE IT FIRM / IMPLEMENTING AGENCY
FORM 5	IMPLEMENTATION APPROACH
FORM 6	TEAM STRUCTURE
FORM 7	QUALITY ASSURANCE MECHANISM
FORM 8	COMPLIANCE WITH GENERAL TERMS AND CONDITIONS
FORM 9	HARDWARE SPECIFICATIONS
FORM 10	PROJECT APPROACH, WORK PLAN AND ILLUSTRATIVE CVS
FORM 11	PROJECT MANAGEMENT METHODOLOGY
EMD	Demand draft towards EMD

Apart from the above, the bidder shall furnish the information required as per the Section B - **(18) (ii)** of this document.

Please note, at this stage no price information should be provided in any of the envelopes. **Also, the bidder should ensure that all the supporting documents requested against eligibility criteria are submitted along with the proposal.**

(8) Submission of the proposals

The original and all copies of the bid, each consisting of the documents listed above, shall be signed by the Bidder or a person or persons duly authorized to bind the Bidder to the Contract.

The letter of authority should be on the letterhead of the Bidder and should be signed by a person competent and having the power of attorney to bind the Bidder.

The Bidders are advised to submit their Bids complete in all respect. Clarifications on the Bids may be sought by the Purchaser from the Bidders from time to time, if so desired by the Purchaser, at its sole discretion. The Purchaser reserves the right to itself to postpone and/or extend the date of receipt or to withdraw the Bid notice, without assigning any reason thereof, entirely at its discretion. In such an event, Bidders shall not be entitled to any compensation, in any form whatsoever.

(9) Deadlines for submission

Bids should be submitted as per the due dates specified in this document, at the following address. No bid document shall be entertained after the due date and time, under any circumstances. The Bidder(s) may submit their Bids by Registered Post / Courier or the Bid in Person, so as to reach the Authority by the time and date stipulated by the Authority.

**THE EXECUTIVE DIRECTOR (ADMINISTRATION & IT)
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY
3RD FLOOR, PARISRAMA BHAVAN,
BASHEER BAGH HYDERABAD 500 004
ANDHRA PRADESH**

The chronological events for the entire bidding process would be as follows:

S.No	Activity	Date	Stage
1	Issue of RFP	16-Apr-10	Phase-I
2	Submission of Application for Bid (Envelope-I)	28-Apr-10	Phase-I
3	Announcement of shortlisted IT firms on website	29-Apr-10	Phase-I
4	Pre-bid Meeting	5-May-10	Phase-II
6	Uploading of pre-bid Questions and Answers on the website	7-May-10	Phase-II
7	Last date for submission of Technical Bid (Envelope-II)	14-May-10	Phase-II
8	Opening of Technical Bids	17-May-10	Phase-II
9	Technical presentations	20-May-10	Phase-II
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13	Date of Financial Bid opening	7-Jun-10	Phase-III
14	Selection of Vendor and Award of Contract	9-Jun-10	Phase-III

In the event of the specified date for submission of bids being declared a holiday for the Purchaser, the bids will be received up to the appointed time on next working day. Any bid received by the Purchaser after the bid submission deadline prescribed by the Purchaser will be rejected and returned unopened to the Bidder.

(10) Medium of Submission

Envelopes prepared as per the instructions above shall comprise the Application/ bid. In addition, the information in each envelope should be submitted in electronic format in a CD, kept in the envelope- sealed along with the hardcopies of the respective bid documents. All the Bid documents and CDs will be become the property of Purchaser.

(11) Bid evaluation process:

(a) Application for Bid:

The 'Applications for Bids' will be evaluated based on the 'Eligibility Criteria' stated in this document. Only those bidders who satisfy the 'eligibility criteria' will be shortlisted for further stages of bidding process.

(b) Technical Evaluation

All Technical Bids to the RFP would be evaluated on the technical criteria set below by assigning the relevant scoring on each of the technical parameters. Technical bids shall be opened and evaluated for acceptability of the techno-functional requirements, deviations and other technical suitability. The Bidders shall respond to the requirements as per the Forms and Data template requested in this document. The bidders will be required to present their proposal to the IRDA Technical Committee.

The technical evaluation would be carried out on the following parameters and associated weightages thereof are as given below

S.No	Evaluation Criteria	Weightage	Source
1	Bidder's responsiveness and understanding of requirements	10	Technical Bid /Presentation
2	Bidder/ firm's background & Financials	15	Form-4
3	Previous Experience of similar nature and record of accomplishment based on competency & expertise requirements specified in this RFP.	8	Form-3
4	Proposed approach and methodology	8	Form-5
5	Solution Architecture of the proposed system	8	Technical Bid /Presentation
6	Team Structure	5	Form-6
7	Level of compliance with contractual terms	9	Form-8
8	Proposed Hosting Arrangement	10	Presentation
9	Quality assurance Mechanism	7	Form-7
10	Technical presentation	20	
	TOTAL	100	

Each of these data fields (information category defined above) have been detailed out with their specific metrics, their scoring methodology and specific information, as given in their respective forms. The score against each of these information categories shall be calculated as below:

Score on a data field = Total score achieved/ Maximum score achievable
*** Weightage of the respective data field**

No score shall be awarded against any forms, items and data fields where the relevant information is not provided.

(12) Technical score

Total score of the each bidding party shall be determined based on their total technical score. A **minimum score of 75%** shall be required to qualify for the Price Bid evaluation.

IRDA may choose to invite the bidders to discuss and clarify their technical proposal. Any change in the proposal, however, shall not be permissible after the bid submission.

IRDA reserves the right to accept or reject any bid or to annul the bidding process and reject all bids at any time prior to the award of contract, without thereby incurring any liability to the affected bidders; without giving any reasons whatsoever

(13) Vendor shortlist and next steps

All the IT firms who submitted the Technical Bids shall be required to make presentation to the Technical Committee. Only the IT firms short listed through Technical Evaluation shall be required to submit the price bids as per the timelines specified at the time of shortlist. Specific details of price bid evaluation shall be provided along with the price bid format- shall be made available to the vendors shortlisted after the technical presentations.

Subsequent to the price bid evaluation, the successful vendor shall be issued a letter of intent as per specified timelines. The implementer shall furnish the performance guarantee as per the attached format within two weeks of the receipt of the letter of intent.

The final work-order/ contract shall be issued to the successful bidder within one week of receipt of the relevant documents.

(14)Language of bid

The bid prepared by the Bidder and all correspondence and documents related to the bid exchanged by the Bidder and the Purchaser shall be written in English language. Any printed literature furnished by the Bidder may be written in another language, as long as such literature is accompanied by a translation of its pertinent passages in English language, in which case, for purposes of interpretation of the bid, the translation in English shall govern.

(15) Bid scope

Bidders shall submit their technical proposal for the entire Services on a “single responsibility” basis such that the proposal covers all the Bidders obligations mentioned in or to be reasonably inferred from the bidding documents in respect of providing the product / services. This includes all requirements under the Bidders responsibilities for successful completion of the IGMS implementation assignment as per scope of work and, where so required by the bidding documents, the acquisition of all permits, approvals and licenses etc.; and such other items and services as may be specified in the bidding documents, all in accordance with the requirements of the General Conditions of Contract and the Forms and Data templates

(16)Earnest money deposit (EMD)

The Technical bids should be submitted along with an EMD of Rs. 5,00,000/- (Rupees Five Lakh Only). Those bids without this EMD will be summarily rejected. The Demand Draft/ Banker’s Cheque/ Pay Order of Scheduled or Nationalized Banks should be drawn in favour of “Insurance Regulatory and Development Authority” Payable at Hyderabad. The EMD of those IT firms that are rejected during the technical evaluation stage will be returned within one month from the date of the decision. The EMD of the remaining unsuccessful companies will be returned after 45 days from the date of signing the agreement and the EMD of the successful bidder will be released after the bidder signs the final agreement and furnishes the Performance Bank Guarantee (BG).

The earnest money deposit (EMD) may be forfeited:

1. If the bidder withdraws its bid during the period of bid validity specified by the Bidder in the Bid Form
2. If the bidder does not accept the correction of its Bid
3. In the case of a successful bidder, if the bidder fails within the specified time limit to sign the Contract Agreement, or to furnish the required performance guarantee
4. If the bidder fails to produce sufficient proof for the information provided as part of response of technical bid evaluation as given in Section K. Form 2

(17) Bid validity

The Purchaser shall invite the Price Bid, not later than 90 days of the release of the shortlist from the technical evaluation process. The price bid shall remain valid for not more than 90 days after the submission of the price bid.

In exceptional circumstances, the Purchaser may solicit the Bidders' consent to an extension of the bid validity period. The request and responses thereto shall be made in writing or by email. If a Bidder accepts to prolong the period of validity and the validity of Demand draft does not cover the extended period, the bidder shall submit a revised EMD draft with validity period suitably extended. A Bidder may refuse the request without forfeiting its earnest money deposit (EMD). A Bidder granting the request will not be required nor permitted to modify its technical bid.

The bidder is not allowed to withdraw or modify its technical bid, once submitted.

(18) Cost of bidding

The Bidder shall bear all costs associated with the preparation and submission of the technical and the price bid and Purchaser will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process. Only those Bids, which are received prior to the due date, time, and in the format prescribed for receipt of Bids, will be considered. Email / Telephonic/ Fax Bids shall be rejected.

(19) (I) FORMAT OF APPLICATION FOR BID

The application for bid should contain the following documents:

Form – I	Application for Bid
Form – II	Eligibility Information
An Undertaking by the Authorized Signatory on the letter head of the Bidder that it has not been blacklisted by any Central/State Government Organization or PSU for any corrupt and fraudulent practice	

(18) (ii) FORMAT FOR TECHNICAL PROPOSAL

The bidder should submit the TECHNICAL PROPOSAL separately as per the format given below

FORM 3	ORGANISATION'S REFERENCES
FORM 4	PROFILE OF THE IT FIRM / IMPLEMENTING AGENCY
FORM 5	IMPLEMENTATION APPROACH
FORM 6	TEAM STRUCTURE
FORM 7	QUALITY ASSURANCE MECHANISM
FORM 8	COMPLIANCE WITH GENERAL TERMS AND CONDITIONS
FORM 9	HARDWARE SPECIFICATIONS
FORM 10	PROJECT APPROACH, WORK PLAN AND ILLUSTRATIVE CVS
FORM 11	PROJECT MANAGEMENT METHODOLOGY
EMD	Demand draft for EMD

Apart from the above, the bidder shall also provide information about the following:

1. Proposed solution:

- a) Overview
- b) Proposed Solution Architecture
- c) Technical features

2. A Complete Project Management Methodology including the following:

- a) Responsibilities of the Service provider
- b) Project planning

- c) Project Monitoring and Control
- d) Change Management

3. Deliverables and acceptances (**The definition of deliverables by the Service Provider must be quantified as much as possible**)

- a) IRDA responsibilities
- b) Service provider deliverables.
- c) Delivery and Acceptance methodology

Note:

Any deviations must be specifically defined by the Service Provider in its proposal, which if successful, shall become part of the agreement. Such deviations shall not be in conflict with the basic nature of Functional / Technical requirements of this Solicitation. IRDA, however, reserves the right to ask for clarifications or reject the proposed change or the entire technical proposal, if found in complete dissonance with the scope of work mentioned in the RFP.

It is assumed that Bidders shall have read all relevant sections of the request for technical proposal to ascertain the full scope of the requirements associated with each item.

If Bidders are unclear or uncertain as to the scope of any item, they shall seek clarification in accordance with the Bidding process in the Bidding Documents prior to submitting their bid.

The resources required from IRDA for the Study, Design, Development, Customization, Integration, Testing, Training, Implementation, Maintenance and Support shall be indicated by the bidder in the Technical proposal. This will form the basis of the final team that will be assembled by IRDA to support the implementation.

(20) DISQUALIFICATIONS

The IRDA may at its sole discretion and at any time during the evaluation of Proposal, disqualify any Bidder, if the Bidder has:

- (a) Made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements;
- (b) Exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years;
- (c) Submitted a proposal that is not accompanied by required documentation or is nonresponsive;
- (d) Failed to provide clarifications related thereto, when sought;
- (e) Submitted more than one Proposal;
- (f) Declared ineligible by the Government of India/State/UT Government for corrupt and fraudulent practices or blacklisted.
- (g) Submitted a proposal with price adjustment/variation provision.

SECTION – C

OVERVIEW OF IRDA

The Insurance Regulatory and Development Authority (IRDA) was setup as a regulatory body to protect the interests of policy holders in Insurance Industry and to regulate, promote and ensure orderly and healthy growth of Insurance Market. IRDA's primary activities, in addition to the objectives stated above, comprise of regulating insurance intermediaries, market conduct, and development of Insurance Industry. IRDA is based at Hyderabad and has a regional office at Delhi. Please refer our website www.irdaindia.org for more information.

IRDA intends to develop a comprehensive **I**ntegrated **G**rievance **M**anagement **S**ystem (**IGMS**) solution which has not only the ability to provide a centralized and online access to the policy holder but complete access and control to IRDA for monitoring the grievance redressal procedure. The proposed IGMS would be able to solve the current issues being faced by IRDA. The proposed IGMS will have the ability to classify different complaint types based on pre-defined rules. The proposed system should be able to assign, store and track unique complaint IDs and also enable intimation to various stakeholders as required within the defined workflow. The proposed system should allow definition of target TATs and measure the actual TATs on all complaints. The system should facilitate setting up of alerts for pending tasks nearing the committed turnaround time. The system should be able to define the escalation matrix and workflow based on user defined parameters. The system should automatically trigger activities at appropriate time through rule based workflows.

Insurers should be able to upload complaints data for periodic synchronization of their complaints database with IGMS of IRDA. The proposed system should be capable of reporting on all complaint/query criteria like ageing, status, classifications defined by IRDA etc.

II) IRDA'S CURRENT IT SETUP

Particulars	Head Office	Delhi Office
Servers		
Desktops	300	10
Network	Peer to Peer connectivity via switches & CAT 5 cables, 300 nodes in LAN, Internet Connectivity & E-Mail via VPN/Broadband	Peer to Peer connectivity via switches & CAT 5 cables, 10 nodes in LAN, Internet Connectivity & E-Mail via Broadband
<i>Software /Packages</i>	Windows XP/Vista/2000 Server/2003 Server Oracle Database Server 9i with IDS, Microsoft Office XP/2007 Professional with FrontPage	Windows XP/Vista
<i>Application Packages</i>	Tally, Payroll Pro, Receipt and Inward System, ATI database, Grievances Management System, INTRANET, INTERNET website	--

SECTION – D

PROJECT BACKGROUND

CURRENT SYSTEM

The Consumer affairs department currently has an internal application (developed in .Net under SQL-2000 environment) for its day-to-day activities. The applications facilitate the department to generate acknowledgments, forwarding letters, reminders to the insures and closure of complaints. The application also facilitates the department to generate various MIS reports required by the Management. However, the current application serves only to the limited purpose of monitoring the Grievances Received at IRDA and the usage is limited only to the Authorized Users.

Limitations with the Existing System

1. The consumer affairs department receives around 5000 Grievances in a year where as the Industry (Insurers Companies) receives around 2, 00,000 lakhs complaints. With the current information available, the department is able to monitor grievances received by the Industry only at the aggregate level.
2. The Policy holder protection Regulation and the Grievance Rules prescribes certain time limits for resolving the Grievances received by the Insurance Companies. The current operational system does not facilitate the department to monitor these TATs prescribed in the regulations/rules.
3. The existing system does not facilitate the department to verify whether the Complainant has already approached the Insurance Company or not.
4. Currently, there is no facility for the policy holder to escalate their Grievances Online
5. There is no central repository of complaints at IRDA to study the pattern of Complaints received and to generate Various Analysis reports for taking remedial actions.

Other shortcomings in the current scenario

6. Lack of one point source for consolidated grievances filed data with various Entities at IRDA
7. Lack of real time status of complaints at any given time or at a central location
8. Lack of online visibility to Policy Holders with respect to progress of their registered complaints
9. Lack of Tracking for complaint resolve status with IRDA towards Entities, which may not comply with the prescribed SLA
10. Lack of any system for IRDA to monitor and control on the complaints registered with Entities
11. Lack of MIS on grievances handling performance to IRDA with respect to Entities, category of frequent complaints registered
12. Lack of one window grievance escalation facility for policy holders

SECTION – E

PROPOSED SYSTEM

The **Purpose** of the proposed Integrated Grievance Management System (IGMS) is:

- ❖ IGMS is to provide a standard platform to all insurers to resolve policyholders' grievances and to provide IRDA with a tool to monitor the effectiveness of the grievance redressal system of insurers.

OBJECTIVES OF THE PROPOSED SYSTEM

The Objectives of the proposed Integrated Grievance Management System (IGMS) are:

- ❖ To provide a gateway to policyholders to register and track their grievances with Insurers with a facility to escalate to IRDA.
- ❖ To facilitate IRDA to have access, monitor and track details of all grievances lodged with all Insurers, along with their disposal status.

The **Scope** of the proposed Integrated Grievance Management System (IGMS) is:

- ❖ Set up industry wide uniform standards for grievance redressal
- ❖ Mirroring the complaints database of the Insurers to the IRDA portal
- ❖ Provide MIS reports to IRDA in all aspects of grievance redressal
- ❖ Provide advice to policyholders regarding referring their complaints to the Ombudsman
- ❖ To provide a simple ,easy to use platform to policyholders to lodge Complaints against brokers and insurers
- ❖ The proposed system should eliminate duplication of complaints

❖ IRDA should be able to do the following analysis

- Generate various Analysis reports (Claims repudiated at 1st Instance and subsequently paid , claims settled and repudiated claims, aging of claims and exception reports)
- System should generate Exception Reports – for prompt follow-up
- Ageing of complaints should be clearly brought out
- Feedback on Channel through which Policy sold
- ‘Alerts’ at various levels of access
- Generate Certain statistics and make available for public to view

SECTION – F

FUNCTIONAL REQUIREMENTS

The proposed system envisages meeting the requirements of Consumer Affairs department in the following areas:

The minimum functional expectation from the proposed solution is outlined in this section. The list is only indicative and is aimed at providing a broad overview of the type of activities being undertaken within IRDA. The implementation partner of IRDA will need to provide an exhaustive list of functionalities that IRDA should adopt within the organization to attain its strategic and operational goals. The bidder is expected to respond to the highlighted functional requirements outlined in the section

Functional Requirements:

Sr. No.	Module	Requirement Description
1	IGMS Purpose, Objectives and Scope	The system should make available, the entire data of all the complaints and the status of the complaints at any given time to IRDA
2		The system should facilitate Insurance Companies, Brokers, and TPA's to report all the complaints received and processed by them
		The system should facilitate the policyholder / Prospective policy holder / General Public to file complaints against any insurer / intermediary / un-registered entities.
3		The system should allow policy holders to view and escalate the complaint to IRDA based on defined compliance rules
4		The system should ensure timely resolution of the complaints by allowing defining turnaround time (TAT) for different complaint types
5		The system should allow IRDA to analyze the complaints with the help of ready to use MIS reports, based on ageing combinations of: Complaint Category, Entity wise details, Policy Holder (Individual or *Groups)
6	Background (Shortcomings in the System)	IGMS should address the following shortcomings:
7		Lack of one point source for consolidated grievances filed data with various Entities at IRDA
		Lack of real time status of complaints at any given time or at a central location

8		Lack of online visibility to Policy Holders with respect to progress of their registered complaints
9		Lack of Tracking for complaint resolve status with IRDA towards Entities, which may not comply with the prescribed SLA
10		Lack of any system for IRDA to monitor and control on the complaints registered with Entities
11		Lack of MIS on grievances handling performance to IRDA with respect to Entities, category of frequent complaints registered
12		Lack of one window grievance escalation facility for policy holders
13	Functional Architecture	The IRDA grievance system should act as a centralized database system for all the grievances in the insurance sector. IGMS should accept the input in the following scenarios
14		Policy Holder lodges the complaint directly into the portal, which is downloaded by the entities for further processing.
15		Policy Holder lodges the complaint to IRDA that is subsequently entered by IRDA into the portal and then downloaded by the entities.
16		Policy Holder lodging a complaint to the Entities which is uploaded to the IRDA IGMS on daily basis / transferred to IRDA IGMS on a real-time basis
17		Policy Holder escalates complaint through IRDA Grievance Cell via e-mail, fax, letter, call etc will be uploaded to the IRDA IGMS
18		Policy Holder visits IRDA IGMS to track the complaint Status

19	Functional Architecture (IRDA Token Number Generation)	The IRDA Token number should be generated for all the complaints at every entry point.
20		The token number for complaints should be of the format MM-YY-<running serial number>. The running serial number should be reset every month. This will ensure that the token number is always unique. Example of the token number is as follows: - MM-YY-233675
21	Complaint Registration	The system should allow lodging complaint against registered entities, against unregistered or unlicensed entities and against IRDA
22	Escalation	The system should allow the policy holder to escalate the complaint to IRDA
23	User Profiles	The system should allow the policyholder to - 1. Lodge complaints 2. Check status of complaints 3. Escalate complaints
24		The system should allow the entities to- 1. Receive complaints 2. Process complaints 3. Upload complaints 4. Action on escalated complaints 5. MIS reports (Insurer v/s Industry)
25		The system should allow the IRDA Grievance cell to- 1. Monitor escalated complaints 2. Receive complaints against companies not listed with IRDA 3. Analysis on the grievance registered for each insurer 4. Analysis of grievance management of the insurance industry 5. Analysis of grievance by geography, and classes of grievances 6. View grievance status and details

26	Modules in IGMS	Insurers' / Brokers' Dashboard will include following features: <ol style="list-style-type: none"> 1. Grievance input form 2. To upload grievances to IGMS portal 3. To view and update status and comments of grievances against them 4. To view IRDA's comments on grievances against them 5. MIS Reports
27		IRDA's Dashboard will include following features: <ol style="list-style-type: none"> 1. To view grievances entered directly through the portal against insurer and IRDA. 2. To view grievances uploaded / mirrored from the insurer / broker's database. 3. To escalate the grievances 4. To view and update status and comments of grievances 5. To be able to track and monitor the grievance handling by insurance companies 6. Detailed MIS Reports
28		Policyholders and Others (Agents, TPA, Surveyors, Consumer Organizations) <ol style="list-style-type: none"> 1. Access to Grievance input form 2. Access to view status of complaints
29	Grievance Resolution Workflow	The status of the complaint should be OPEN when the complaint is entered into the portal
30		The system should change the status of the complaint to PENDING when the entity accepts the complaint.
31		The system should change the status of the complaint to REJECTED when the entity rejects the complaint
32		The system should change the status of the complaint to RESOLVED when the entity resolves the complaint
33		The system should change the status of the complaint to ESCALATED when the complaint is escalated manually or automatically.

34		The system should allow the entity to either accept the ESCALATED complaint or send the complaint for closure
35		The system should change the status to CLOSED when the request for closure is accepted by IRDA
36		The system should change the status to REOPEN when the ESCALATED complaint is accepted by the entity
37		The system should allow the complaint in the REOPEN state to be changed to RESOLVED
38		The system should change the status of the complaints in the RESOLVED or REJECTED state to CLOSED state if no action is taken on it for a stipulated time.
39	Enter complaint directly into Portal	The system should allow policyholders to enter the complaints directly into the portal.
40		The system should allow policyholder to lodge a complaint against Insurance company (TPA, Surveyor and Agent) and Broker.
41		It should capture the following details:- Policy Details, User details and complaint details.
42		It should validate the surveyor code against the surveyor database, incase the complaint is against a surveyor
43		It should validate the agent code against the agency licensing portal, incase the complaint is against an agent
44		The system should generate IRDA token number on successful submission of the complaint
45		Mail should be sent to policy holder, insurance company and IRDA grievance cell
46		The system should provide an interface to the insurance company to download the complaints
47	Send complaint to IRDA Grievance Cell	The system should allow IRDA call center to login to the portal and lodge a complaint on behalf of the policyholder.
		The system should allows various entities like consumer organizations, various call centers setup by Government of India

48	Send (upload) complaint to IRDA	The system should provide 3 options to the entities to send or upload complaints to the IRDA IGMS i.e. through Bulk Upload, Single Update and through API/Connector/Webservices
49		The system should allow entities to login to the portal and upload the complaints through a file.
50		The system should validate the file on the following parameters: - a. The file format should be validated b. Internal Reference Number should exist c. Surveyor Code and Agent code validation if the complaint is against the surveyor or agent. d. Complaints with the REJECTED status should be uploaded with rejection reason
51		The system should generate a return file containing the IRDA Token Number for successful records and Rejection code/reason for unsuccessful records
52		The system should allow flow of complaints from the entity internal system to IRDA IGMS through API/Connector/Web Services
53		The system should allow policy holder to enter the complaint through a single form based entry
54		The system should communicate the IRDA Token number and Internal Reference number to the policy holder
55		Update Complaint
56	The system should allow the entity to update the status on the portal either through single update, bulk upload or API/Connector	
57	During Bulk upload, the system should check if IRDA Token Number is provided in the file for each record	

58		For single update, the system should allow searching of complaint on the basis of IRDA Token Number and update to be done for a single record at a time
59		If connector available and if any update is made, the system should allow flow of complaints from the entity internal system to IRDA IGMS.
60	Complaints against Unregistered Entities	The system should provide an interface to complaint against unregistered entities.
61		It should capture the details like - User details, company against whom the complaint is lodged and complaint details.
62		On successful submission, IRDA Token Number should be generated.
63		The status of the complaint should be UNREGISTERED
64		The company should get saved into the master of unregistered or unlicensed companies
65		The system should communicate the IRDA Token number to the policy holder and to the IRDA user who is entitled to receive complaints against unregistered companies
66		Complaints against IRDA
67	It should capture the details like - User details and complaint details.	
68	On successful submission, IRDA Token Number should be generated.	
69	The status of the complaint should be OPEN	
70	The system should send a mail to the policy holder and to IRDA user entitled to receive the mail	
71	It should allow IRDA user to login to the portal and update the status to REJECTED or RESOLVED	
72	On change of status, the system should notify the policy holder	

73	Manual Escalation of Complaint to IRDA	The system should allow the policyholder to search for the complaint on the portal on the basis of IRDA Token Number or policy number and entity name.
74		It should allow the policyholder to escalate the REJECTED and RESOLVED complaints.
75		Escalation should be allowed if the update date is more than the defined number of days in the master.
76		On escalation, the system should send the complaint to the escalation engine.
77	Escalation of complaint by System (Auto Escalation)	The system should have an auto-escalation process, which would run on a scheduled basis.
78		The auto-escalation process should search for complaints with OPEN status with update date of the complaint more than the number of days defined in the master and send the complaints to the escalation engine.
79	Escalation by IRDA	The system should allow the IRDA grievance cell to escalate the complaints from the policyholders from the ministry of finance or any other influential authority.
80		The system should mark the status of the complaints escalated by IRDA as IRDA ESCALATED and mark the complaint as HIGH priority complaint.
81	Escalation Engine	The system should identify the product user defined in the master on the basis of entity, product type and functional area. This user should be set as the action user.
82		The system should send a mail to the product user giving details of the complaint
83		The status of the complaint should be changed to ESCALATED
84	Escalation Process when company exists but complaint doesn't exist	The system should allow the policyholder to escalate the complaint by entering the details of the complaint when the complaint is not found on the portal.
85		The status of the complaint should be set to ESCALATED
86		The system will mark the complaint for download

87		The system should send an email to Entity user, IRDA user specified in the master to receive the first level of complaints and the policy holder
88		The system should allow the entity to download such complaints
89	Action on Escalation	The system should allow the action user to login to the portal and view the escalated complaints
90		The action user should be allowed to either accept the escalated complaint or request for closure of the complaint to IRDA
91		The system should change the status of the complaint to REOPEN when the complaint it is accepted by the action user
92		The system should send the complaint to the IRDA product user if the complaint is sent for closure.
93	Closure Approval by IRDA	The system should allow the IRDA user to either accept or reject the request sent for closure.
94		If the request is rejected, the complaint status should remain escalated. If the request is accepted, the complaint status should change to CLOSED.
95		The system should send notification to policy holder regarding closure of the complaint
96	SLA Engine	The system should run an automated process, which would search for the complaints in the following state: ESCALATED, REOPEN, and IRDA ESCALATED.
97		The system should identify the complaint level of each complaint, on the basis of the Entity, product type, functional area and complaint type. Each complaint level should have number of days associated with it to act on the complaint in the master setup.

98		If the complaint status has remained in the current state for more number of days than the number of days defined in the SLA master, the system should notify the users defined in the SLA master.
99	Check Status and View Details	The system should allow the policyholder to search for the complaint on the portal on the basis of IRDA Token Number and policy number.
100		The system should display the details of the complaint along with the history of the complaint. For this purpose, the system should maintain an audit trail.
101	Complaint Closure	The system should allow IRDA and entities to close the complaint with status RESOLVED or REJECTED.
102		The system should allow change of status to CLOSED only if the complaint is in its current state for more than the defined period.
103		The system should allow IRDA grievance cell to mark the closed complaints as justified or not justified. All such complaints should be moved into the archive database.
104		The system should allow the policyholder to search for the complaint in both the live transactional database as well as the archival database.
105		On closure, system should send notification to policyholder and the entity.

106	Reports to IRDA	<p>The system should have the facility to generate the following reports:-</p> <ol style="list-style-type: none"> 1. Classification of complaints as per the Entity 2. Classification of complaints as per the complaint status 3. Classification of complaints as per the product and functional area 4. Complaint Details 5. Average Resolving Rate 6. Average Response Rate 7. Repeat Complainants 8. Analysis of complaints, which get Auto Escalated 9. Complaints against unregistered entities 10. Generate ad-hoc query / reports based on the user defined parameters 11. All reports should generated in html, excel and .pdf formats.
107	Reports for Entities	<p>The system should have the facility to generate all the reports, which are available to IRDA in addition to a comparison between the firm and industry.</p>
108	Configuration Management	<p>The system should have a facility to set up the following masters:-</p> <ol style="list-style-type: none"> 1. Insurance Company Master 2. TPA Master 3. Surveyor Master 4. Product Type Master 5. Functional Type Master 6. Complaint Type Master 7. Complaint Rejection Master 8. User Master
109	Configuration Management	<p>The system should allow configuring various parameters such as:-</p> <ol style="list-style-type: none"> 1. Set Escalation Days 2. Defining Complaint Level 3. Complaint Closure Settings 4. Set Service Level Agreements (SLAs)

110	Compliance Recommendations	If the complaints are not found on the portal, the system should track and action should be taken against the Insurer for such omissions.
111		The system should allow removal of flag for complaints which are already downloaded by the entities
112		The system should make sure that all the online notifications sent to the policy holder and should have the IRDA Token Number and Insurer's Internal Reference Number
113	Mandatory Requirements	The system should allow integration of the current Grievance management system by transferring the data to IRDA IGMS.
114		The system should support multi-lingual content. The portal should be available in 2 languages in English and Hindi.

Other functional requirements:

S.No	Functional requirements
116	Supports Creation of new classification by Departments
117	Supports generation of pre-defined and query based MIS reporting.
118	Allows to track/maintain history of a complainant
119	Online raising / Escalation of Complaints
120	Auto-calculation / Manual escalation of Complaints
121	On-line validation for existing complaints
122	Maintain list of classifications, TATs and disposal status.
123	Online checking , query handling and notification of status
124	Facility to generate complaint details based on TATs
125	Auto-calculation and tracking of Complaints

126	Maintain complete Complaint history of each complainant
127	Provide automated dispatch of complaints to all Insurers having email ids and print for those that do not have email ids
128	Generate report of statutory obligations details based on Insurers
129	Facility to Monitor Grievances processes end-to-end
130	Ability to search details by any parameters
131	Ability to generate age wise analysis of Grievances etc.
132	Ability to auto mail the Complaint details to the party
133	Automatic generation of the opening and closing entries.
134	Ability to import/export data from/to the other external systems.
135	Separate administration module for managing the secured logins

SECTION – G

TECHNICAL REQUIREMENTS

The following are the certain technical requirements expected from the proposed system.

S.No	Function
1	Proposed solution should be web-based solution. All components of the package should be accessible using standard Web-Browser without any need for extra application client software.
2	The system should be designed in manner that operational data is not lost in case of any failure of equipment or communication network.
3	The proposed solution should have necessary security and audit trail features
4	The configuration of the servers should be robust and capable of handling the load.
5	Implementing agency should conduct direct knowledge transfer through contact sessions that are held at IRDA once a month for the first 6 months

(ii) HOSTING ARRANGEMENTS

The organization can either have its own infrastructure facilities or arrangements with any third party Internet Data Center (IDC) service provider, for hosting the developed application. In case of hosting arrangement with third party service provider, the official agreement contract should be submitted. The hosting arrangements shall meet the following criteria

1. The service provider will provide India based web server hosting facility with state of the art hardware with 24 X 7 monitoring.
2. The configuration of the servers should be robust and capable of handling the load.
3. The Internet Data Center should have been classified as Tier-3 and above.
4. The server should have adequate storage capacity, configuration, speed, internet bandwidth and should have been directly connected to ISP's backbone providing adequate bandwidth and reliability with multiple links.
5. **Security:** The following should be in place in the Internet Data Center

- i. Firewall
 - ii. IDS
 - iii. IPS
 - iv. Antivirus and Anti spamming services
 - v. Regular Security Audits.
6. Service provider should have experienced server support team for server management.
7. The data center should have ISO-20001 & 270001 certifications or equivalent.

Responsibilities of the implanting agency during hosting

The Service Provider shall provide for the following end-to-end services on the hosting and support:

- a. Providing sustainable Infrastructure Facilities (as per infrastructure requirement finalized)
- b. Ensure that it has experienced and qualified personnel to handle emergencies and manage the web server efficiently.
- c. Ensure that all the software loaded / installed on the web server is licensed and legal.
- d. Physical rack space and equipments” hardware and networking equipments” for hosting IGMS portal.
- e. Ensure connectivity to the Internet with unlimited data transfer.
- f. Providing adequate web server space for the IGMS portal
- g. Providing services for 24x7 monitoring of the IGMS portal infrastructure.
- h. Assuring uptime above 99.8% (calculated on a quarterly basis)
- i. Replying to any problem on the IDC setup within 15 mins and resolution time not exceeding 4 hrs and if the problem is not rectifiable the Implementing agency shall provide replacement of equivalent server and network equipment and make it ready for operation within 4 hours. The recovery time objective is 4 hours.
- j. Providing unlimited Data transfer by default .
- k. Providing reports on server and network performance, bandwidth utilization, health status as and when required by IRDA.

- I. Providing services for backups as per the following
 - o Daily incremental backup
 - o Weekly full backup
 - o Data replication to DR site.
 - o Weekly off site backup
 - o Backup in External media (Tape Drive)

- m. Monitoring of entire IT infrastructure and of link management.
- n. Fault and configuration management
- o. Confirm that IRDA will be provided access to generate monthly data transfer, current space utilization - summary and detailed reports from portal server.

- p. Provide state of art security for complete protection of portal data and software against virus, hacking, intrusion and any other threats that affects the portal.

- q. In case of any maintenance activity to be performed on the web server, the implementing agency will provide 48 hours advance notice to IRDA indicating the approximate down time of the web server. The maintenance will be carried out during non-working hours with down time not exceeding 4 Hrs at any given time.

(iii) General technical requirements

- a. The solution architecture shall be based on Open Industry standards and Protocol.
- b. The solution shall provide an application architecture that is integrated using a middleware technology.
- c. The source code of customization shall be open for modification.

(iv) Integration

- a. The solution shall provide all the relevant leading technology (e.g. XML, Flat file, messaging etc.) to meet the integration requirements.
- b. The solution shall maintain integration logs that confirm the success or otherwise of the interface, complete with control totals etc.

(v) Sizing and scalability

- a. The initial configuration recommended should have capability of handling transactions for a period of 5 years.
- b. he solution should support minimum of 500 users

(vi) Performance criteria

IRDA would expect the following performance level of the IGMS solution at the end of hand holding period.

User Activity	Direct Connect Users	
	90%	All
Menu Navigation – Displaying the appropriate menu as per the defined user role and profile	< 2 sec	< 5 sec
Screen Opening – Display of the selected data entry screen from the menu	< 5 sec	< 9 sec
Field Navigation – Navigation between different data entry fields in the Screen	< 1 sec	< 3 sec
Look up response – Display of items from a Drop down list, List of Values, etc	< 8 sec	< 10 sec
Screen Navigation – Navigation between different data entry screens (from one to another)	< 8 sec	< 11 sec
Transaction Commit – Transaction save after completing the data entry	< 10 sec	< 15 sec
Query retrieval – Online query entered by the user		
Simple query	< 7 sec	< 12 sec
Medium Complexity query	< 8 sec	< 12 sec
High Complexity query	< 15 sec	< 20 sec
Reports response – Report fired by the user from the Report Generator		
Simple Report	< 7 sec	< 10 sec
Medium Complexity report	< 30 sec	< 50 sec

Overall, post stabilization, the solution shall ensure full availability not less than 99% of the monthly time and not more than 8 hours of maintenance time in one stretch. The IT infrastructure and networking requirements specified during the hardware sizing may be derived from these performance requirements.

(vii) User access, security and backup

- a. The implementer shall implement appropriate security architecture covering authentication and authorization services

- b. The solution shall base its application security on industry open standards so that it adheres to all security, confidentiality and privacy policies and applicable laws on a global basis
- c. All application components of the solution shall be accessible through a Single Sign-on through encrypted password. It should support individual access profiles for each user activity and should prevent users from accessing the solution beyond the level of their designated security access.
- d. The solution shall have the capability to define security authorization control to the Solution through the job roles defined in the organizational structure. It shall provide the capability to define user groups and group level access control to individual or groups of applications as per the organizational structure
- e. The solution shall provide a complete audit trail of transactions by user-id, timestamp, IP address, etc; incorporate standard Audit Trail for Maintenance of Confidential or Sensitive Master Data
- f. The Solution shall support on-line and off-line data backup capability with the necessary restore and archival capabilities.

SECTION H

SCOPE OF WORK

The broad scope of work of the proposed assignment would be as follows:

- i. To create a central repository of grievances (on a near real time basis) received by the Insurers.
- ii. To implement the standardized classifications, TATs and various disposal statuses of Grievances across the insurance industry and the ensure that the proposed central repository receives the data as per the standard classifications
- iii. To develop/implement an Integrated Grievances Management System as described in this document
- iv. To provide hosting facility for the proposed solution (with unlimited data transfer and space) for a period of 5 years
- v. To provide maintenance support for the developed application for the developed application for a period of 5 years
- vi. To migrate the data from the existing internal grievances system
- vii. transfer the hosting setup to IRDA at the end of the contract period

The assignment shall include supply of software licenses, the tools, accessories, databases or any other hardware, software to make the IGMS work as per the requirements of IRDA.

The bidder shall perform all such work and / or supply all such items, tools, resources, equipments and services not specifically mentioned in the scope of work but that can be reasonably inferred as being required for successful implementation and completion of this assignment. The hardware required as a part of the solution, shall be procured by the selected vendor and hence the supply of the same is part of the scope of work.

2. Functional Requirements

The minimum functional expectation from the IGMS solution is outlined in Functional requirements **(SECTION F)**. A detailed Functional requirements specification (FRS) document of the proposed IGMS has been made available as **Volume – II** of this document.

3) Technical Requirements

The minimum Technical expectation from the proposed solution is outlined in Technical requirements **(SECTION G)**. The proposed solutions will be supported by central storage and appropriate back-up solution.

4) Solution sizing

The bidder shall provide various licenses to support IRDA's requirement under different categories is mentioned below. The bidder will provide a comprehensive solution sizing, based on the information provided by IRDA. The sizing estimate must include detailed server configuration, network architecture, platform to be used, data storage scheme based on number and type of users, IRDA's expected service levels, desired response time etc.

The following would be the categories of the users of the proposed application:

- i) Aggrieved Policy holders / Claimants or Brokers/Agents on behalf of the insured
- ii) Insurance Companies
- iii) IRDA
- iv) Ombudsman
- v) Insurance Councils
- vi) Insurance call centers.

S.No	Particulars	Approximate number of Users
1	Insurers	60 Users
2	IRDA internal users	30 Users
3	Brokers and TPAs	300 Users
4	Consumers Organizations and Other similar type of Users	100 users
5	Call Center Personnel	50 users
6	Ombudsmen	15 Users

7	Councils	10 Users
8	Aggrieved Policy holders / Claimants or Brokers/Agents on behalf of the insured	--

5) Data migration scope

All the data from the current operational software of the consumer affairs department will be migrated into the IGMS system.

6) Timelines

The entire work of analysis, design/development, integration, implementation, acceptance and Go-live of the IGMS solution should be completed within a period of 3 calendar months from the date of issuance of work order. The bidding parties are expected to adhere to the broad timeline and milestone dates while presenting their approach.

7) Deliverables

The Bidder should refer to Section J Annexure-I for the list of deliverables as part of the IGMS solution implementation. The annexure gives a set of high-level activities and corresponding deliverables expected, which IRDA envisions to be required as part of this project. The Bidder should use this list only as guideline in terms of expected deliverables. The bidder is required to furnish detailed information regarding each deliverables of every step of activities proposed during and after the implementation of the project by Section J Annexure - I Any additional activities deemed necessary towards achieving the scope of work shall be identified and included by implementer upon approval of IRDA.

8) Implementing Agency's scope for supply and services shall include all activities and elements relevant for the successful implementation of the IGMS solution. In addition to ensuring the successful IGMS implementation, the product vendor should also facilitate the following:

- a. Hardware sizing
- b. Supply of licenses, tools & accessories and documentation
- c. Audit and quality control
- d. Solution review
- e. Technical review
- f. Development review
- g. Final technical support

9) Hardware sizing

The implementing Agency shall finalize the hardware and network capability requirement in order to meet the performance requirement as specified, technical requirement including **acceptance test / quality control parameters for tender document**. The specifications should be provided for quality & production servers, storage and others as required including RDBMS and other applications suggested as an overall solution as per the project timeline set in

10) Supply of Licenses, Tools & Accessories and Documentation

The IT firm shall also supply database, any other tools & accessories required to make the proposed solution complete as per the requirement.

The IA should submit two sets of Product Documentation in hard copy and one soft copy to be supplied along with licenses and shall include but not limited to following::

1. Technical manuals
2. Installation guides
3. User manuals
4. System administrator manuals
5. Toolkit guides and Troubleshooting guides

11) Supply of Licenses for Database

The vendor will provide adequate software and licenses for a database to support the proposed solution. The vendor should also provide all manuals, and guides required to use and maintain the database.

12) Audit and Quality Control

The vendor will be responsible for minimizing project risk through periodic reviews of the implementation project. It is to provide an independent and objective view of the implementation project, identify any risks to the project goals and recommend appropriate corrective action by conducting reviews in the following areas:

1. Assurance
2. Application, technical and project management
3. IT infrastructure
4. Organizational change management
5. Sustained support and benefits achievement

There would be at least 2 such audit cycles, during the project implementation depending on the need, deliverables and project timelines.

13) Solution review

The solution review (audit) covers the application design and business process parameters. The objective of this exercise is to review the business model proposed and configured in system. The review team should also make suitable recommendations towards use of functionalities and features and share the practices followed in other implementations.

14) Technical review

This review is an analysis of the technical implementation components and operational procedures, such as security, backup, performance management, printing, and desktop operations.

15) Development review

This review helps to determine whether the design and implementation adheres to proven standards, such as upward compatibility where custom developments or enhancements to the systems are planned. The scope of this review is to study programs and applications that have been developed explicitly for IRDA. The feedback provided will mainly deal with ways and means of optimizing the custom developments to achieve better performance.

16) Development and Implementation

The implementing Agency will be responsible for providing a full range of services in implementation of the proposed IGMS application, supporting the operation of the proposed solution during and post implementation. These services should include, but not be limited to, the following:

- a. Preparation of project charter
- b. Development of hardware sizing and overall solution
- c. Supply of licenses
- d. Application and backend database components installation and integration
- e. Operational guarantee
- f. Process analysis & reports
- g. Integration with Agency Licensing Portal
- h. Data migration
- i. System testing
- j. Integration testing
- k. Load and stress testing
- l. User acceptance testing
- m. Final acceptance
- n. Product documentation
- o. Training and change management
- p. Post go-live stabilization
- q. Support of mandatory audit by independent system auditors

17) Preparation of project charter

A detailed Project charter including the detailed Project Plan, indicating all activities with resources required with their roles and responsibilities and time schedule will be required to be prepared at the start of the project and submitted to IRDA for approval.

The project charter may also contain brief project description, approach and methodology, milestones, project organization with their roles and responsibilities, project risks and mitigation plans, dependencies etc. The implementing Agency shall also include in the program for supplying, installing and implementing the software covered under this contract.

The implementing Agency shall form a project team comprising the following key positions:

1. Project director
2. Project manager
3. Functional and technical lead
4. Functional and technical team
5. Other project roles such as process improvement, change management, training, custom development etc.

All the above positions are critical to the project and hence each of the above team leads/ expert(s) should have minimum of Five years of experience in their respective field of expertise. Bidder shall define individual roles and responsibilities and the level of involvement of a particular role in the project and its schedule / frequency.

18) Application and Database components installation

The implementer shall be responsible for installation of IGMS, database, system operating software, tools, and any other component required to achieve the desired functionalities as per the requirements of IRDA.

19) Operational guarantee

Bidders shall give Operational guarantees covered in the contract; this includes guaranteed uptime standard, system response time etc as specified in performance criteria and scope of work. As system response time and other operational parameters are also dependant upon the hardware and network infrastructure deployed, the implementer is expected to advise IRDA on an appropriate systems environment and landscape strategy.

20) Implementation of IGMS Solution

The implementing Agency shall develop and implement the IGMS to meet the technical and functional requirement as specified and approved SRS (Software Requirements Specifications) document as agreed upon..

21) Process analysis & reports

The implementing Agency shall study the FRS document and shall develop the “To-be” process blueprint based on the leading practices and shall explain how the specific pain areas are being addressed. The “To-be” process report should identify significant deviations from the existing practices and recommend IRDA on the proposed process changes. The To-be processes shall be treated as a System Blueprint and should have all the details of the proposed solutions which shall include but not limited to organization structure, process and activity maps, organizational controls, documentation and report requirements, naming and coding conventions, templates/ formats, legal and statutory requirements. Based on ‘To-be’ report, an SRS (Software Requirements Specifications) document shall prepared by IA and approved by IRDA

22) Product integration

The implementer shall ensure the data retrieval and entry in external IT systems for, but not be limited to the following:

Inter operability with standard mailing software like Microsoft exchange for unified mailing and messaging

Inter operability with Online Agency Licensing portal through flat file systems or auto integration

Inter operability with Online filing portal of Brokers through flat file systems or auto integration

The scope of external integration will be to:

1. Ensure that only the required data is transferred to IGMS solution from the external system
2. Ensure that all interfaces are self checking so that any exceptions or data validation errors are reported by the system
3. Ensure integration logs are maintained to confirm the success or otherwise of the interface, complete with control totals

23) Data migration

All historic transactional data from the internal application shall be migrated in to the IGMS. The core team members have to be involved to discuss and agree on the data to be migrated. Specific forms/ formats/ templates have to be prepared to transfer the data. Data being migrated have to be rationalized, codified, transformed and reconciled to be suitably used for future purposes..

All data upload/ download programs/ interfaces required to carry out the migration shall be carried out by the implementer as per scope.

24) System testing

The implementer shall prepare procedures detailing the steps for conducting system tests and shall conduct tests to demonstrate that the system meets all the requirements (functional and technical) specifications as brought out in this request for technical proposal and would be in accordance with the procedures detailed in approved SRS document. The evaluation methodology and results have to be validated with the IRDA core team members and a report should be submitted for review and approval by IRDA management.

25) Load and stress testing

Loading, scalability and stress testing would be conducted prior to “Go-Live”, once the system testing and integration testing of the configured and customized solution has been conducted successfully. The stress and load testing requirements will be jointly determined with IRDA and the recommended testing tool will be procured separately by IRDA. The implementer will conduct the test based on the agreed test procedures as proposed by the implementer and agreed upon by the core team, keeping in view IRDA’s future load of transactional users. The IGMS solution shall not be cleared for Go-live unless the testing is conducted successfully and is cleared by IRDA.

26) User acceptance testing

The implementer shall develop the acceptance test procedures in mutual agreement with IRDA and shall conduct tests to demonstrate the conformance to the required process maps and operations response times. The acceptance tests should be carried out before the Go-live functions and a report be submitted on the successful conclusion of these tests. Any function will be allowed to Go-live only after the successful conclusion of these tests.

27) Final acceptance

The final acceptance would be based on adherence to required response time, the integrity of the software after installation and no operational bugs. This would include fine tuning of the software, ensuring all required related component software are installed and no debugging is required. The acceptance tests should be carried out within a month of Go-live for each major module as and a report be submitted on the successful conclusion of these tests (*The IA would make the necessary changes to the application to ensure that implemented IGMS solution successfully goes through UAT*)

The commissioning/ implementation of the software shall be deemed complete only after the satisfactory acceptance by the IRDA management.

28) Documentations

The implementer shall provide detailed final system documentation for reference of IRDA. The implementer shall prepare the final user manual incorporating all details of all menus and functionalities provided by the system. The implementer shall provide the following product documents; however, the list may not be limited to the same:

- Configuration documents- consisting of system setting and parameters for each function modules
- Process blue print and process flows implemented
- User manual including system instruction and user cases, running of a program to perform specific task in the system with sample reports, screen formats etc.
- Program flow and documentation
- Source codes
- System operational procedure manuals
- On line help
- Any other documentation required for usage of implemented solution future additions and/ or future modifications in the customized solutions

The implementer shall provide a minimum of two hard copies and one soft copy of the above mentioned manuals.

29) Training and change management

The implementer shall study the training requirements, design the training programs and train the core team members, end users, Insurers and technical users of IRDA. The quality of the training provided shall be assessed by IRDA against a set of metrics set in consultation with the

implementer. The implementer may have to repeat all or parts of the training based on the quality assessment carried out by IRDA.

A training need assessment of the core team members as well as end-users shall be conducted by the implementer as a component of process improvement and change management. A detailed training calendar should be prepared based on the training needs identified and should be agreed upon with Core Team Members. Training tools/ software(s), training material (paper/ electronic media/ training manuals/ quick reference cards etc.) should be continuously employed to ensure training the users. IRDA expects the implementer in creating and maintaining effective communication and facilitate change thereby ensure the successful adoption of the “To-be” processes. The implementer will provide communication strategy and relevant material to support communication as part of change management initiative.

The implementer will have to provide training and support to IRDA team as below:

30) Training tools:

The implementer shall arrange required training tools for providing various essential trainings. Adequate training material which includes training manuals, quick reference cards etc. should be provided during the training sessions. The recommended training material can be in paper / electronic media, business process overview, job activity training, and delivery options being online, instructor led class rooms, etc.

31) Core team member’s training

The IRDA core team will comprise members from the Consumer Affairs Department and IT. Each member should be provided orientation training to understand IGMS overview, project orientation training (methodology, tools, project planning, roles etc), and training in the relevant functions. This training would be required to be given to approximately (10) personnel of IRDA.

32) End user training

The Implementer will provide training to end users (Insurers, Brokers and TPAs) in batches of appropriate sizes. These training sessions will be required to be conducted at IRDA. A detailed Training Plan shall be submitted by the Implementer for which the logistics and supportive arrangements will be borne by IRDA. The Implementer is required to train directly at least 30% of the end-users over and above the core team members. Train the trainer approach may be employed for the remaining end users.

33) Post go-live stabilization

The implementer shall provide post 'Go-Live' support as a part of this project, by deputing technical consultants at IRDA for full 12 months, at a cost included in this project. The consultants with required competency shall provide quick solution to all related issues/ complaints. During the stabilization period, the implementer shall help IRDA users to troubleshoot transactions and reports, update user manuals and configuration manuals.

34) Annual maintenance support (AMS)

The bidder shall provide warranty, support and maintenance of IGMS package as part of solution for the contract period. This shall include maintenance of IGMS and all other standard third party software wherever applicable as a solution for the contract period.

The AMS shall be provided by trained and experienced personnel of the bidding parties

The service level for IRDA's problem resolution shall be defined by the response time and time taken for successful resolution.

The required problem resolution time during post go-live stabilization, as defined in Post go-live stabilization is:

- a. **Support category: High** – The system is unable to be used for normal business activities. **Response time: < 30 mins, Resolution: < 90 minutes**
- b. **Support category: Medium** – There is a problem with a part of the system and shall impact the department's day-to-day operation. **Response time: <2 hours, Resolution: <4 hours**
- c. **Support category: Low**– The efficiency of the users is being impacted, but the business can still be carried out with workarounds. **Response time: <4 hours, Resolution: <8 hours**

Post acceptance, the desired resolution time would be:

- d. **Support category: High** – The system is unable to be used for normal business activities. **Response time: <1 hours, Resolution time: < 4 hours**
- e. **Support category: Medium** – There is a problem with a part of the system and shall impact IRDA's decision making. **Response time: <4 hours, Resolution time: <8 hours**

- f. **Support category: Low**– The efficiency of the users is being impacted, but the business can still be carried out with workarounds. **Response time: <24 hours, Resolution time: <4 day**

Apart from the above, the selected service provider will also be required to generate adhoc report/query, data as and when required by IRDA within a period of 24 hours from the date of receipt of the request from IRDA.

Non-adherence of these service levels shall amount to a breach of contract, which may initiate the appropriate liquidating damage.

Any change in report /formats /portal software which has a effort estimation not more than 5 man days during the period of warranty /maintenance period, shall be executed by the implanting agency without any charge to IRDA. Effort estimation more than 5 man-days during the warranty/maintenance, shall attract the change management cost and IRDA shall pay to implementing agency for the change order as per the charges accepted for change management.

SECTION – I

GENERAL TERMS AND CONDITIONS

1. Schedule and terms of payments

The selected IA shall submit invoices to IRDA within a fortnight as per the payment schedule agreed upon in the contract. All invoices shall become due for payment within thirty days of their presentation. All payment made during the contract shall be on-account payment only. Final payment will be made to the implementing agency on acceptance of completion of all works & discharge of all liabilities by the implementing agency as per the contract.

2. Payment Terms:

The Invoices will be raised by the implementing Agency as per the following Milestones:

(i) Software Development and Implementation

Milestone	Description	Milestone percentage
Software		
1	On finalization of agreement, Project Plan and submission of BG valid duration the contract period	10%
2	On acceptance of 'SRS' and 'TO-BE' report	30%
3	On completion of data migration, Testing , Complete Implementation I and GO LIVE	20%
5	Completion of Training , Knowledge transfer and submission technical and operational manuals	10%
6	Final Integration Test and acceptance	20%
7	After completion of 12 months of post-go live stabilization support from the last go-live	20%

(ii) Hosting and maintenance

Payment will be made on a quarterly basis at the end of every quarter

3. Work program

The implementing agency selected shall prepare and submit to IRDA a detailed program of completion of the contract, within 10days of the receipt of work order. The program shall be in the form of PERT network, MS-Project or other internationally used program clearly showing the sequence in which it proposes to complete the contract.

4. Disruption of progress

The implementing agency shall give notice to IRDA whenever planning or execution of the Works is likely to be delayed or disrupted.

5. Extension of time

Delivery of the services shall be made by the implementing agency in accordance with the work schedule. However, the implementing agency may claim extension of time limits as set forth in the work schedule in case of:

- a) Changes ordered by IRDA.
- b) Delay in providing any material, drawing or services, which are to be provided by IRDA.
- c) Force Majeure and
- d) Delay in performance of work caused by orders issued by the IRDA relevant to but not included in the contract.

The implementing agency shall submit to IRDA a notice of a claim for an extension of the time for achieving Operational Acceptance, together with particulars of the event or circumstance justifying such extension as soon as reasonably practicable after the commencement of such event or circumstance. After receipt of such notice and supporting particulars of the claim, the purchaser and the implementing agency shall agree in writing upon the period of such extension.

6. Coordination

The implementing agency shall at all times co-operate with IRDA with respect to Technical Assistance and IRDA shall provide suitable counter part to co-operate with and assist the personnel in carrying out the services.

7. Amendments

No amendment or other variation of the Contract shall be effective unless it is in writing, is dated, expressly refer to the Contract, and is signed by a duly authorized representative of each party hereto.

8. Liquidated damages for delay in completion

If the implementing agency fails to deliver and successfully implement the proposed solution within the stipulated time schedule framed by IRDA or by the date extended by IRDA, it will be considered as breach of contract. In such case, the implementing agency shall be liable to pay liquidated damages (LD), which would be at 0.5 % of the payment for that specific segment of the work for delay of each week or part thereof subject to a ceiling of 5% of the total contract value. However, no such Liquidated Damages shall be levied where the delay is attributable to IRDA or due to Force Majeure.

9. Liability of implementing agency

In case any defect or inadequacy appear in the services rendered by the implementing agency prior to the date of final acceptance of the work by IRDA, the bidding party shall perform at his own initiatives and free of any cost to IRDA, all such services as shall be necessary to remedy the identified defect or inadequacy.

10. Defect liability

The IA should warrant that the IGMS solution, including all subsystem and other services provided, shall be free from defects in the design, engineering, and workmanship that prevent the IGMS solution and/or any of its components from fulfilling the technical requirements.

IA shall have to provide a comprehensive, on-site, post installation warranty of 12 months from the date of acceptance of proposed solution. If during the warranty period any defect should be found in the design and implementation of the IGMS solution and other services provided by the implementing agency, the Implementing Agency shall promptly, in consultation and agreement with IRDA, and at its sole cost, repair, replace, or otherwise make good such defect. The implementing agency shall warrant that the implementation services will be provided with due care, skill and diligence and will use techniques, methods and materials of a high standard and quality commensurate with the current industry practice.

IRDA shall give the implementing agency a notice promptly following the discovery of such defect, stating the nature of any such defect. IRDA shall offer the implementing agency all reasonable opportunity for the implementer to inspect such defects.

11. Functional guarantees

The IA shall submit to IRDA a functional guarantee where the party guarantees that once the performance acceptance certificate has been issued, the IGMS solution represents a complete, integrated solution to IRDA requirements set forth in the functional & technical requirements and it conforms to all other aspects of the contract. Any expected deviations will be highlighted as part of request for technical proposal response.

12. Intellectual property rights

After the IGMS portal goes live IA shall furnish to IRDA, copies of all documentation, copies of manuals, reports, applicable operational instructions, software source code, any additional specifications and program and system documentation relating to the Portal and thereupon all the copyright and any other intellectual property rights pertaining to the Portal shall rest with IRDA and thereupon IA shall not claim any right, title or interest in the Portal.

IA should provide along with the source code, object code and systems specifications, the other library files used and third party propriety files used in running the software to IRDA without any cost and the IA shall provide the same along with other deliverables. If, IA updates / amends the

codes, to complete the assigned contract in full, covered by the SRS pertaining to this Agreement or amended SRS to complete the assigned contract covered by this Agreement, and in doing so, if any third party propriety files, other library files are used, such files shall also be provided to IRDA on completion of the work, without any additional cost.

13. Duration of Contract:

The contract for hosting and maintenance would be for a period of 5 years. The contract for hosting would commence after success completion of UAT and Pre GO-LIVE stage. The contract for maintenance would commence after the completion of post-implementation warranty period. After the selection of the IA, separate agreements would be signed for development, hosting and maintenance.

14. Completion of Development / Implementation

Unless otherwise terminated under the provisions of any relevant cause of the document, contract shall be deemed to have been completed after issuance of completion certificate from IRDA stating that there is no demand outstanding against the party and they have satisfactorily discharged all liabilities under the contract.

15. Risk and cost

Without prejudice to any of its legal rights, IRDA shall have the power to recover the amount due to damage, from any money due or likely to become due to implementing agency from any contractual value pending or liable to be pending at IRDA. The payment or deduction of such compensation shall not relieve the implementing agency from its obligation to complete the work or from any of other obligations/ liabilities under the contract. In case of failure of implementing agency to complete the work, IRDA will have the right to order some other agency to complete the work after issuance of a notice in writing of minimum ten days by IRDA. The implementing agency will be liable to bear the cost of work by the other agency to the extent of the value of the contract.

16. Confidentiality

All information which is marked as "confidential" or if disclosed orally will be identified as "confidential". The Purchaser and the bidding parties shall keep confidential and shall not, without the written consent of the either party hereto, divulge to any third party. The bidding party may use in its business activities the ideas, concepts and know-how contained in the confidential information which are retained in the memories of bidding party's employees who have had

access to the confidential under this contract. The bidding parties shall take all necessary steps to ensure confidential handling of all information developed or acquired by the party form IRDA.

17. Arbitration

Any dispute or difference whatsoever arising between the parties out of in course of or relating to, the construction, meaning and operation or effect of the contract or the breach thereof shall be raised within 2 months from the date of occurrence shall be settled through arbitration in India by a Sole Arbitrator from the panel of Indian Council of Arbitration and in accordance with its Rules under the provision of Arbitration and Conciliation Act 1996 and all statutory modification thereof shall be governed such arbitration proceedings.

The arbitration will be conducted in English language and Indian law will be applicable. The venue of such arbitration shall be at Hyderabad only.

17. Termination:

In case the successful bidder fails to fulfill the Contractual obligation within stipulated time frame without any valid reason, IRDA reserves the right to terminate the contract by giving 15 days notice provided the failure is not cured within such 15 days notice period. Upon receipt of such notice, the implementing agency will terminate all tasks in an orderly manner, as soon as practical or in accordance with a schedule agreed to by the parties. In the event of termination, Customer agrees to pay the implementing agency for services and deliverable items provided, furnished, developed or otherwise prepared through the termination of all tasks. Such deliverable items will be delivered to Purchaser, if such delivery is reasonably possible and they have not yet delivered.

- i. In the event there is any material breach of any of the terms and conditions of this Agreement by any party to this Agreement the other Party may terminate this Agreement provided that the party shall serve a non-compliance one month notice to the defaulting party to rectify the breach or restore the same within the said notice period. After the expiry of said notice period the Agreement shall come to end if the material breach is not rectified or restored by the defaulting party within the said notice period and thereafter IRDA shall pay to IA all payments due as of the termination date stated in the notice on pro rata basis including those for the proportion of work completed in the on-going stage and to the extent the deliverables supplied and the services rendered upto the date of termination.
- ii. Either Party shall be entitled to terminate this Agreement forthwith in the event of the other Party:

- a. going into compulsory or voluntary liquidation or winding up; or
- b. assigning its property and/or assets for the benefit of its creditors materially affecting its abilities to perform this Agreement.
- c. by giving a 3 months notice in writing to the other upon situations arising due to non-compliance of the stipulations of this contract or for any other reason.
- iii Any termination of this Agreement howsoever caused, shall not effect any accrued rights or liabilities of either party nor shall it effect the coming into force or the continuance in force of any provision hereof which is expressly or by implication intended to come into or continue in force on or after such termination.

Upon the termination of the Agreement:

- a) IA shall hand-over of all the necessary documents and other materials obtained by IA in relation to the managed services during the term of this Agreement.
- b) IA shall ensure that the applications developed / maintained for IRDA Agency licensing portal with the updated versions of source code and documentation are handed over to IRDA and ensure that source code takeover operation is completed smoothly within mutually decided timeframe.
- c) IA shall ensure that the hosting arrangements are transferred (with no cost to IRDA) smoothly to the service provider identified by IRDA

18. Applicable law:

The Indian Acts will be applicable in all matters.

19) Force majeure :

Neither IRDA nor the bidders shall be held responsible or considered to be in default if the execution of the contract is delayed/ interrupted due to the cause absolutely beyond their control, such as acts of God, natural calamities, war, major civil commotion, fire, storms, strikes and

floods. However, only these causes which have a bearing of more than 7 days will be considered as being causes of 'Force Majeure'. In such event neither party shall compensate the other for the loss that might accrue or might have accrued because of the effect of such event upon the execution of the contract.

If the implementing agency is unable to perform the contract beyond 7 days due to the reasons attributable to force majeure conditions, IRDA reserves the right to make immediate arrangement for engaging another supplier(s) for the same work without assigning any liability to the original supplier.

20.Procedure for payment

IRDA shall make progressive payment as and when the payment is due as per the terms of payment set forth in this document. Payment will become due and payable by IRDA within 3 weeks from the date of receipt bill / invoice from implementing agency, provided the documents are complete in all respects.

SECTION J

APPENDICES

ANNEXURE-1: LIST OF DELIVERABLES

	Scope	Indicative Deliverable
1	hardware sizing	hardware sizing proposed by the implementing Agency
2	Supply of software/licenses	Licenses and technical documents
3	Audit and Quality control	Review report with recommendation
4	Project Charter	Inception Report, agreed and finalized Project Plan
5	To-Be	To be report of the proposed system
6	SRS	System Requirement Specifications Document
7	Training	Training requirement report, curriculum, schedule and completion report
8	Change management	Change management methodology, requirement report
9	Configuration and customization	System configuration/ design document, customization requirement report, design and operation document
10	Data migration	Data migration methodology and completion report
11	Testing	System test plan and report, integration test report, load test plan and report, system performance report
12	User acceptance testing	Acceptance certificate
13	Documentation	System, user, functional, technical and any other manuals
14	Post Go-Live Stabilization	Systems Quality Assurance Undertaking and Action Taken Report
15	Final acceptance	Acceptance report
16	Source code	Source code of IGMS with relevant documentations

B	Hardware Supply and Hosting	
B1	Supply and installation of Servers, Operating System licenses, backup devices, backup software and medias as per hardware sizing finalized by implementing Agency	Hosting and Supply of hardware
B2	On-site post installation warranty for a period of 36 months from the date of installation/Last Go Live	Warranty certificate
B3	Supply of Data base software/licenses	Licenses and technical documents
B4	Annual Maintenance Support (AMS)	Upgrade, patches and scripts for all software provided, maintenance of deployed application and providing any information regarding the same

FORM – 1:

APPLICATION FOR BID

Date:

[Bidders are required to submit the covering letter as given here on their letterhead]

The Executive Director (Administration & IT)
Insurance Regulatory and Development Authority
3rd floor, Paris ram Bhavan
Basher Bagh
Hyderabad – 500 004

Sub: Proposal for Selection of Implementing Agency for development and Implementation of Integrated Grievances Management System

Dear Sir,

1. We, the undersigned, having carefully examined the RFP, offer to Propose for the selection as Implementing Agency for development and Implementation of Integrated Grievances Management System, in full conformity with the said RFP.
2. We have read the all the provisions of RFP and confirm that these are acceptable to us.
3. We further declare that additional conditions, variations, deviations, if any, found in our proposal shall not be given effect to.
4. We agree to abide by this Proposal, consisting of this letter, our Prequalification, Technical and Commercial Proposals and all attachments, for a period of 90 days from the date fixed for submission of Proposals as stipulated in the RFP and modifications resulting from contract negotiations, and it shall remain binding upon us and may be accepted by you at any time before the expiration of that period.
5. Until the formal final Contract is prepared and executed between us, this Proposal, together with your written acceptance of the Proposal and your notification of award, shall constitute a binding contract between us.
6. We hereby declare that all the information and statements made in this proposal are true and accept that any misrepresentation or misinterpretation contained in it may lead to our disqualification.
7. We understand you are not bound to accept any proposal you receive, not to give reason for rejection of any proposal and that you will not defray any expenses incurred by us in bidding.
8. Demand draft no. _____ dated _____ drawn on _____ for Rs. _____ is enclosed towards EMD.

Authorized Signatory:
Name and Title of Signatory:
Name of the Firm:
Address:

	FORM -2	Eligibility Information	
S.No	Particulars	Details	Reference document
1	Name of the Bidder		--
2	Contact Information		--
	Address		
	Telephone		
	E-Mail		
	website		
3	Certification	CMMi Maturity Level 5 or CMM Maturity Level 5	Copy of the Certificate
	Issue date		
	Validity upto		
	Authority		
	Field Area		
4	Registration Details		Certified copy of incorporation under Indian Companies Act, 1956
	Certificate Number		
	Date of Incorporation		
	Authority		
5	Service Tax Regn Detail		
	Sales Tax No.		
	Date		
	Regn. Authority		
6	Sales Tax Regn Detail		Certified copy of valid Service Tax Registration in India
	Service Tax No.		
	Date		
	Regn. Authority		
7	PAN Card Number Detail		Certified copy of valid Sales Tax Registration in India
	Sales Tax No.		
	Date		
	Regn. Authority		
8	Financial Turnover the IT Solutions and Consultancy Services		Extracts of audited profit & loss statements and balance sheets duly certified by a Chartered Accountant

	a) 2006-07		
	b) 2007-08		
	c) 2008-09		
9	Name of Authorized Signatory		
	a) Position		
	b) Telephone		
	c) Fax		
	d) Mobile		
	e) E-mail		
10	Web based application development experience in the Regulatory Sector/ PSUs/ Government Sector in India in the last five years for value of over Rs 50 lakhs each.		Copies of the Completion Certificates Project details as per 'FORM-C'

Date:

Authorized Signatory

Name:

Place:

FORM-3

ORGANISATION'S REFERENCES

Relevant Services Carried out in the Insurance Sector / Regulatory Sector/ PSUs/ Government Sector in India for value of over Rs 50 lakhs each during the Last three Years Which Best Illustrate Qualification

The following information should be provided in the following format for each reference assignment carried out which was legally contracted by the client stated below:

Name of the assignment:		
Brief scope/description of the project		
URL of the Portal / Online Application:		
Name of Client:		Professional Staff Provided by your Firm:
Address:		No. of Staff:
		No. of Staff Months:
Start Date (Month/Year)	Completion Date: (Month/Year)	Approximate Value of Services: (in Rs):
Name of Associated Firm(s) if any:		No. of man months of professional Staff provided by Associated Firm(s):
Name of Senior Staff (Project Director/ Coordinator, Team Leader) involved and functions performed:		
Name and details of Contract Person:		
Copy of the completion Certificate:		

FORM- 4, PROFILE OF THE IT FIRM / IMPLEMENTING AGENCY

Information in this form aims to gain an understanding of the suitability of the IT firm to meet IRDA's business needs. The information provided in this Form may or may not pertain to the experiences together with the proposed implementer.

Schedule – 4.A Company stability

S.No	Parameters	Rating				Vendor response
		0	1	3	5	
I	Global revenue of company in the financial year 2009 (Rs. Cr.)	< 500	500 -1000	1000 - 5000	> 5000	
II	Global revenue of company from IT Solutions and Consultancy Services in the financial year 2009 (Rs. Cr.)	< 50	50 -250	250 - 1000	> 1000	
III	No. of Indian IT professionals (Including support and maintenance personnel)	< 500	500 -1000	1000 - 2500	> 2500	
IV	No. of Indian customers web based applications were developed an implemented acquired in the past five years	< 10	10 -25	25 -50	> 50	

V	No of Insurance Professionals (including domain specialists)	< 50	50-100	100-500	> 500	
VI	No. of IT professionals leaving the organization as % of total IT professional at the start of year (FY 2009)	> 25%	20 -25%	10 -20%	<10%	
VII	No. of global customers acquired in the past five years	< 75	75 -150	150 -250	> 250	
VIII	No. of Indian customers in the past five years	< 10	10 -25	25 -50	> 50	

Schedule – 4.b Additional information

Please provide the information of the top **5 Indian customers referred to in Schedule 4(a).(VII)** as per the template below:

Sl. no.	Name of the customer	Customer revenue (Rs. Cr.)	Name of customer reference	Email address and phone number of contact

Schedule 4C: Experience in Indian PSU/GOVT ORGANISATIONS

S.No	Parameters	Rating				Vendor response
		0	1	3	5	
i	No. of Indian PSU / GOVT customers acquired in the past five years	< 10	10 -15	15 -20	> 20	

Additional information required

Ref: 4.c.I Please provide the information of the **Indian PSU / GOVT customers referred to in 4.C.(i)** - subject to a maximum of 5 customers - as per the template below:

Sl. no.	Name of the customer	Year of award of contract	Name of customer reference	Email address and phone number of contact

FORM- 5, IMPLEMENTATION APPROACH

Schedule 5.a.I:

Please mention the key steps in arriving at the business blueprint of a process

The approach and examples will be used to score the exhaustiveness of approach and detail of blueprint document as per below:

- Excellent: 5
- Good: 3
- Medium: 1
- No response: 0

FORM- 6, TEAM STRUCTURE

Schedule 6.a

Please provide information about the resources that will be deployed by implementer for proposed implementation as per the template below:

Data required	Response
Total number of man-months to be deployed during the project (including implementation and post-go live stabilization period)	
Total number of professionals to be deployed during after stabilization period for AMS	
Man month of resources with less than 2 year of experience	
Man month of resources with greater than 5 year of experience	
Name of the full time project manager of the implementation team for the IGMS implementation at IRDA	

The suitability of the implementation team will be rated as below:

S.No	Parameters	Rating			
		0	1	3	5
6.a.i	Man month of resources with less than 2 year of experience (% of total man-month to be deployed)	> 30%	20 -30%	10% -20%	< 10%
6.a.II	Man month of resources with greater than 7 year of experience (% of total man-month to be deployed)	0%	0 -5%	6 -20%	>20%

Schedule 6.b:

Please attach the CV of the full time project manager of the implementation team.

Enclosed

Yes/ No

The experience of the full time project manager will be rated as below

S.No	Parameters	Rating			
		0	1	3	5
6.b.I	Total experience of the full time project manager of the implementation team (Years)	<3	3 -5	5 -7	>7
6.b.II	Other qualifications of the senior most full time project manager of the implementation team	Insignifican t	Average	Good	Excellent

FORM- 7, QUALITY ASSURANCE MECHANISM

Schedule 7.a.I

Please mention the process and methodology in ensuring quality of the deliverables to IRDA

Schedule 7.a.II

Please attach a sample quality assurance report employed in an engagement similar to that of IRDA, clearly describing the key elements of quality assurance

Enclosed

Yes/ No

The approach and sample report will be used to score the quality assurance mechanism as per below:

- Excellent: 5
- Good: 3
- Average: 1
- No formal procedure: 0

Schedule 7.b

S.No	Parameters	Rating				Vendor response
		0	1	3	5	
7.b.I	Number of man-days proposed for quality review during blueprinting	< 5	5 -7	7 -10	> 10	
7.b.II	Number of man-days for quality review during Go-live	< 5	5 -7	7 -10	> 10	

FORM- 8, COMPLIANCE WITH GENERAL TERMS AND CONDITIONS

Please specify all deviations from the contractual conditions as given in the General terms and conditions (**Section J**), along with the relevant clause as mentioned in the RFP document as per the template below

S. No.	Clause number	Text in the clause	Description of the deviation

Each of the clause mentioned in the General terms and conditions (**Section J**) shall be rated against the responses of the bidders as per the scoring methodology below:

S.No	Parameters	Rating			
		0	1	3	5
8.a.1	List all deviations across all contractual terms	Major deviation- can impact delivery	Significant deviation	Minor deviation	No deviations

The total score achieved by each bidder shall be normalized to the weight-age of this parameter (10/ 100) as given in the Evaluation criteria mentioned in this document

Score of the bidder = Score achieved/ Maximum score achievable * Weightage of the parameter

FORM 9: HARDWARE SPECIFICATIONS

The bidders shall furnish the bill of materials for the proposed solution in terms of hardware, networking components and the same shall be incorporated in the following form. The bidder can provide with better specifications keeping in view of the performance requirements specified in this RFP.

S.No	Item Description	Specifications Proposed	Make	Model	Product Code

After the completion of the Technical Presentations, the Technical Committee will decide the acceptable configurations / specifications of the hardwares and the same will be binding to all. While submitting the financial bids, the bidder shall quote ONLY for the hardware specifications / model/ make finalized by the Technical Committee.

Form- 10, PROJECT APPROACH, WORK PLAN AND ILLUSTRATIVE CVS

Please submit the overall project approach along with the detailed work plan for the proposed assignment with IRDA

The project approach should highlight the broad project phases, key activities planned and methodologies proposed to be employed for IRDA. The key risks and potential issues should be highlighted in this document. Also, the document shall specify the approach for achieving the technical requirements mentioned in Section H (e.g. Approach to arrive at the technical architecture required to achieve the performance levels specified by IRDA).

The work plan shall cover the detailed time and resource plan for each of project phases, clearly mentioning the following:

1. Time required and man months committed for each of the project phase
2. Key deliverables and dates
3. Gantt Chart (preferably in MS Project)

In addition, illustrative CVs of the select team members should be submitted together with this document, clearly identifying the CVs equivalent to those of the team leads and functional experts

FORM 11: PROJECT MANAGEMENT METHODOLOGY

Please submit the Complete Project Management Methodology including the following:

- e) Responsibilities of the Service provider
- f) Project Monitoring and Control
