

Response to Pre-EOI Submission Queries cum Addendum to Request for EOI –
Empanelment of Digital Service Provider for App based Loss Assessment of Motor OD Claims with
Estimated Loss up to Rs. 50,000/- in PSGICs

Eligibility Criteria : Legal Entity:	
1	Is joint venture (JV) between firms allowed for the purpose of this EOI? if yes, is it also applicable for sole proprietorship and partnership firms? Also is bi-party agreement with current surveyors allowed?
Ans-1	The complete solution is to be provided by one entity only.
Eligibility Criteria : Mandatory Minimum Infrastructure:	
2	The Mobile App must be mandatorily available in the following platforms: a.. Android (Google Play Store) b. iOS (App Store) A) Native applications have the best performance, highest security, and best user experience but that has not been specified as a requirement. Are hybrid apps also acceptable? B) No information is provided regarding the minimum app compatibility version required for android and iOS mobile apps. C) To capture photos and videos, whether device camera app is acceptable or the app should have a tailor made camera feature within the app especially for the required purpose that can provide better efficiency and user experience?
Ans-2	A) Hybrids apps are not acceptable & the app must be native. B) Please refer 2.4.5 clause in the EOI. App must be in latest version and compatible on all devices. It must be continuously updated. Minimum OS compatibility- a) Android 8, b) iOS 13 C) A tailor made camera feature within the app is more desirable. However, the device camera may be utilised by the app to take photographs and videos, capturing the geo-location tagging, server date and time. The service provider should ensure that no tampering can be done by the user while capturing geo-location tagging and other specifics. Uploading of photos and videos from the mobile gallery is strictly prohibited.
3	App in iOS - Can this requirement be met with a web (Safari) friendly interface?
Ans-3	An App in iOS platform is mandatory.
4	Viewing of status report/final report of surveyor by insured - If the final settlement amount is different from the assessed amount, it may lead to discrepancies with the insured.
Ans-4	The insured has the right to view final assessment report-as per guidelines of the Regulator.
5	Who is Claims Processing Official?
Ans-5	As per clause 8 SI no. 2.4.8.3 -Claims Processing Official is the employee of the PSGIC.
6	Kindly provide detailed information about the claims processing process, format of data / Claim Intimation etc. to be exchanged and the survey reports that will be transmitted by the DSP.
Ans-6	Standard process & formats for settlement of motor claim will apply to the service provider. Further, data should be readily available in such a manner that any required analysis can be easily extracted.

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7	Please provide information about the format and resolution of this data, as well as any specific requirements for processing and analysing this data. Also we need to freeze the number of photos and videos to be uploaded in order to maintain the data and do AI processing within TAT. In addition, kindly provide as to how the data collected by the app. will be stored and managed, including any security requirements and data privacy considerations.
Ans-7	Format will be .jpg/.png/.jpeg for images. Resolution should be good enough for legible reading while zooming. Reports should be in pdf. Just after capturing a photo or video, the mobile app should prevent storage of documents, photos and videos in the file system. Instead, these files are to be stored in the internal database in an encrypted manner. Storage management and security of the data will be the responsibility of the service provider. The security measures for the storage of data should be as per modern standards. Data security and privacy is of utmost importance and the service provider must ensure such standards are met as per the requirement of the PSGICs at the time of signing of SLA with respective Company.
8	The app will need to integrate with existing systems, such as a claims processing database, kindly provide information about the API or other integration method that will be used. When exchanging data between a mobile app and an Insurance Company's server, it is important to use a standard and well-defined format to ensure that the data is transmitted correctly and can be easily processed.
Ans-8	Right now, integration is not required but the vendor should be capable to do integration at some later stage which can separately be dealt with individual PSGIC.
9	The app will have the capability to verify the RC and license information provided by the claimant, such as the vehicle's registration number, make, model, and owner's name. This information can be verified against government databases or other authoritative sources to ensure its accuracy. However, the DIGILOCKER- the Agency who is authorised to share the RC, DL & PUC details have expressed their inability to share the data to private vendors. They are agreeing to share the API for the data to Insurance Companies. Kindly confirm if it shall be in order for you to provide the APIs which in turn shall be incorporated in our app.
Ans-9	Use of Parivahan Sewa informational services and M-Parivahan app is sufficient for verification of details. It is a duty of the service provider to verify the said documents from government online records.
10	How to get information on break-in insurance, pre-inspection report and NCB confirmation?
Ans-10	Insurer will provide the break-in insurance details, pre-inspection report and NCB confirmation during assigning of claim to the Digital Service Provider.
11	What is stencil feature in respect of clause 2.4.9? EOI is based on implementation of AI. Fraudulent data and non-fraudulent data needed for testing and developing?

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Ans-11	There should be such features available in the app that will guide the user to click clear and accurate tamper proof photos of the vehicle. It is desirable that the app has built in feature for fraud detection. No data shall be provided by the PSGICs in this regard.
12	AI is mandatory or app based solution is required? Else both AI and app based solution is required? Both is contradicting as per EOI.
Ans-12	Both AI and app are mandatory. Claims will be assessed using the AI technology.
13	Would AI be required for all the 3 categories i.e., Two-wheeler, Passenger 4-wheeler and Commercial vehicle? Is this point mandatory as no one has all the 3 solutions available today. Would 4-wheeler AI capability, partial AI for 2-wheeler and manual assessment for Commercial vehicle suffice?
Ans-13	AI assessment is compulsorily required for Private car and Taxis at present. The Digital Service Provider should have capability to develop the AI assessment for 2 wheeler and commercial vehicle.
14	How the claim assignment to the DSP envisaged? Will the insurer register the claim and assign to the DSP or will the end-customer/repairer contact the DSP directly to intimate/register the claim? In case of end-customer/repairer contacting DSP directly, it is assumed that the respective insurance company will provide API for claim registration (to be integrated with the DSP platform). Please clarify.
Ans-14	Customer will contact insurance company directly and claim registration will be done by the insurance company. Insurance company will then be deputing Digital Service Provider.
15	Referring to Sub Section 2.4.10 Under Item # 8. Eligibility Criteria related to Storage of Data – Can we assume that data from all 4 PSUs can be stored in a single DB, or should the data be segregated at a insurer level? Please clarify. Also, please clarify whether there should be a separate instance of the software application hosted for each insurance company.
Ans-15	Integration and data storage will be dealt with for each company separately.
16	Is there any specific requirements on the number of damage photographs / Videos Size to be uploaded & stored? We are assuming 8 photographs per claim (one from each angle) and 2 minutes video for each claim should be sufficient. Please confirm.
Ans-16	DSP shall be responsible to capture the condition of the vehicles from all angles showing all damages. The video must also capture the necessary details. If required by insurance company's officials, additional photos and videos may be sought.
17	We request you to clarify call centre criteria regarding languages - National/Regional language
Ans-17	Hindi and English languages are mandatory. The requirement of regional language can be decided by individual Insurance Company at the time of signing SLA.
18	2.5 TAT - 2.5.2 - AI Assessment Report should be submitted within 3 hours from the time of uploading of photos/videos by customer/workshop/others. - How and when will the Invoice and Other documents be updated to the Insurer. When and how the approval for the repair will be shared with the garage.
Ans-18	Invoices and other documents must be uploaded in the app/web based platform in softcopy within 24 hours of their generation from repairer/other stakeholders. Final Assessment Report must be submitted within 24 hours of receiving the invoice from insured/repairer.

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19	2.8 Service Provider is required to submit the following documents to the respective PSGIC offices for final settlement and approval of the claim - Please specify how the documents will be submitted to the respective PSGIC offices - Hard Copy or the Digital Copy and the time of submission of these documents.
Ans-19	Mandatorily in digital form only. However, hard copy may also be sought in some exceptional cases.
Eligibility Criteria Related: Experience of the Agency	
20	Whether there will be a change in eligibility criteria in terms of experience of the agency (Clause 8 Sl. No.3)?
Ans-20	There will be no change in terms of any eligibility conditions with regards to Clause 8 Sl.No.3 except as stated in reply to query s.no. 2
21	Please refer to your clause 3.2.2 saying that at least one Board Member should have at least 3 years' experience handling motor claims in a General Insurance Company. We request you to please remove this clause. If not, Would it be sufficient to have a Principal Officer (PO) and an on-role employee with requisite experience in motor claims
Ans-21	This clause stands modified as under: "3.2 Experience of at least one Board Member/Principal Officer/CEO/Claims Head of the Service Provider: 3.2.1 Service Provider must have a board member / Principal Officer/CEO/Claims Head who is having decent knowledge of Motor Own Damage Claims, and 3.2.2 has an experience of minimum 2 years in handling motor own damage claims in a General Insurance Company (please submit experience certificate by the Corporate Office of any General Insurance Company)" We clarify that a principal officer /CEO/Claims Head is a designated official in the payroll of the prospective Service provider who meets above conditions.
22	With regards to Experience certificate from a General Insurance Company, does it include count of claims as part of certificate?
Ans-22	Certificate of General Insurance company (ies) with regards to experience of Board Member/Principal Officer/CEO/Claims Head should certify the following: a. Number of years worked with the General Insurance Company (Minimum 2 years) Certificate of General Insurance company (ies) with regards to experience of agency should certify the following: a. Whether worked with general insurance company regarding app based claim settlement using AI and for how many years. b. Number of claims assessed using AI.
Empanelment Procedure:	
23	Would like to know the process of uploading EOI application in GEM portal?
Ans-23	Clauses 6.1 and 6.4 in EOI Document related to uploading of documents in GEM portal and publication of EOI in GEM portal stand deleted.

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	Only hard copy will be submitted in project office.
Non – Disclosure Agreement:	
24	Request you to please let us know if the NDA will be signed now or at the time of allotment of contract.
Ans-24	This exercise is for creating pool of Digital Service Providers complying the eligibility conditions and selection by the committee. NDA agreement will be signed thereafter at the time of empanelment with the respective company.
General Questions:	
25	If the service of third party surveyor can be availed?
Ans-25	No.

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