

Request for Proposal (RFP) for Organisational Efficiencies and Performance Management in PSGICs

ENCLOSURE 1 - Clarifications on queries raised by the Bidders - Scope of Work and List of Activity Track, Deliverables and Timelines

Sr. No	Page	Point/ Para	Description in RFP / RFP Clause	Comment/ Suggestion/ Deviation	Response to the Queries
1	40	Para 2.i) (2)	Provide capacity planning framework through manpower redistribution for both Business Development (BD) and Non-BD roles, with a clear focus on retail business through preunderwritten products and simplified processes	Does pre underwritten products/process exists/ or it is expected to provide content and support on developing pre-underwritten products and designing new UW process?	No requirement to provide content and support on developing pre-underwritten products.
2	40	Para 2.i) (3)	Provide a comprehensive reskilling/up - skilling and capability building framework for BD, Non-BD, large corporate and vertical teams to cope with the above restructuring in a confident and motivated manner	Does this include assessment of current employees capability (technical and inter-personal) and also changing the roles and responsibilities of existing employees if needed?	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
3	40	Scope of Work		Does Organization level KPIs exists and expectation is to focus on staff and office level KPIs or looking at organization level KPIs?	Organisation level KPIs are in place
4	40	Scope of Work		Will the expectation would be to have different objective and KPIs for each PSGIC specifically given NIA (New India) is a listed company while others are not?	Not applicable as per answer given above.
5	40	Scope of Work		Is there any flexibility/freedom given to the consulting firm to modify the proposed timeline?	The Project Duration as per RFP document is 10 months
6	40	Scope of Work	Organizational Restructuring	a) Is the consultant expected to design and prepare the strategy blueprint / 5 year roadmap?	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
7	40	Scope of Work	Organizational Restructuring	b) While Converting Operating offices to Customer Experience and Business Development Centre is the consulting partner expected to put down new process flows, prescribe automation and digitization in the process flow where feasible? Is the consulting firm also expected to implement the new process flow as well?	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
8	40	Scope of Work	Organizational Restructuring	c) While Converting Operating offices into Customer Experience and Business Development Centers, is there preference for any specific capabilities (e.g., Customer Needs analysis) to be introduced within these new centers?	Bidder is expected to formulate its own strategies.
9	40	Scope of Work	Organizational Restructuring	d) While centralizing Underwriting / Claims / Accounts, etc., into the Regional Hubs, is the consulting partner expected to put down new process flows? Prescribe automation and digitization in the process flow where feasible? Is the consulting firm also expected to implement the new process flow?	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
10	40	Scope of Work	Organizational Restructuring	e) To activate channel productivity via sales we understand that Sales incentive plan are to be designed – Typically the plan vary not just by channel but also by grades. Please advise if this design principle is aligned to your assumption or if the expectation is to look at one plan per channel	Bidder is expected to formulate its own strategies.

11	40	Scope of Work	Organizational Restructuring	f) On capacity planning framework for manpower, we understand the expectation is to design immediate manpower owing to change in structure (Customer experience and Development Centre to replace Operating offices, centralizing Underwriting / Claims / Accounts, etc., into the Regional Hubs). Is the consulting partner also expected to also draw a 3 year manpower plan for the 4 accounts?	Bidder is expected to formulate its own strategies.
12	40	Scope of Work	Organizational Restructuring	g) How many Operating Offices are currently there? What would be the approximate manpower in these offices?	Provisional data given in RFP. Audited data as on 31.03.2021 is available in the Annual Report of each PSGICs available on their respective website.
13	40	Scope of Work	Organizational Restructuring	h) What is current Headcount split of the 3 channels mentioned in the RFP – Agency, Bancassurance, Alternative channels?	The details will be shared with the selected Consultant.
14	40	Scope of Work	Organizational Restructuring	i) For Re skilling and Up skilling consulting partner would first draw the technical competency `roadmap for the current and future skills before finalizing a skill gap leading to up skilling and reskilling – Please confirm if the approach seems feasible or confirm if a technical competency framework already exists	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
15	40	Scope of Work	Organizational Restructuring	j) Have any studies been done recently on existing capabilities / skills? If yes, are those reports shareable?	No
16	40	Scope of Work	Performance Management and Measurement:	l) Would a balanced scorecard approach be preferred when designing the KPIs, such that linkage between individual KPIs and overall business targets is emphasized? (Context behind this point is that the Govt. of India may possibly release future capital funding for PSGICs, only on the condition that they meet select profitability targets over next 3-5 years)	Bidder is expected to formulate its own strategies.
17	40	Scope of Work	Performance Management and Measurement:	m) Is Performance Management process design also part of the scope – Finalizing cohorts, Normalization, Linkage to learning and rewards	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
18	40	Scope of Work	Performance Management and Measurement:	n) How many unique roles currently exist for the KPI exercise?	The details will be shared with the selected Consultant.
19	40	Scope of Work	Performance Management and Measurement:	o) Can the consultant prescribe a tech solution to activate the new PMS design (KPI and process) . Will the implementation be a part of the mandate?	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
20	40	Scope of Work	Performance Management and Measurement:	q) Can any information around existing PMS system across 4 Non-Life accounts be shared with the consultants – this will enable Deloitte to assess effort to 'Implement and handhold based on the above KPIs, creating performance dashboards for each sales and non-sales staff at the operating and regional offices as well as across functions linked with the core system'	The details will be shared with the selected Consultant.

21	40	Annexure - B 1	To take this forward, there is a requirement for a consultant who could quickly absorb itself into this journey of ongoing reforms and permeate them into each and every branch and staff by designing, handholding and successfully implementing the process of such transition through organisational restructuring, performance management and its real-time measurement, allocation of specific roles & responsibilities as well as performance indicators for sales, non sales and support staff, capacity and capability building and carefully crafted change management approach.	Real-time measurement of performance: Is the bidder expected to deploy real time solution such as a PMS System/ HRMS? What are the existing HR Systems / Software solutions currently used in PSGICs and are there any specific deliverables related to technology aspect of the engagement? Is the solution expected to be on premise? Or there is flexibility of cloud solution?	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
22	40	Annexure - B ii (2)	(2) Based on the above KPIs, creating performance dashboards for each sales and non-sales staff at the Operating Offices, Regional Offices and Head Office as well as across functions linked with the core system	Is the bidder expected to create digital solutions / dashboard or provide a framework for development of the dashboards linked to KPIs of unique roles?	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
23	40	Annexure B, Sr. No 2.i.1.b,	Provide an operating framework and digitally-enabled workflows to: 1) Activate all three key channels for retail business growth namely, Agency, 2) Bancassurance and Alternative channels through suitable sales management, incentives and rewards process	Kindly clarify whether activation of retail distribution channels would require to cover processes which are not significantly impacted by the re-organisation, such as: -Prospecting -Sales Support -Agent/Distributor Servicing -Recruitment	Not required
24	40	Annexure B, Point 2,	Provide capacity planning framework through manpower redistribution for both Business Development (BD) and Non-BD roles, with a clear focus on retail business through pre-underwritten products and simplified processes.	Kindly confirm if capacity planning is required for the entire organization or only for particular business verticals that are significantly impacted by the restructuring	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
25	44	Annexure B, 8, Phase 3, 5	Implement and handhold designing objective and quantifiable KPIs for each unique role along with their measurable outcomes and its integration with the performance appraisal system for each PSGIC to achieve y-o-y milestones	Kindly confirm the integration referred to is the integration of KPI's with the performance appraisal process of each PGSIC. However, this does not entail review and re-design of the entire Performance Management process and system.	It does
26	44	Annexure B, 8, Phase 3, 6	Implement and handhold based on the above KPIs, creating performance dashboards for each sales and non-sales staff at the operating and regional offices as well as across functions linked with the core system	Our experience in similar projects is that implementation of automated KPI dashboards will take longer than 10 months. Hence, the scope of this project to be achieved in the 10 month period should be limited to defining the KPI's, underlying calculation logics and mapping the data source by the consultants. We assume that data extraction and preparation will be done by existing technology vendors of the PSGIC's	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
27	Annexure B 2 (i) 2	Terms of Reference/Scope of Work	Provide capacity planning framework through manpower redistribution for both Business Development (BD) and Non-BD roles, with a clear focus on retail business through preunderwritten products and simplified processes.	Would the scope involve manpower sizing and optimization recommendations?	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines

28	Annexure B4.ii	Key Personnel – for Proposed Assignment	The Project Leader should have consulting experience of at least one organization in the Insurance/BFSI Sector. He/she will direct & co-ordinate with Functional Leaders. He / she will be overall in-charge for execution/timely completion/implementation of restructured processes through handholding. The Project Leader should have proven track record of having helmed digital transformation projects (that increase organizational efficiency, with change management and measurable performance management) that are completed successfully. Client certification or any other proof to be submitted by the bidder.	Given client confidentiality considerations, kindly permit the project leader to provide a certification attested by the authorised signatory submitting the proposal. The concerned authority is requested to kindly update the clause as recommended below: "The Project Leader should have consulting experience of at least one organization in the Insurance/BFSI Sector. He/she will direct & co-ordinate with Functional Leaders. He / she will be overall in-charge for execution/timely completion/implementation of restructured processes through handholding. The Project Leader should have proven track record of having helmed digital transformation projects (that increase organizational efficiency, with change management and measurable performance management) that are completed successfully. Client certification/ self certification or any other proof to be submitted by the bidder. Client references may be provided upon request.	Please refer to the Scope of Work, Activity Tracks, Deliverables and Timelines
29	Annexure B	Terms of Reference/Scope of Work - Phase I (Page 43)	Review of functional and technical capabilities of the current Business applications and their implementation across operating and regional offices	Could please provide a list of key business applications to be covered in the scope of the project?	The details will be shared with the selected Consultant.
30	Annexure B	Terms of Reference/Scope of Work - Phase II (Page 43)	Designing objective and quantifiable KPIs for each unique role along with their measurable outcomes and its integration with the performance appraisal system for each PSGIC to achieve y-o-y milestones	Please share indicative number of unique roles in-scope for this engagement?	The details will be shared with the selected Consultant.
31	Annexure B	Project Scope	Overall	Which are the classes, scales, bands that are in scope of the current project? Our understanding is that it covers class 1 and scales 1-7	All Classes (except Class IV)
32	Annexure B	Project Scope	Overall	Could you provide a breakdown of number of employees by unique roles by sales and non-sales staff at the Operating Offices, Regional Offices and Head Office for each of the four PSGICs?	The details will be shared with the selected Consultant.