



United India Insurance Co. Ltd.

Registered Office : No 24, Whites Road, Chennai – 600 014

Expression of Interest

For

**Empanelment of Loss Assessment Agencies for assessment
of Motor Own Damage Losses up to Rs.50,000/ using App
Based Methodology**

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Registered Office: No 24, Whites Road, Chennai – 600 014

1. PURPOSE OF EXPRESSION OF INTEREST:

- The United India Insurance Co. Ltd. (**UIICL**), the second largest PSU in General Insurance business invites Expression of Interest (herein after called **EOI**) from capable, experienced and reputed Loss Assessment Agencies for assessing Motor Own Damage losses up to Rs. 50,000/- using App based methodology.
- This EOI document is neither an offer letter nor a legal contract, but an invitation for expression of interest. No contractual obligation on behalf of the Insurer what so ever shall arise from this EOI process unless and until a formal contract is executed by duly authorized officers of **UIICL** and the Loss Assessment Agency.

2. BROAD SCOPE OF THE WORK:

The Regulation provides that Surveyors shall be appointed to assess loss under a policy of Insurance in respect of Motor Insurance for above Fifty Thousand rupees. Therefore, Insurer has the option to get assessment done with estimated loss up to Rs. 50,000/- in Motor either through In-house Surveyor, Loss Assessment Agencies , IRDAI Licensed Surveyors or through any other means suited for assessment of Motor Vehicle damages

Since the volume of Motor Business has increased manifold, for Motor own damage loss assessment up to Rs. 50,000/-, Agencies having the required infrastructure and qualified persons for assessment of such loss shall be empaneled as per the guidelines framed by IRDAI.

3. EOI PROCESS & EVALUATION SCHEDULE:

UIICL invites applications for empaneling as **loss assessment agency for servicing across India** through this EOI on Company's website.

- **UIICL** issues an invitation for EOI (including Annexure 'A') to all prospective Vendors (Agency) through a notice on the official website of the Company: <https://uiic.co.in/>
1. A committee under the nomenclature of "Motor Loss Assessment Agency Empanelment and Performance Review Committee" shall be constituted by Head office. This committee shall oversee and finalize the agencies assessing Motor Own Damage losses up to Rs.50,000/-.
 2. Applications from Interested agencies for empanelment is invited for the requirement of agencies in different Regional Offices/ Service Hubs/ Head Office. A time period of 10 days shall be available for receipt of such duly filled applications.

3. The committee shall decide the number of firms to be empanelled in each region / city depending on the number of claims finalized below Rs.50,000/- during the previous financial year.
4. Completed Application together with necessary attachments to be sent to Email address provided in “Table of Evaluation Schedule”
5. After receipt of applications for agency empanelment, same will be scrutinized by the Head Office committee on the basis of infrastructure and experience of the people employed in agency. The incomplete applications/ applications with mismatched profiles will be rejected. Further to such scrutiny, the applicant(s) shall be called for a Presentation on their Operations/Personal interview by ‘Motor Loss Assessment Agency Empanelment and Performance Review Committee’. Based on the interview, a decision on empanelment shall be taken keeping in view the applicant’s commitment, attitude, professional approach, service orientation, behavioral skills, knowledge and experience. Based on these parameters, if the Committee is satisfied about the credentials of the Agency and found as ‘fit and proper’ in the light of the job profile, a decision to empanel be recorded and communicated to the applicant. Mere eligibility, filing application and attending interview does not confer any right on the part of the applicant to be empaneled.
6. The authority on being satisfied that the applicant firm/agency has the competence for engagement in assessment of losses it shall be empaneled for the motor loss assessment up to Rs. 50,000/-.
7. The Agency, so selected for empanelment, shall be empaneled for the period of Two-year subject to satisfactory performance. However, such agency will be eligible for continuation subject to satisfaction of committee, without going through this process of re-empanelment.
10. The panel of agencies shall be reviewed annually by “Motor Loss Assessment Agency Empanelment and Performance Review Committee.”

The proposed evaluation schedule is tabulated below. However, UIICL, at its discretion can change the schedule assigning no specific reasons for the same.

Table of Evaluation Schedule

Date of Publication	The tender document will be available free of cost on Company's website: https://uiic.co.in/
Application start date	10.08.2024
Application end date	20.08.2024
Contact Phone	Tel : 044 - 28575377
Contact e-mail ID	mkalaiselvi@uiic.co.in , neerajkamboj@uiic.co.in

4. SCOPE OF WORK

Details of Services to be provided by the empaneled Agency(ies)

The Agency (ies) are expected to have a professional approach while assessing the loss with focus on the quality of assessment and timely reporting.

1. To undertake assessment of Motor Own Damage Losses with estimate up to Rs. 50,000/- for the jobs assigned. It is not mandatory that survey jobs will be assigned to officials of the Agency, as UIICL may utilize its own executives/ IRDA licensed surveyors to do the survey job.
2. 100% digital processing of claim through the agency's platform both through mobile app and web-based solution wherever Agency(ies) are entrusted with survey and assessment job.

Interested Agency (ies) who are meeting the Eligibility Criteria may respond.

5. INFRASTRUCTURE

The agency should be any of the legal entity as under:

- a. Propriety concern
- b. A Partnership Firm registered under Indian Partnership Act, 1932 (9 of 1932) and 2013; or
- c. A company formed under the Companies Act, 1956 / 2013; or
- d. A limited liability partnership formed and registered under the Limited Liability Partnership Act, 2008

It should have an independent office, knowledge of Auto industry, working experience of 15 years in any field related to Motor industry, a minimum paid up capital of Rs.10.00 lacs. The entity should have a minimum strength of 10 persons to handle the work assignment. It should have a training facility for updating the skill of its employees. Robust IT platform must be available with the firm to ensure expeditious loss assessment and submission of reports and MIS.

6. QUALIFICATION

The principal officer/director in the agency should have a minimum experience of 10 years as a licensed surveyor in India. Alternatively, the agency must have a consultant who has a minimum experience of 10 years as a licensed Motor Surveyor to guide or give his expert opinion whenever required.

The entity applying for empanelment as Loss Assessment Agency (LAA) shall submit the application complete in all respect with following documents

- Copy of registration of the firm,
- Copy of Pan Card
- Address proof,
- Qualifications of the Principal Officer and
- Details of the employees engaged for job of loss assessment.
- Any other document/information that may be required by the authority from time to time.

7. INFRASTRUCTURE REQUIREMENTS

The capacity to service on PAN India or Zonal basis specifically in the following locations:

1. National Capital region (NCR)
2. Mumbai and its urban agglomerations
3. Chennai and its urban agglomerations
4. Kolkata and its urban agglomerations
5. Bangalore and its urban agglomerations
6. Pune and its urban agglomerations
7. Hyderabad and its urban agglomerations
8. Ahmedabad and its urban
9. All State Capitals
10. Zonal – North/South/East/West

8. TECHNOLOGICAL REQUIREMENTS

1. There should be a mobile app or web-based solution where the documents can be uploaded, accessed, updated and the entire process can be handled.
2. Any update in data through mobile app must reflect in web-based solution, immediately on real time basis, and vice versa.
3. The app/web-based solution should Capture photographs and/or videos on real-time basis. The photographs must be taken on real time basis with date and time capture along with geo tagging, Uploading estimate, vehicular document, Driving License, Police documents, Viewing of status report/final report of LAA.
4. Storage of documents: All documents related to claim shall be stored securely for a minimum period of three years from the date of settlement of claim. The records should be readily accessible by UIICL officials 24 x7 on real time basis through web-based solution.
5. Verification of vehicular document and DL: Online verification of Vehicular Documents (RC, Permit, Fitness Certificate, Permit Authorization) and Driving License from the website/repository of the concerned authorities. Supporting pdf must be generated and attached with the Assessment report.

9. TURN AROUND TIME :

1. The Agency will send the inspection/app link to the insured /workshop/others within 1 hour of deputation/intimation.

2. Assessment Report should be submitted within 3 hours from the time of uploading of photos/videos by customer/workshop/others.
3. The Agency must also finalize the liability with repairer after generation of assessment report from its system, duly vetted by its in house claim audit team. Any disagreement between the final assessment report and repairer's estimate/quotation must be settled by Agency only
4. Responsibility with regards to accuracy of the report lies with the Agency.
5. The Agency is required to submit the following documents to the Company for final settlement and approval of the claim: -All claim related documents collected by the Agency from the Insured/repairer or any stakeholder, Final Assessment Report duly vetted by in house claim audit team of the Agency, Final repair Invoice and payment receipts, wherever applicable.
6. Responsibility to educate customers/repairer about using the app/web interface lies with Agency.
7. Agency must share a single point of contact helpdesk for co-ordination.

10. AUDIT BY THE COMPANY:

UIICL reserves the right to visit the Agency, call for any documents processed by the Company anytime while the contract is live assess/monitor the functions of the Agency.

11. DISCLOSURE

The agency shall submit declaration stating that it will immediately inform the Company of any changes in the information submitted to the Company within 15 days of such change and shall obtain written confirmation of the acceptance of change by the Company for further work assignment.

If application is not complete in all respects and not conforming to the instructions specified in the application, shall be rejected.

The Competent Authority may require an applicant to furnish any information/clarifications and if so required may ask for personal representation or any communication for empanelment.

12. PAYMENT OF REMUNERATION

Fee of Rs 500/- plus applicable taxes for loss assignments of two wheelers & Rs. 700/- plus applicable taxes for other vehicles shall be paid to Agency for each assessed loss. Additional Rs.200/- will be paid towards conveyance expenses, in case the Agency has to send their representative to take photographs/video of the damaged vehicle.

13. SIGNING OF CONTRACT

- i. Empanelment will be initially for a period of two years, extendable for the next two years, based on performance, solely at the discretion of UIICL.

- ii. On written communication from UIICL for having qualified for empanelment the bidder shall sign the contract (letter of empanelment) within 7 days of such communication.
- iii. Incidental expenses of execution of agreement / contract shall be borne by the respondent.

14. CONFIDENTIALITY

The empaneled bidder and their personnel shall not, either during the term or after expiration of this contract, disclose any proprietary confidential information relating to the services, contract or business or operations of UIICL or its clients without the prior written consent of UIICL.

15. CANCELLATION

UIICL may, at its sole discretion, cancel the contract with the empaneled **Bidder (loss assessment agency)** during the period of empanelment, in case of deviation from agreed terms and conditions on the part of the empaneled **Bidder (loss assessment agency)** or in extraordinary circumstances.

ANNEXURE 'A'

**APPLICATION FORMAT FOR EMPANELMENT OF LOSS
ASSESSMENT AGENCIES FOR MOTOR OWN DAMAGE LOSSES UPTO
RS. 50,000/-**

Sr. No.	Particulars	Details
1	Name of the Agency	
2	Head office address & State (Attach a proof of address)	
3	Name of the Chairperson/Principal Officer/Director, Qualification and telephone number	
4	Year of Establishment	
5	Confirmation about availability of Consultant.	
6	No. of year of experience in the field related to Motor Industry	
7	Office Phone numbers	
8	Fax	
9	Email	
10	Website (if any)	
11	Registration Number (Attach proof)	
12	Paid up capital	
13	PAN of the Agency (Attach proof)	
14	Detailed Strength of staff handling the work assignment in the agency	
15	Details of IT Platform for submission of Reports and MIS statements	
16	Training facility to Agency staff	
17	Can the following location be served by the Applicant Agency? i. National Capital region (NCR) ii. Mumbai and its urban agglomerations iii. Chennai and its urban agglomerations	i. Yes/No ii. Yes/No iii. Yes/No iv. Yes/No v. Yes/No vi. Yes/No vii. Yes/No

	<ul style="list-style-type: none"> iv. Kolkata and its urban agglomerations v. Bangalore and its urban agglomerations vi. Pune and its urban agglomerations vii. Hyderabad and its urban agglomerations viii. Ahmedabad and its urban agglomerations ix. All State Capitals x. Zonal (North/South/East/West) 	<ul style="list-style-type: none"> viii. Yes/No ix. Yes/No x. Yes/No
18	<p>Technological requirments</p> <ul style="list-style-type: none"> i. Whether Mobile App available in App Store/PlayStore? ii. Whether Web-based solution can be accessed by all browsers? iii. Whether the Mobile App and Website be updated as per changing requirement of Mobile Platforms and Browser? iv. Whether the App/ Web-based solution is accessible my multiple parties? v. Is there a facility to capture photographs and/or videos on real-time basis using device camera by insured/garage official/Agency/executives/Company handling Officials? vi. Is there a facility to capture date, time and location of taking photographs/videos ? vii. Can the documents related to claim be stored securely for a minimum period of three years from the date of settlement of claim? viii. Based on the photographs captured by insured/garage official/Agency executives/ Claim handling Officials, is there a facility of Artificial Intelligence to assess the claim by capturing the external damages only? ix. Is there a facility for Online verification of Vehicular Documents (RC, Permit, Fitness Certificate, Permit Authorization) and Driving License from the website/repository of the concerned authority/ies. Supporting pdf must be generated. x. Can the Agency send the inspection/app link to the insured/workshop/others within 1 	<ul style="list-style-type: none"> i. Yes/No ii. Yes/No iii. Yes/No iv. Yes/No v. Yes/No vi. Yes/No vii. Yes/No viii. Yes/No ix. Yes/No x. Yes/No. TAT_____ xi. Yes/No TAT xii. _____ Yes/No

	<p>hour of deputation/intimation? If Yes, mention the TAT for sending the link.</p> <p>xi. Can Assessment Report be submitted within 3 hours from the time of uploading of photos/videos by customer/workshop? If yes, please specify your committed TAT for submission of Assessment Report.</p> <p>xii. Does the digital platform have the ability to generate MIS on various aspects, such as (not exhaustive) I.TAT at various levels of claim processing II. Claims settled against vehicle types, brands, geography and workshops.</p>	
19	Details on use of Artificial Intelligence in claim processing and process Flow, If available.	Please attach separate sheet
20	Details of Secured Storage Location of claim documents for a minimum period of 3 years	Please attach separate sheet
21	List of Attachments	All Documents Duly signed and stamped by Director/CEO
22	Any other relevant information	

Declaration / Verification

I/We _____ do hereby declare that to the best of my/our knowledge and belief what is stated above is correct, complete and is truly stated.

SIGNATURE
(WITH SEAL OF COMPANY / AGENCY)