

Annexure 15 - Functional Requirements							
Instructions for Filling up Annexure							
Column A	"Sr. No." - Serial Number of the requirement provided by UIIC. The bidder must not change any information in this column						
Column D	"Functional Requirements" - The detailed Requirement. The vendor must not change any information in this column						
Column E	"BR" - Bidder Response – The bidder would be required to provide an appropriate score to each requirement requested for as per the following table						
	<table><tr><th>Sno.</th><th>Description</th></tr><tr><td>a</td><td>Yes - Bidder will deliver the given requirement and has included the efforts in the estimates.</td></tr><tr><td>b</td><td>No - Bidder will NOT deliver the given requirement and has NOT included the efforts in the estimates.</td></tr></table>	Sno.	Description	a	Yes - Bidder will deliver the given requirement and has included the efforts in the estimates.	b	No - Bidder will NOT deliver the given requirement and has NOT included the efforts in the estimates.
Sno.	Description						
a	Yes - Bidder will deliver the given requirement and has included the efforts in the estimates.						
b	No - Bidder will NOT deliver the given requirement and has NOT included the efforts in the estimates.						
	NOTE: If the scoring was not mentioned in any of the row item by bidder in annexure, then that parameter will be considered as 0						
Column F	"Bidder Comments" - The Bidder is free to provide any Comments the bidder wishes.						

Authorised Signatory

Name and Designation

Official Seal

Date:

Place:

Functional Requirement which are common across Customer Portal/App and Distributor Portal/App and in other areas as applicable for the user journeys			Bidder Response	Bidder Remarks
Sr no	Module	Description		
CF - 1	OTP Validation	Ability to send OTP requests to customer/ Partners/ distributors and other stakeholders to the mobile number/ email Id		
CF - 2	OTP Validation	There should be capability send multiple OTPs in case of OTP failure/ time-out		
CF - 3	KYC	Ability to pre populate details in journey basis KYC validation		
CF - 4	KYC	Ability to collect KYC documents during the online journey		
CF - 5	KYC	Ability to integrate with KYC service providers for online authentication		
CF - 6	Authorization	The system should manage user sessions, including session timeouts and activity tracking to prevent unauthorized access.		
CF - 7	User Experience	Ensure compliance with accessibility regulations, including GIGW 3.0, STQC certification requirements, WCAG 2.1 and above, with continuous updates to meet the latest regulatory standards		
CF - 8	User Experience	The portal must have a user-friendly interface with intuitive navigation, ensuring that users can easily find the information and features they need.		
CF - 9	User Experience	The portal must be responsive and accessible on various devices (desktop, tablet, mobile), with a design that adapts to different screen sizes.		
CF - 10	User Experience	The portal must include a search functionality that allows users to quickly find policies, certificates, and support resources.		
CF - 11	Document Management	Ability to have staging area to hold the documents to facilitate the completion of transactions and user journeys on the platform. Post the journey completion, the documents to be synchronized with DMS to store the policy certificates into the DMS		
CF - 12	Document Management	Ability to categorize and tag certificates in the DMS		
CF - 13	Document Management	Users must be able to download and print the issued Certificate of Insurance in PDF format, ensuring that the document is properly formatted and includes all necessary details.		
CF - 14	Document Management	Users must be able to view the history of issued certificates (includes issuance from Portal and Middle Office), including dates of issuance and risk details, in a user-friendly format.		
CF - 15	Document Management	Users must be able to request re-issuance of certificates if needed, with a record of the request stored in their account history.		
CF - 16	Document Management	The platform should allow users to securely upload documents related to policies and claims.		
CF - 17	Document Management	Users should be able to download documents in various formats (PDF, DOCX) as needed.		
CF - 18	Document Management	The system should maintain version control for uploaded documents to track changes over time.		
CF - 19	Document Management	The platform should support bulk upload and download of documents for efficiency.		
CF - 20	Document Management	Users should be able to share documents securely with other stakeholders (e.g., insurers, customers).		
CF - 21	Reporting	The user should be able to extract the reports in the following formats and not restricted to: Excel, PDF, XML etc.		
CF - 22	Reporting	Admin should be able to customize the report formats and field names		
CF - 23	Audit & Logging	Ability to maintain complete audit trail of a case processing. This should also include the audit trail from other application involved in all the journeys across users		
CF - 24	Audit & Logging	The system should maintain audit trail on any transaction, change, version creation etc. for quote and proposal including details such as user id, timestamp, IP address, effective date, expiry date etc.		
CF - 25	Audit & Logging	The platform should maintain audit logs of user activities for compliance and security monitoring, ensuring traceability of actions.		
CF - 26	Multilingual Support	Website to provide multilingual support with content to be displayed in all government scheduled languages		
CF - 27	Support	Users must have access to a help section-documents/videos or FAQs for common inquiries, covering topics such as survey procedures, report submissions, and assignment details.		
CF - 28	Support	Ability to provide a comprehensive help center with resources, guides, and contact information for support.		
CF - 29	Admin	Ability for separate Admin view for various admin roles (HO and RO) to configure portal access, masters, journeys etc.		
CF - 30	Admin	Ability to setup role based access for Fields, Screens etc from admin view.		
CF - 31	Dashboard	System should provide the real-time comprehensive dashboard with applicable metrics		
CF - 32	Dashboard	Dashboard should be provided in all modules.		
CF - 33	Customer Feedback	Customer should be provided the option to share the feedback during the journeys via survey forms/online forms/links etc.		
CF - 34	Customer Feedback	System to prompt the user for a quick satisfaction survey (rating based) at the end of journey		
CF - 35	Customer Feedback	System to prompt the user for a quick satisfaction survey (rating based) during log-out operation		
CF - 36	Customer Feedback	System shall support to gather feedback through formal customer satisfaction surveys through any channel		
CF - 37	Communication	The platform should support communication via multiple channels, including email, SMS, and WhatsApp.		
CF - 38	Communication	The system should allow the configuration of notifications for important updates and alerts to distributors and customers.		
CF - 39	Communication	The system should allow the creation and management of communication templates for consistent messaging.		
CF - 40	Communication	The platform should implement a feedback mechanism for customers to provide input on services and communication.		
CF - 41	Communication	Notify on new offers / products to customers (based on customer profile)		
CF - 42	Communication	Automated renewal reminder to customers		
CF - 43	Consent Management	The system must be capable of capturing and storing user consent in compliance with applicable regulatory and internal data governance requirements		
CF - 44	Consent Management	System to ensure consent from distributors are factored in at appropriate stages to gather, store, retrieve, share distributor information as per business requirements and journeys		
CF - 45	Consent Management	Capture and store distributor consent at configurable stages in the onboarding journey		
CF - 46	Consent Management	Support multiple verification methods while capturing consent, such as OTP, e-signature, Aadhaar biometric (fingerprint/iris/face scan with support for authorized hardware biometric devices), etc		
CF - 47	Consent Management	Allow customization of consent language and text to align with regulatory, legal, and partner-specific requirements.		
CF - 48	Consent Management	Secure links to be sent to the agent in case of online acceptance form signing is selected to capture consent through OTP or any other signature capture integration		
CF - 49	Consent Management	Ability to capture product-wise consent from customers		
CF - 50	Consent Management	Ability to capture customer consent as part of the declaration in the Customer Information Sheet (CIS)		
CF - 51	Consent Management	Ability to capture overall consent by sending the Customer Information Statement (CIS) via email, link, SMS etc.		
CF - 52	Consent Management	The portal should capture consent from the customers in compliance with DPDP guidelines		
CF - 53	Consent Management	The system should ensure that customer consent is obtained for data collection and processing as per legal requirements.		
CF - 54	Consent Management	Based on the consent, system to enable/disable opt-ins/opt-outs, DND and audit trail of these activities		
CF - 55	Consent Management	Functionality to provide option to the customer to validate the proposal form through OTP (mobile & email) / Aadhar e-sign / digital sign or any other form of consent. (IRDAI Guidelines to be followed).		
CF - 56	Consent Management	Capture customer consent digitally (from external sources such as bank / partner) to share customer data with UIIC for proposal processing.		
CF - 57	Consent Management	Capture customer consent at applicable customer journey stages such as premium revised, mandate setup, document upload, payment mode changes etc.		
CF - 58	Consent Management	Capture and store customer consent at configurable stages in the onboarding journey		
CF - 59	Consent Management	Dynamically configure journeys based on status of consent		
CF - 60	Consent Management	Enable customers to view, manage, and revoke their consents through self-service interfaces		
CF - 61	Consent Management	Ensure compliance with IRDAI regulations, data privacy, DPDP Act and consent management guidelines		
CF - 62	Consent Management	Bidder must integrate with Ayushman Bharat Digital Mission (ABDM) to access patient information based on their consent from healthcare systems		
CF - 63	Consent Management	For health assessment integrate with wearables to fetch health data streamed from wearables based on customer consent		
CF - 64	Consent Management	Bidder must integrate with ABHA to enable interoperable, secure, and consent-based digital exchange of health information		
CF - 65	Consent Management	In case of proposal acceptance with modified terms, trigger request for capturing customer consent automatically, with option to send link for submitting consent via SMS, Email, WhatsApp, etc.		
CF - 66	Quote Management	System should support generation of quotes basis data captured manually or through batch upload or through REST/SOAP based services		
CF - 67	Quote Management	The system should support an automated and manual workflow for quotations management. The creation of the workflow should be GUI driven.		
CF - 68	Quote Management	The system should allow tagging a quotation with different pre-defined and customizable status / actions		
CF - 69	Quote Management	System should support generation of quote basis a light contact (only basic details of the customer are available) : Quick Quote Capability		
CF - 70	Quote Management	All the draft and final versions of quotes must be stored in system with tags indicating the status of quote and with links between the different versions/status of quotes.		
CF - 71	Quote Management	The system should support cloning of transaction basis pre-defined rules e.g. proposal to a new proposal, existing quote (either valid or expired or draft or converted to policy) to generate a new quote, policy to generate a renewal proposal etc. Fetch quote functionality should be available in the system.		
CF - 72	Quote Management	Ability to capture quote lost details e.g. Reason, Lost to whom etc.		
CF - 73	Quote Management	The systems should have capability for archival of quotes and define the archive strategy on a product configuration level.		
CF - 74	Quote Management	The system to have functionality to download "Quote Status" report on periodic basis and allow user to update the status of the Quotes.		
CF - 75	Quote Management	System should allow to update revised status in case of pre-defined statuses/rules and effect the changed status in the system with an audit trail.		
CF - 76	Quote Management	The system should support generation of a pre-quote document (e.g. Hard copy/Soft Copy for referral for a senior underwriter) based on a pre-defined template.		
CF - 77	Quote Management	System should have the capability to bypass quotation process for select line of business, where policy can be issued directly after premium collection		
CF - 78	Quote Management	The system should be able to set validity period. Each quotation should have a validity period and the system should track the validity of the quotation. It should validate the quotation validity before allowing it to be converted into a policy / cover note.		
CF - 79	Quote Management	Dashboard should be made available to the user to monitor the quote conversion status and TAT.		
CF - 80	Quote Management	API's to be exposed to the external entity and web portal for the quote management (create and modify) subject to the various limit defined in the rule engine.		
CF - 81	Quote Management	The system should have opportunity management functionality to convert the potential old quotes (i.e., Quote tracker should be used to convert the business lost during the last FY).		
CF - 82	Quote Management	System to have provision of generating fresh quotes or modify quotes for renewal allowing correction of factor like IDV, Customer details, discounts etc.		
CF - 83	Quote Management	Renewal Quote to accommodate NCB falsification rules.		

CF - 84	Quote / Proposal/ Policy Search	Ability to search for existing quote, policy, proposal based on range of criteria and would be specific to each line of business where range of criteria will be basis the sample below but not limited to (indicative list below) -- Proposal/Quote / Policy Number/ Certificate number -- Partner Code / Broker Code / User ID -- Customer Details e.g. ID, Name, Address, City, zip code, Contact Number,KYC ids. etc. -- Vehicle details e.g. make, model, Registration Number, chassis number, engine number etc. -- Product Name, Plan Name etc. - Geographical location/region etc - Branch / Location - Inception Date - Subject Matter of Insurance e.g. Coal,Vessel, Vehicle etc.		
CF - 85	Quote / Proposal/ Policy Search	The search should be enabled with the option to search with subset of the information. ( Wildcard character ?, * or part with % option)		
CF - 86	Quote / Proposal/ Policy Search	Search criteria maintenance / modifications through the GUI (drag and drop feature) which should be customizable		
CF - 87	Quote / Proposal/ Policy Search	System should support search basis one or multiple search criteria entry		
CF - 88	Quote / Proposal/ Policy Search	System to have provision to fetch a view of customer, risk, claim data based on department/role. It must allow search, to give a subset of information across product modules on a single screen.		
CF - 89	Proposal Form Filling	The system should support data entry for Proposal Form filling by customers / agents / brokers / partners / branch staff / back office through GUI / web applications / Point of Sales / Mobile Devices / Integrations/Services. They should be able to view / access / edit the data onscreen as per pre-defined rules / restrictions defined in the rule engine.		
CF - 90	Proposal Form Filling	If a quotation has already been issued, then the system should pull data from the quotation and allow Proposal form auto-filling without data entry of fields that have already been captured in the quote stage		
CF - 91	Proposal Form Filling	System should allow LOB wise / product wise Proposal form templates/layouts which should be customizable		
CF - 92	Proposal Form Filling	The system should support attachment of documents in all types of formats such as images, MS word and Excel documents, PDF files, email etc., with quotations.		
CF - 93	Proposal Management	Proposals should be generated based on the role based authority of the user. The details above the authorised limit may be captured and this should trigger a referral to appropriate authority.		
CF - 94	Proposal Management	The system should support defining different underwriting authority / escalation matrix / workflow for quote / policy		
CF - 95	Proposal Management	Certain cases of proposal may get referred to the underwriter based on certain rules such as sum-insured is greater than pre-defined limit, if the risk accumulation is higher than predefined limit or if the premium is greater than a predefined amount etc. These rules need to be easily modified through a GUI. (System must support underwriting variables and parameters to be defined from the front end.)		
CF - 96	Proposal Management	System should have capability to check the accumulation against pre-defined limits across products/risks/customers. The system must have capability to define a unique reference number to accumulation point/location.		
CF - 97	Proposal Management	The terms and conditions for each product / risk should be maintained in a table and the underwriter should be able to select the terms applicable for a particular case.Also system should allow the underwriter to add the new terms and condition.		
CF - 98	Proposal Management	In case of existing customer, the current policy and claims history details should be accessible to user for the portfolio analysis.		
CF - 99	Proposal Management	System should have flexibility to define rule whether premium and premium related elements within quote can be modified or not until the expiry date of the quotation. The expiry date should be maintained at quotation level.		
CF - 100	Proposal Management	The system should support the definition and application of data quality checks at data capture/entry stage. This should be done through GUI/frontend (Rule engine).		
CF - 101	Proposal Management	The system should support attachment of external documents in all types of formats such as images, MS word and Excel documents, PDF files, email etc., with proposal. This document should be indexed. e.g. ( Proposal form copy, vehicle inspection report, KYC documents). The system should be integrated with DMS to manage the document upload and DMS reference should be stored in the core system.		
CF - 102	Proposal Management	The system should allow upload of asset/risk schedules for all lines of business and cover types directly into data fields e.g. flat file, csv, xls etc.		
CF - 103	Proposal Management	Changes in screen layout and design should be configurable using GUI/frontend.		
CF - 104	Proposal Management	The system should capture details related to risk inspection report e.g. name of the agency, number, date, time, recommendation, agency fee and free text for remarks		
CF - 105	Proposal Management	The data entry / risk assessment screens should be configurable for each LOB / product / plan. The fields on various screens should be hidden or made mandatory as required.		
CF - 106	Proposal Management	The financier details including loan reference number must be captured at the time of quote generation/proposal entry/Policy Issuance.		
CF - 107	Proposal Management	The system should allow dynamic drop downs in the data entry screens. e.g. if the vehicle make is entered then in the vehicle model drop down the values displayed should only be those models which are associated with the selected make.		
CF - 108	Proposal Management	The processing person / underwriter should be able to view details of owner/insured's previous policy/claim details with the company or any other insurer details stored in the system during quotation stage		
CF - 109	Proposal Management	The system should support creation of simplified and detailed proposal entry process (Simplified – Travel plans, detailed – Marine or Fire plans/products).		
CF - 110	Proposal Management	The system should support creation of simplified and detailed data entry screens by customer segment / channel / product / plan etc.		
CF - 111	Proposal Management	The system should support link-up and verification with Third Party databases (e.g. stolen vehicle register,Vaahan, motor dealers guide, GI Council Database, CIBIL Database, IT PAN Search) and internal databases		
CF - 112	Proposal Management	Depending on the channel, line of Business, geography, etc the system should display only the relevant fields (separated as mandatory, optional, supplementary fields.). The field display logic should be configurable and GUI is provided for the configuration.		
CF - 113	Proposal Management	The system should allow extensive validity checks for data entered through criteria like range, alphabets, etc. The rules should be managed through GUI/frontend, and should facilitate parsing and standardization.		
CF - 114	Proposal Management	The system should support automatic calculation of inception and expiry date basis pre-defined rules but same must be editable. However edited values must be validated for pre-defined rules e.g. inception date based on previous policy expiry or date of delivery of vehicle and expiry based on inception date		
CF - 115	Proposal Management	System should support handling of Leap Year for the purpose of calculating the policy period		
CF - 116	Proposal Management	System to have capability to capture additional campaign related information (e.g. campaign code, media, campaign partner etc.)		
CF - 117	Proposal Management	Possible to attach more than one customers as an insured in proposal/policy.e.g. Joint or co-owner to the tractor. Also the ability to add a additional insured while creating proposal and policy		
CF - 118	Proposal Management	System should support multiple intermediaries attached to a single quote/policy. The system should allow different share of business allocated to the intermediary. The system should allow variable % change of commission		
CF - 119	Proposal Management	System to have an option of using old version of rate/product or the new rate/product to be available to authorised users based on pre-defined rules. (e.g. if the cover note issue date is prior to the rate effective date, and the inception date is after the rate effective date.)		
CF - 120	Proposal Management	The system must support adding a detailed questionnaire to the proposal/quote		
CF - 121	Proposal Management	System should populate the country, state & district basis the Pincode selected as well as the city basis the default value marked in the master but the city to remain editable		
CF - 122	Proposal Management	The system should support mapping of business to urban / rural and social/general. This should be automated/manual basis multiple parameters on pre-defined rules		
CF - 123	Proposal Management	The system must have support for entering the reference of the previous policy number,Ability to capture multiple previous policy numbers (example - motor )		
CF - 124	Proposal Management	The system should allow to capture the partner's unique reference number along with policy details (e.g. employee code, branch code, Loan account number etc.)		
CF - 125	Proposal Management	The system must support maker-authorizer validation at each stage of data entry / risk assessment /issuance etc. business processes based on pre-defined rules while generating and processing proposals		
CF - 126	Proposal Management	A unique proposal number should be generated for each proposal and different versions should have incremental version numbers.		
CF - 127	Proposal Management	Internal comments posting should be displayed based on the role rights access configured in the rule engine. For example any communication within underwriting team should not be populated to the channel user (agent /broker)		
CF - 128	Proposal Management	System should have comprehensive workflow and case management to monitor the Proposal process. The business rule should be configured in rule engine.		
CF - 129	Proposal Management	The system should have capability to capture Proposal rejection reason		
CF - 130	Proposal Management	The system must allow view of proposal of the preceding years whether they are converted to policy or not. These also should have the option of cloning.		
CF - 131	Proposal Management	The system must have the option of uploading files in different formats but not limited to xls, csv,txt for quote generation and policy generation		
CF - 132	Proposal Management	System should have provision to incorporate proposal referral reason in system.		
CF - 133	Proposal Management	The systems should have capability for archival of proposals and define the archive strategy on a product configuration level.		
CF - 134	Proposal Management	The system to have functionality to download "Proposal Status" report on periodic basis and allow user to update the status of the Proposal		
CF - 135	Proposal Management	System should allow to update revised status in case of pre-defined statuses/rules and effect the changed status in the system with an audit trail.		
CF - 136	Proposal Management	The system should support generation of a Proposal document (e.g. Hard copy/Soft Copy for referral for a senior underwriter) based on a pre-defined template.		
CF - 137	Proposal Management	Proposal should be approved based on the underwriting authority of the user.		
CF - 138	Proposal Management	The system should support attaching money receipted with a proposal/quote before policy issuance. This capability should be enabled when a receipt for the same customer is created, allowing the attached funds to be utilized for any other proposal/quote/policy, subject to required approvals.		



CF - 139	Proposal Management	The system should be able to set validity period. Each proposal should have a validity period and the system should track the validity of the proposal. It should validate the proposal validity before allowing it to be converted into a policy		
CF - 140	Proposal Management	The system should be able to recognize exceptions where policy issuance requirements were not fulfilled and for these exceptions to be reported to respective stakeholder based on the workflow defined in the rule engine		
CF - 141	Proposal Management	Dashboard should be made available to the user to monitor the proposal conversion status and TAT.		
CF - 142	Proposal Management	The system should provide automatic referral to underwriter based on pre-defined rules for approvals and deviations , with notifications of referral .		
CF - 143	Proposal Management	When an underwriter tries to create / approve a proposal to a client, the system should identify if there are any claims associated to the client and notify the underwriter to verify the claim history. The claim history could be from any other product lines.		
CF - 144	Proposal Management	Must flag cases where proposal requests are generated for cases on which a total loss/theft/cashless/salvage loss claim has been settled		
CF - 145	Proposal Management	Must flag cases where proposal requests are generated for risks classified under caution list / declined list		
CF - 146	Proposal Management	System must flag any alerts or escalations that have changed during the quote life cycle at time of policy issuance e.g. Change in risk details, intimation of claim..		
CF - 147	Proposal Management	Multiple proposal status and sub-status definition with reason should be configurable through GUI.		
CF - 148	Proposal Management	System should have capability to collect other charges such as transfer fee, duplicate fee, cheque bounce fee, inspection charges, Road Service Assistance etc, This may not be part of the premium and hence should not be part of the commission.		
CF - 149	Proposal Management	System should be capable of triggering alerts for fraudulent customers based on a flag maintained in contact master or otherwise.		
CF - 150	Proposal Management	The system should have the ability to automatically complete the tasks on certain actions. e.g. When the underwriter accepts / rejects the proposal, the task to review the proposal should be automatically closed.		
CF - 151	Proposal Management	It should be possible to alter an approved proposal before issuance of the policy, this should be done in a controlled manner with proper audit trail		
CF - 152	Proposal Management	The system should support geo-tagging for quotes. For example, in the FIRE line of business, we might need to assess location-based risks, such as proximity to fire stations, historical fire data, and compliance with local regulations.		
CF - 153	Proposal Management	The system should allow configurable parameters for quote management. For example, users should be able to customize the number of quotes generated, the validity period of quotes, and maintain version history for each quote.		
CF - 154	Proposal Management	The system should have capability to edit or add new clauses. Additionally, a maker-checker process should be implemented to ensure that any edits are reviewed and approved before finalization.		
CF - 155	Proposal Management	Coverage should start from latest payment receipt ensuring 64VB compliance		
CF - 156	Policy Issuance	The system should support a repository of documents required for issuance of various type of policies / endorsements / cancellation etc. This should be configured in the Rule engine.		
CF - 157	Policy Issuance	The system should show documents required before policy issuance and should allow issuance only if these are received at user end with overriding functionality to pre-defined user groups / users.		
CF - 158	Policy Issuance	The system should support capturing any discrepancy / shortfall in documents received and track for closure and policy issuance (Including endorsement)		
CF - 159	Policy Issuance	Policy issuance function should be online based on defined triggers. Also system should support batch processing functionality based on certain rules.		
CF - 160	Policy Issuance	The system should support linking documents with various products / plans depending upon business type (e.g. fresh, rollover, renewal etc.) with one to multiple support		
CF - 161	Policy Issuance	The system should show documents required before policy issuance and should allow issuance only if these are received at user end with overriding functionality to pre-defined user groups / users. In case of overriding, non-received document should be marked and audit trail must be maintained It should capture the timestamp when the document is marked as received. The workflow logic for this process should be defined in the Rule engine.		
CF - 162	Policy Issuance	The system should support tracking of documents received at back end office through GUI / frontend if policy is issued by at agent / partner / front end office. It should capture the timestamp when the document is marked as received.		
CF - 163	Policy Issuance	The system should support appropriate correspondence / alerts / MIS for such discrepancies based on pre-defined rules		
CF - 164	Policy Issuance	Document trigger should be rule based. (TAT escalation matrix, against EFT preloaded, receipting done etc.)		
CF - 165	Policy Issuance	System to have capability of QC flow based on rules through GUI. These rules may be based on multiple parameters like product, SI limit etc. QC may be required pre/post completion of a transaction.		
CF - 166	Policy Issuance	System to have capability to define flags. E.g. not to be taken up for renewal, printing to be blocked, policy issuance based on users, imd etc.		
CF - 167	Policy Issuance	Policy issuance should be supported automatically, However cash before cover validation should be checked by the system.		
CF - 168	Policy Issuance	The system must have capability to attach multiple documents to each transaction e.g. Quote letter, Cheque bounce in quote stage, policy schedule, cheque bounce after policy issuance, endorsement letter, cancellation letters, tax benefit letter, renewal reminders etc		
CF - 169	Policy Issuance	System to have the capability to track which instalments are due for payment and generate alerts/reports.		
CF - 170	Policy Issuance	The system must allow policy extension to be carried out during the policy period.		
CF - 171	Policy Issuance	System should have the ability to reprint document		
CF - 172	Policy Issuance	System should have the ability to perform batch as well as trigger based/event based printing of policy documents		
CF - 173	Policy Issuance	System should have the ability to issue/print a duplicate policy.		
CF - 174	Policy Issuance	System should allow to issue health/ PA policies on unnamed basis with basic details such as no. of groups etc.		
CF - 175	Policy Issuance	The system should have the ability to capture all channel/intermediary information		
CF - 176	Policy Issuance	System should have the ability to capture Sales Hierarchy while issuing policies.		
CF - 177	Policy Issuance	System should be able to issue multilocation policies.		
CF - 178	Policy Issuance	System should have the ability to integrate with portals for managing marine certificates and declarations.		
CF - 179	Policy Issuance	System should have the ability to save journeys mid-way and take it up later for processing.		
CF - 180	Common Integrations	The platform should support integration with third-party APIs for data exchange and functionality enhancement.		
CF - 181	Common Integrations	The system should integrate with multiple payment gateways to facilitate secure transactions.		
CF - 182	Common Integrations	The platform should integrate with LMS systems to manage customer relationships and data effectively.		
CF - 183	Common Integrations	The system should integrate with KYC verification services for real-time identity checks.		
CF - 184	Common Integrations	The platform should integrate with tools that ensure compliance with insurance regulations and standards.		
CF - 185	Common Integrations	The system should integrate with communication tools (e.g., email, SMS) for notifications and alerts.		
CF - 186	Common Integrations	The platform should integrate with analytics tools to provide insights into user behaviour and performance metrics.		
CF - 187	Common Integrations	The system should integrate with document management systems for efficient handling of policy documents.		
CF - 188	Common Integrations	The system should integrate with cloud storage solutions for secure data storage and backup.		
CF - 189	Common Utilities	The platform should allow users to manage their profiles, including personal information and preferences.		
CF - 190	Common Utilities	The system should provide a centralized notification center for alerts related to policies, claims, and communications.		
CF - 191	Common Utilities	The platform should implement a robust search functionality to quickly locate policies, documents, and other resources.		
CF - 192	Common Utilities	The system should offer a help and support section with FAQs, guides, and contact information for assistance.		
CF - 193	Common Utilities	The platform should provide API management capabilities for integration with third-party services and applications.		
CF - 194	Common Utilities	The system should ensure data encryption for sensitive information to comply with data protection regulations.		
CF - 195	Common Utilities	The platform should support multiple languages to cater to a diverse user base across India.		
CF - 196	Common Utilities	The system should include tools for monitoring performance metrics and system health.		
CF - 197	Common Utilities	The platform should maintain logs of user activities for security and auditing purposes.		
CF - 198	Common Utilities	Users should be able to customize their settings for notifications, themes, and other preferences.		
CF - 199	Common Utilities	Staging for images, videos, documents etc for processing during user journeys (at transaction level)		
CF - 200	Common Utilities	Ability to setup proper folder structure for images,videos,documents etc uploaded while processing		
CF - 201	Common Utilities	Ability to publish of new link for documents once they are placed in DMS (removed from staging area)		
CF - 202	General	Ability to generate policy certificates/schedules that include essential details such as: - Name and address of the proposer. - Policy issuing office information. - Broker details, including name and contact information. - Policy number for reference. - Policy period indicating the start and end dates of coverage. - Premium amount associated with the policy. - Risk Details		
CF - 203	General	Ability to generate policy Certificate/Schedule instantly after premium payment and underwriting checks. System should be able to handle this requirement as per specific requirements for particular LOB's such as -- For open policy and stop policy, Customers can generate certificate for the policy generated already from the office user role(entire premium collected in upfront) ,premium collection not required for each certificate generation . -- For Open Cover Policy, premium deductions happens directly from CD account of customer whenever customer generates certificate for the cover generated from office user admin portal		

CF - 204	General	Users must be able to issue a Certificate of Insurance based on Policy Certificate and Customer Information Sheet		
CF - 205	General	The system must validate policy details (coverage limits, active status) before issuing the certificate, providing error messages for any discrepancies.		
CF - 206	General	Users must receive a confirmation email with the certificate attached or a link to download it upon successful issuance.		
CF - 207	General	The system shall allow users to download policy certificates from portal with due authentication		
CF - 208	General	Ability to upload bulk schedules through a user-friendly interface depending on product specific requirement, if any		
CF - 209	General	Ability to validate uploaded schedules for accuracy and compliance with policy terms.		
CF - 210	General	Ability to automatically generate insurance certificates for the bulk uploaded schedule depending on the product specific requirement, if any		
CF - 211	General	Ability to send auto-generated certificates to policyholders via email or through the portal		
CF - 212	General	Ability to integrate with the Core PAS GC to enable real-time synchronization of policy data, claims information etc.		
CF - 213	General	Ability to automate the generation of reports and dashboards by pulling updated figures directly from the Core PAS GC		
CF - 214	General	Ability to generate reports on policy performance, claims statistics, and user engagement metrics.		
CF - 215	General	Ability to visualize data trends related to insurance product for informed decision-making and strategic planning.		
CF - 216	General	Ability to fetch and display past declarations made by users, providing a comprehensive history of all submitted declarations.		
CF - 217	General	Ability to export past declarations in various formats (e.g., PDF, Excel) for record-keeping and reporting purposes.		
CF - 218	General	Users must be able to view a dashboard displaying their existing policies, including policy numbers, coverage details, and expiration dates.		
CF - 219	General	Users must receive notifications regarding the status of their certificate requests (approved, pending, or rejected).		
CF - 220	General	Ability for the admin to configure/update the policy certificate/schedule report templates from the backend - which should reflect on the PDF without any code changes		
CF - 221	General	Ability to track and report on the status of updated data and generated certificates for record-keeping		
CF - 222	General	Admins must be able to generate reports on issued certificates, user activity, and payment transactions, with options to filter by date range and user.		
CF - 223	General	The system must provide analytics on user engagement, such as the number of active users, certificates issued, and payment trends.		
CF - 224	General	Users must receive notifications for policy renewals, and certificate issuance via email and/or SMS, with options to customize notification preferences.		
CF - 225	General	Users must have access to a help section or FAQs for common inquiries, covering topics such as policy details, certificate issuance, and payment issues.		
CF - 226	General	The system must log user activities for auditing purposes, including login attempts, certificate issuance, and payment transactions.		
CF - 227	General	Data masking capability required such as Aadhar number should be masked on field level as well as documents in accordance to DPDP guidelines		
CF - 228	General	Ability to create Field level rules (basis rules / roles)		
CF - 229	General	Provide data validation capability at field level		
CF - 230	General	Admin should be able to define editable and uneditable fields		
CF - 231	General	Auto save capability should be present (field level autosave). All data should be auto saved with every field		
CF - 232	General	Ability to modify / create rules for field level validation		
CF - 233	General	Ability to define and create dynamic questionnaire for Health, Travel and motor products		
CF - 234	General	Provide capability to generate TAT report of Application form submission		

Functional Requirement for Customer Portal				Bidder Response	Bidder Remarks
Sr no	Module	Sub Module	Description		
CP - 1	Overview	Overview	Provide a portal and mobile app to the customers as an end-to-end asset for all their needs in one place		
CP - 2	Customer Login	Customer Authentication and authorization	Authentication based on phone / OTP based / Email id etc		
CP - 3	Customer Login	Customer Authentication and authorization	Authentication based on fingerprint / face recognition / biometrics / Patterns / Pin		
CP - 4	Customer Login	Customer Authentication and authorization	Ability to generate unique client ID		
CP - 5	Customer Onboarding	Customer Onboarding	The platform must authenticate users securely, ensuring only authorized users can access their profiles		
CP - 6	Customer Onboarding	Customer Onboarding	System should have the provision to trigger common KYC/digital KYC during onboarding customer journey		
CP - 7	Customer Onboarding	Customer Onboarding	System should have the provision to create a workflow case (for Branch/Ops) for offline KYC in case common KYC and Digital KYC are unsuccessful		
CP - 8	Customer Onboarding	Customer Onboarding	Existing platform users can sign-in using their: Mobile No., DoB, User Id, Policy & OTP		
CP - 9	Customer Onboarding	Customer Onboarding	Ability to generate and share a personalized digital welcome kit in PDF format via email, link, SMS etc.		
CP - 10	Customer Onboarding	Customer Onboarding	Ability to generate a personalized welcome kit which can be printed and shared physically.		
CP - 11	Dashboard	Landing Page Dashboard	Post login, system to provide a single unified 360 view to customer covering Profile, policies, quotes, claims, SR etc. with ability to go into any section		
CP - 12	Dashboard	Landing Page Dashboard	Customer should be able to set up, view and update his/her basic profile, covering: Name, Address - Current and Permanent, Profile photo, Marital Status, Employment Status		
CP - 13	Dashboard	Landing Page Dashboard	Ability to view last 10 emails and messages sent directly through the user interface		
CP - 14	Dashboard	Landing Page Dashboard	Customer should be able to manage multiple policies through customer profile		
CP - 15	Dashboard	Landing Page Dashboard	Ability to see the current and historic policies across LOBs with key details such as Product type, name, due date etc.		
CP - 16	Dashboard	Landing Page Dashboard	System to provide upcoming renewal message against applicable policies		
CP - 17	Dashboard	Landing Page Dashboard	Provide dashboarding capabilities (not limited to): -Summarized view of all policies -Drill view of all policies (rider opted / premium paid etc) -Portfolio view ( sum assured / premium paid / premium amount , etc) -Ability to download policy documentation / premium certificate details etc		
CP - 18	Dashboard	Landing Page Dashboard	Ability to search Network hospitals & garage		
CP - 19	Dashboard	Landing Page Dashboard	Ability to search Wellness and diagnostic centers etc..		
CP - 20	Dashboard	Landing Page Dashboard	ability to downloading Health card		
CP - 21	Buy Journey	Product display & features	User should be able to view list of product along with filtering and sorting options. Filtering options like Name of Product, Premium, Riders/Add Ons etc Sorting options like : Average customer review, premium, claim settlement ratio, Overall sum insured, No of cashless hospitals (in Health) etc		
CP - 22	Buy Journey	Quick quote	User should be able to fill-up basic details like Name, Date of birth, Sum Assured, Policy term etc for quick quote generation		
CP - 23	Buy Journey	Quick quote	System should be able to pull quotes from backend system based on information selected for quick quote		
CP - 24	Buy Journey	Quote generation	System should be able fetch/generate quote pdf and share it with user on preferred option (Email/WhatsApp)		
CP - 25	Buy Journey	Quote generation	Provision to add riders while generating quote		
CP - 26	Buy Journey	Quote generation	System to recommend addition of riders based on suitability and popularity		
CP - 27	Buy Journey	Quote generation	Ability to adjust/toggle/swipe the SI/IDV/other fields while calculating the quote, to be able to arrive at desired combination		
CP - 28	Buy Journey	Quote generation	The system should support quotations for all types of products as mentioned in the Product worksheet		
CP - 29	Buy Journey	Quote generation	Each quotation should have a validity period and the system should track the validity of the quotation. It should validate the quotation validity before redirection for proposal form fill up stage.		
CP - 30	Buy Journey	Quote generation	The system should have the provision to track and monitor the quote status		
CP - 31	Buy Journey	Quote generation	The platform should allow quotation download option		
CP - 32	Buy Journey	Quote generation	The system should enable tagging the unique quote number with the proposal		
CP - 33	Buy Journey	Quote generation	The system should have the capability to generate and save multiple quotes with versioning		
CP - 34	Buy Journey	Quote generation	System should be able to suggest multiple quotes with different add-ons based on the data provided in the quote		
CP - 35	Buy Journey	Quote generation	System should provide the functionality to compare different quotes (different add-ons) for quick comparison		
CP - 36	Buy Journey	Proposal fulfilment	Post the quote stage, customer should be able to view prefilled basic details and complete the proposal form journey		
CP - 37	Buy Journey	Proposal fulfilment	Pre-population of application form with all details received during quote generation/content mgmt.		
CP - 38	Buy Journey	Proposal fulfilment	Ability to pre populate forms based on de dupe, integration with CKYC, Aadhaar, etc		
CP - 39	Buy Journey	Proposal fulfilment	System should have the OCR capabilities required for document validation for KYC / Income proof / Photo matching/ other proofs etc		
CP - 40	Buy Journey	Pendency Resolution	Platform should display the pending requirements against quote/policy and provide option to fulfil the requirements		
CP - 41	Buy Journey	Pendency Resolution	Platform should support the document upload option against pending quotes/policies		
CP - 42	Buy Journey	Payment	Platform should allow Payment with multiple payment options for policy issuance (credit card, debit card, net banking, UPI, BG, Cash Deposit etc.) including Autopay, EMI and Instalments etc. (ASBA, Finsol, ENACH)		
CP - 43	Buy Journey	Payment	Platform should allow the user to redirect to a payment gateway for new business premium collection		
CP - 44	Buy Journey	Request for Call back	The platform should support "Request for call back option" in case of assistance required during quotation, form filling and across journey		
CP - 45	Buy Journey	Request for Call back	System should capture necessary case details for the outbound team to access the details during call back		
CP - 46	Buy Journey	Resume journey	Customers can resume journey from the stage at which they drop-off		
CP - 47	Buy Journey	Application status tracking	Customers can track their applications/ lead through 'My Profile' section and know the exact stage of their application		
CP - 48	Buy Journey	Document upload	System should allow user to upload multiple documents		
CP - 49	Buy Journey	Issuance	Enable instant issuance policy via integration with backend system by invoking appropriate rule/integrations with backend system		
CP - 50	Renewal Journey	Customer Renewal Journey	Portal to provide renewal journeys for all the policies for the customer as per applicable date/business rules		
CP - 51	Renewal Journey	Customer Renewal Journey	System to fetch renewal premiums from the backend system		
CP - 52	Renewal Journey	Customer Renewal Journey	System to all ability of draft saving the renewal journey		
CP - 53	Renewal Journey	Customer Renewal Journey	System to all addition/deletion/update to any rider applicable as per the business rules		
CP - 54	Renewal Journey	Renewal payments	Platform should allow multiple payment options for renewal collection (credit card, debit card, net banking, UPI, BG, Cash Deposit etc.) including Autopay, EMI and Instalments etc. (ASBA, Finsol, ENACH)		
CP - 55	Renewal Journey	Renewal payments	Customer should receive payment confirmation and receipts.		
CP - 56	Servicing Journey	Creation of service requests	Customer should be able to raise single/multiple service requests from Portal		
CP - 57	Servicing Journey	Creation of service requests	Platform should provide a standardized form for raising service requests		
CP - 58	Servicing Journey	Endorsements - NIL	System should integrate with backend systems to fulfil STP requests in real-time and update the success/failure status on screen		
CP - 59	Servicing Journey	Endorsements - Non NIL	NSTP request to be captured with all the details/documents on the portal. Request capture confirmation to be displayed on the screen		
CP - 60	Servicing Journey	Endorsements - Non NIL	NSTP request to be redirected to applicable system (via integration)		
CP - 61	Servicing Journey	Endorsements - Non NIL	When NSTP requests are fulfilled by backend team/system, updated status to be reflected in the customer portal		
CP - 62	Servicing Journey	Tracking of service requests	Customer should be able track status of service requests raised		
CP - 63	Servicing Journey	Complaint intimation	Customer should be able to raise complaints		
CP - 64	Servicing Journey	Complaint tracking	Customer should be able to track complaints		
CP - 65	Servicing Journey	Policy Management	Customer should be able to view policy details		
CP - 66	Servicing Journey	Policy Management	Customer should be able to download policy documents through integration with EIA/Digi locker		
CP - 67	Servicing Journey	Policy Management	Customer should be able to update personal information		
CP - 68	Servicing Journey	Policy Management	Customer should be able to modify contact information		
CP - 69	Servicing Journey	Policy Management	Customer should be able to link EIA		
CP - 70	Servicing Journey	Policy Management	Customer should be able to manage multiple policies via one golden id		
CP - 71	Servicing Journey	Document upload	Customer should be able to upload relevant documents for processing of service request		
CP - 72	Claims Journey	Claim intimation	Customer should be able to register a claim on Customer Portal for any existing customer policy issued		
CP - 73	Claims Journey	Claim intimation	Platform should provide a standardized form to intimate a claim		
CP - 74	Claims Journey	Claim intimation	API should support claims submission and document submission		
CP - 75	Claims Journey	Claim intimation	Platform should confirm claim registration		
CP - 76	Claims Journey	Claim status tracking	Customer should be able track status of claims raised		
CP - 77	Claims Journey	Claim status tracking	View history of claims raised		

CP - 78	Claims Journey	Claim status tracking	Platform should send notifications for status updates on claims		
CP - 79	Claims Journey	Claim status tracking	Integration API between Customer Portal and backend system should provide real-time claims status updates.		
CP - 80	Claims Journey	Claim status tracking	Customer should have the option to download claim-related documents		
CP - 81	Claims Journey	Claim status tracking	View Payment details such as UTR / transaction details etc		
CP - 82	Claims Journey	Document upload	Customer should be able to upload relevant documents for processing of claim		
CP - 83	Claims Journey	Basic rule setup	Basic rule setup to be done at portal level Eg: not allowing claim intimation on lapsed policy.		
CP - 84	Customer Feedback	Feedback & Surveys	Customer should be provided the option to share the feedback during the journeys via survey forms/online forms/links etc.		
CP - 85	Customer Feedback	Feedback & Surveys	Customers should be able to participate in a voice-based satisfaction survey to provide their feedback		
CP - 86	Customer Feedback	Feedback & Surveys	System to prompt the user for a quick satisfaction survey (rating based) at the end of journey		
CP - 87	Customer Feedback	Feedback & Surveys	System to prompt the user for a quick satisfaction survey (rating based) during log-out operation		



Functional Requirement for Distributor Super App   Portal				Bidder Response	Bidder Remarks
Sr no	Module	Sub Module	Description		
DP - 1	Overview	Overview	Provide a portal and mobile app to the distributors as an end-to-end asset for all their needs in one place		
DP - 2	Overview	Overview	Following are the minimum user groups to whom the Distributor Portal/App will cater to: Individual Agents Corporate Agents/Bancassurance UIIC Employees Broker/partners/affiliates (via integration) System Administrators		
DP - 3	Authentication	User Registration	The platform should allow distributors to register with necessary details, including Aadhar, PAN etc. for account creation		
DP - 4	Authentication	Login	Distributors should be able to log in using secure credentials (username and password).		
DP - 5	Authentication	Password Recovery	The platform should provide a mechanism for distributors to recover or reset their passwords via registered email or mobile number.		
DP - 6	Authentication	Modes of Login	Ability to login of UIIC Employees by AD Authentication and Non-UIIC with Form Based Authentication		
DP - 7	Authentication	Modes of Login	Ability to support biometric login through mobile enabled fingerprint sensor		
DP - 8	Authentication	Multi-Factor Authentication	The system should support multi-factor authentication (MFA) for enhanced security during login, including OTP via SMS or email.		
DP - 9	Authorization	Role-Based Access Control	The platform should implement role-based access control to restrict access based on user roles (e.g., admin, distributor etc).		
DP - 10	Authorization	Role-Based Access Control	Role based access control (RBAC) for functionalities is to be designed i.e. Access to functionalities shall be decided based on profile of the user which will largely depend upon user type, hierarchy, location, designation, role as the case may be. The access to data and information shall also be role based and the content shall be personalized wherever applicable		
DP - 11	Authorization	Role-Based Access Control	Ability to receive data inputs as per the user role defined. It should provide for user admin capability by way of access rights in terms of application screens, data, reports, products, business functions / transactions, etc. Administration rights to be provided(GUI based)		
DP - 12	Authorization	Permission Management	Admins should be able to manage permissions for different roles within the distributor portal, ensuring compliance with UIIC policies.		
DP - 13	Authentication	Security Questions	The system should implement security questions as an additional layer of authentication to enhance security for account recovery.		
DP - 14	Dashboard	Landing Page Dashboard	Post login, system to provide a single unified 360 view to distributors covering Profile, Customers, leads, policies, quotes, claims, SR etc. with ability to go into any section		
DP - 15	Dashboard	Policy Dashboard	Ability to see the current and historic policies across LOBs with key details such as Product type, name, due date etc.		
DP - 16	Dashboard	Customer Dashboard	Ability to see the current and historic customers across LOBs with key details such as Product type, name, due date etc.		
DP - 17	Dashboard	Quote Dashboard	Ability to see the current, past, versions of quotes with status, due dates for next steps, nudges etc.		
DP - 18	Dashboard	Servicing Dashboard	Ability to see the current, past servicing requests logged in on behalf of customers with status and next actions		
DP - 19	Dashboard	Drill down views	Provide dashboarding capabilities drill down into further details, such as (indicative) -Summarized view of all policies/customers/quotes -Drill view of all policies/quotes (rider opted / premium paid etc) -Portfolio view ( sum assured / premium paid / premium amount , etc) -Ability to download policy documentation / premium certificate details etc		
DP - 20	Dashboard	Other services	Ability to search Network hospitals & garage		
DP - 21	Dashboard	Other services	Ability to search Wellness and diagnostic centers etc..		
DP - 22	Dashboard	Other services	ability to download Health card		
DP - 23	Dashboard	Operational View & Reports	Commissions earned, Leads converted, YTD, MTD Views, Campaign specific Commissions		
DP - 24	Dashboard	Operational View & Reports	Ability of the distributor to download the Operational reports		
DP - 25	Dashboard	Operational View & Reports	Platform should be able to generate various reports Sales reports, Operational reports, payment reconciliation reports etc		
DP - 26	Dashboard	Customizable Dashboards	The platform should allow users to create customizable dashboards to view key metrics and KPIs.		
DP - 27	Dashboard	Real-Time Data Updates	The system should provide real-time updates on policy status, quotes, and other relevant data.		
DP - 28	Dashboard	Visual Analytics	The platform should offer visual analytics tools (charts, graphs) for better data interpretation.		
DP - 29	Dashboard	Advanced Search Filters	The system should implement advanced search filters for users to easily find policies and quotes.		
DP - 30	Profile Management	Basic Profile	User should be able to set up, view and update his/her basic profile, covering: Name Email ID Phone Number Work Address Profile photo Office Code Bank Account Role		
DP - 31	Profile Management	Basic Profile	For update to any of the above data points, ability to trigger workflow based approval mechanism		
DP - 32	Lead Management	New Leads View	Leads entered will be displayed in order of new to old.		
DP - 33	Lead Management	New Leads View	Basic details will be displayed such as name, number and Lead photo if available.		
DP - 34	Lead Management	New Leads View	Tapping on lead will display the lead detail screen to the user.		
DP - 35	Lead Management	New Leads View	Link to add new lead to be provided to user.		
DP - 36	Lead Management	Create Leads	Ability to add products against the leads		
DP - 37	Lead Management	Create Leads	Ability to create new leads by capturing basic details		
DP - 38	Lead Management	Create Leads	Ability to add products against the leads		
DP - 39	Lead Management	View Leads	Agent can view detailed view of leads and status of lead on this screen.		
DP - 40	Lead Management	View Leads	Personal info section would display all details entered during lead creation.		
DP - 41	Lead Management	View Leads	Lead History section will include details of past interactions with the customer.		
DP - 42	Lead Management	Edit Leads	Agent has an option to edit lead.		
DP - 43	Lead Management	Edit Leads	Edit lead section will re-open prefilled Create lead screen where agent can edit values of the lead.		
DP - 44	Lead Management	Edit Leads	From the Lead Details screen agent can schedule Appointment for the lead.		
DP - 45	Lead Management	Edit Leads	Add referral option is provided for each lead, where agent can add details of clients referred by the lead.		
DP - 46	Lead Management	Authenticate Leads	Agent can verify Lead details via OTP on this screen, on tapping OTP the OTP will be generated and backend and sent on customer's mobile number. QR Code Integration can also be considered for the same.		
DP - 47	Lead Management	Authenticate Leads	On the screen field to enter OTP/ scan QR code will be provided with option to re-send OTP/QR Code.		
DP - 48	Lead Management	Authenticate Leads	On successful authentication of OTP message/ QR Code will be displayed to user.		
DP - 49	Lead Management	Search Leads	Will help user to search lead Name, Surname, Mobile Number, email Id, location (text search). Integrations with requisite backend systems for the same		
DP - 50	Lead Management	Referral	On landing screen, will display list of Referred clients by that particular lead if added.		
DP - 51	Lead Management	Referral	Agent can add a new referral by providing the Name, mobile number, and other such details finalized by UIIC and relation for the refereee.		
DP - 52	Lead Management	Referral	Agent has access to update and delete the referral		
DP - 53	Activity Management	Appointment/Calendar View	Ability to perform end to end activity management as documented in "Lead & Activity Management" section in this document		
DP - 54	Activity Management	Attendance and Geo-Tracking	Ability to allow tracking of attendance for users during their sales visits, including geo-tracking capabilities to monitor their locations		
DP - 55	Activity Management	Agent Attendance Tracking	The platform should enable attendance tracking for agents, especially those in the field, to monitor their presence and activities.		
DP - 56	Activity Management	Email Communication	The system should automatically send email reports to managers regarding the attendance of agents at set frequencies		
DP - 57	Add and Update Customer	Data Validation	The platform should implement data validation checks to ensure accuracy during customer registration and updates.		
DP - 58	Add and Update Customer	Customer Segmentation	The system should allow segmentation of customers based on various criteria for targeted marketing.		
DP - 59	Add and Update Customer	Integration with KYC	The platform should integrate KYC processes during customer registration and updates.		
DP - 60	Add and Update Customer	Customer Communication History	The system should maintain a history of communications with each customer for reference.		
DP - 61	Add and Update Customer	Notifications for Updates	Users should receive notifications when customer profiles are updated or require attention.		
DP - 62	Add and Update Customer	Reporting on Customer Data	The platform should provide reports on customer data for analysis and decision-making.		
DP - 63	Add and Update Customer	User Access Control	The system should implement access controls to ensure only authorized personnel can update customer information.		
DP - 64	Product Selection	Product Catalog	The platform should provide a comprehensive catalog of insurance products offered by UIIC.		



DP - 65	Product Selection	Product Comparison	Users should be able to compare different insurance products side by side based on features and benefits.		
DP - 66	Product Selection	Filter and Sort Options	The system should allow users to filter and sort products based on criteria such as price, coverage, and type.		
DP - 67	Product Selection	Product Recommendations	The platform should offer personalized product recommendations based on user profiles and needs.		
DP - 68	Product Selection	Detailed Product Information	Users should have access to detailed information about each product, including terms and conditions.		
DP - 69	Product Selection	Application Process	The system should facilitate a seamless application process for selected insurance products.		
DP - 70	Product Selection	Integration with Underwriting	The system should integrate with underwriting processes to provide real-time eligibility checks for products.		
DP - 71	Product Selection	Promotional Offers	The platform should display any promotional offers or discounts available for specific products.		
DP - 72	Product Selection	FAQs and Support	The system should provide FAQs and support related to product selection and inquiries.		
DP - 73	New Business	KYC - Customer Identification	The platform should allow distributors to collect and verify customer identification documents (e.g., Aadhar, PAN, passport).		
DP - 74	New Business	KYC - Document Upload	Distributors should be able to upload KYC documents securely through the portal for verification.		
DP - 75	New Business	KYC - Document Verification	The system should implement automated verification of uploaded KYC documents using OCR/ICR technology.		
DP - 76	New Business	KYC - Risk Assessment	The platform should perform risk assessments based on customer profiles and KYC information to comply with regulatory requirements.		
DP - 77	New Business	KYC - Data Storage	All KYC data should be securely stored in compliance with data protection regulations and UIIC policies.		
DP - 78	New Business	KYC - Customer Consent	The system should ensure that customer consent is obtained for data collection and processing as per legal requirements.		
DP - 79	New Business	KYC - Periodic Review	The platform should facilitate periodic reviews of KYC information to ensure data accuracy and compliance with regulations.		
DP - 80	New Business	KYC - Integration with Government Databases	The system should integrate with government databases (e.g., Aadhar database) for real-time verification of customer identity.		
DP - 81	New Business	KYC - Audit Trail	The platform should maintain an audit trail of all KYC-related activities for compliance and monitoring purposes.		
DP - 82	New Business	KYC - Customer Notification	The system should notify customers regarding the status of their KYC verification and any required actions.		
DP - 83	New Business	Customer Onboarding	The platform must authenticate users securely, ensuring only authorized users can access their profiles		
DP - 84	New Business	Customer Onboarding	System should have the provision to trigger common KYC/digital KYC during onboarding customer journey		
DP - 85	New Business	Customer Onboarding	System should have the provision to create a workflow case (for Branch/Ops) for offline KYC in case common KYC and Digital KYC are unsuccessful		
DP - 86	New Business	Product display & features	User should be able to view list of product along with filtering and sorting options. Filtering options like Name of Product, Premium, Riders etc Sorting options like : Premium, Overall sum insured, Average Customer Reviews etc. (indicative)		
DP - 87	New Business	Quick quote	User should be able to fill-up basic details like Name, Date of birth, Sum Assured, Policy term etc for quick quote generation		
DP - 88	New Business	Quick quote	System should be able to pull quotes from backend system based on information selected for quick quote		
DP - 89	New Business	Quote generation	System should be able fetch/generate quote pdf (via integration) and share it with user on preferred option (Email/WhatsApp)		
DP - 90	New Business	Quote generation	Provision to add riders while generating quote		
DP - 91	New Business	Quote generation	System to recommend addition of riders based on suitability and popularity		
DP - 92	New Business	Quote generation	Ability to adjust/toggle/swipe the SI/IDV/other fields while calculating the quote, to be able to arrive at desired combination		
DP - 93	New Business	Quote generation	The system should support quotations for all types of products as mentioned in the <b>Product worksheet</b>		
DP - 94	New Business	Quote generation	The system should support integration with communications system for sending quote over SMS /e- mail/ WhatsApp to the prospect		
DP - 95	New Business	Quote generation	Each quotation should have a validity period and the system should track the validity of the quotation. It should validate the quotation validity before redirection for proposal form fill up stage.		
DP - 96	New Business	Quote generation	The system should have the provision to track and monitor the quote status		
DP - 97	New Business	Quote generation	The platform should allow quotation download option		
DP - 98	New Business	Quote generation	The system should enable tagging the unique quote number with the proposal		
DP - 99	New Business	Quote generation	The system should have the capability to generate and save multiple quotes with versioning		
DP - 100	New Business	Quote generation	System should be able to suggest multiple quotes with different add-ons based on the data provided in the quote		
DP - 101	New Business	Quote generation	System should provide the functionality to compare different quotes (different add-ons) for quick comparison		
DP - 102	Dashboard	Quote Comparison	The platform should allow users to compare multiple quotes side by side for informed decision-making.		
DP - 103	New Business	Proposal fulfilment	Post the quote stage, user should be able to view prefilled basic details and complete the proposal form journey		
DP - 104	New Business	Proposal fulfilment	Pre-population of application form with all details received during quote generation/content mgmt.		
DP - 105	New Business	Proposal fulfilment	Ability to pre populate forms based on de dupe, integration with CKYC, Aadhaar, etc		
DP - 106	New Business	Proposal fulfilment	New business journey should be modular in nature. Following should be the modules but not limited to: Stages / Modules: Lead & Activity management, Quote, Proposal form filling , payment, Issuance (Indicative)		
DP - 107	New Business	Proposal fulfilment	Data masking capability required such as Aadhar number should be masked on field level as well as documents		
DP - 108	New Business	Proposal fulfilment	Ability to create Field level rules (basis rules / roles)		
DP - 109	New Business	Proposal fulfilment	Provide data validation capability at field level		
DP - 110	New Business	Proposal fulfilment	Admin should be able to define editable and uneditable fields		
DP - 111	New Business	Proposal fulfilment	Auto save capability should be present (field level autosave). All data should be auto saved with every field		
DP - 112	New Business	Proposal fulfilment	Ability to modify / create rules for field level validation		
DP - 113	New Business	Proposal fulfilment	Ability to define and create dynamic questionnaire for Health, Travel and motor products		
DP - 114	New Business	Proposal fulfilment	Provide capability to generate TAT report of Application form submission		
DP - 115	New Business	Proposal Submission	The platform should allow users to submit insurance proposals for review.		
DP - 116	New Business	Proposal Tracking	Users should be able to track the status of their submitted proposals throughout the review process.		
DP - 117	New Business	Document Attachment	Users should be able to attach necessary documents to their proposals for review.		
DP - 118	New Business	Approval Workflow	The platform should implement an approval workflow for efficient processing of proposals.		
DP - 119	New Business	Notifications for Status	Users should receive notifications regarding the status of their proposals (approved, rejected, etc.).		
DP - 120	New Business	Reporting on Proposals	The system should provide reports on proposal submissions, approvals, and rejections for analysis.		
DP - 121	New Business	Integration with Underwriting	The platform should integrate with underwriting processes to assess proposal risks and eligibility.		
DP - 122	New Business	User Access Control	The system should ensure that only authorized personnel can review and approve proposals.		
DP - 123	New Business	Proposal History	The platform should maintain a history of all proposals submitted by users for reference.		
DP - 124	New Business	Product Type - Product Classification	The platform should classify insurance products into Floater and Individual categories for clarity.		
DP - 125	New Business	Product Type - Coverage Details	Users should be able to view detailed coverage information for both Floater and Individual products.		
DP - 126	New Business	Product Type - Premium Calculation	The system should provide premium calculation tools specific to Floater and Individual product types.		
DP - 127	New Business	Product Type - Eligibility Criteria	The platform should outline eligibility criteria for both Floater and Individual products to guide users.		
DP - 128	New Business	Product Type - Benefits Comparison	Users should be able to compare benefits of Floater vs. Individual products to make informed decisions.		
DP - 129	New Business	Product Type - Application Process	The system should facilitate a streamlined application process for both product types.		
DP - 130	New Business	Product Type - Policy Issuance	The platform should support policy issuance for both Floater and Individual products with clear documentation.		
DP - 131	New Business	Product Type - Claims Process	Users should be informed about the claims process specific to Floater and Individual products.		
DP - 132	New Business	Product Type - Customization Options	The system should allow customization options for coverage and add-ons for both product types.		
DP - 133	New Business	Product Type - FAQs and Support	The platform should provide FAQs and support related to Floater and Individual product types to assist users.		
DP - 134	New Business	Proposer Details - Proposer Registration	The platform should allow users to register proposer details during the insurance application process.		
DP - 135	New Business	Proposer Details - Personal Information	Users should be able to enter and update personal information of the proposer, including name, address, and contact details.		
DP - 136	New Business	Proposer Details - KYC Compliance	The system should ensure that proposer details comply with KYC regulations, including necessary document uploads.		
DP - 137	New Business	Proposer Details - Relationship to Insured	Users should specify the relationship of the proposer to the insured individual for clarity.		
DP - 138	New Business	Proposer Details - Proposer Identification	The platform should collect identification details (e.g., Aadhar, PAN) for the proposer for verification.		
DP - 139	New Business	Proposer Details - Communication Preferences	Users should be able to set communication preferences for receiving updates related to their proposals.		
DP - 140	New Business	Proposer Details - Review and Confirmation	The system should allow users to review and confirm the entered proposer details before submission.		
DP - 141	New Business	Proposer Details - Notifications for Updates	Users should receive notifications regarding any updates or actions required on their proposer details.		
DP - 142	New Business	Proposer Details - Reporting on Proposer Data	The platform should provide reports on proposer data for analysis and compliance purposes.		
DP - 143	New Business	Proposer Details - User Access Control	The system should implement access controls to ensure that only authorized personnel can view or modify proposer details.		
DP - 144	New Business	Insured Details - Insured Registration	The platform should allow users to register details of the insured individual during the application process.		
DP - 145	New Business	Insured Details - Personal Information	Users should be able to enter and update personal information of the insured, including name, age, and contact details.		
DP - 146	New Business	Insured Details - KYC Compliance	The system should ensure that insured details comply with KYC regulations, including necessary document uploads.		
DP - 147	New Business	Insured Details - Health Information	Users should provide health-related information for the insured individual, including pre-existing conditions and medical history.		
DP - 148	New Business	Insured Details - Beneficiary Information	The platform should allow users to specify beneficiary details related to the insured individual.		
DP - 149	New Business	Insured Details - Review and Confirmation	The system should allow users to review and confirm the entered insured details before submission.		
DP - 150	New Business	Insured Details - Notifications for Updates	Users should receive notifications regarding any updates or actions required on their insured details.		

DP - 151	New Business	Insured Details - Reporting on Insured Data	The platform should provide reports on insured data for analysis and compliance purposes.		
DP - 152	New Business	Insured Details - Integration with KYC Services	The system should integrate with KYC services for real-time verification of insured details.		
DP - 153	New Business	Insured Details - User Access Control	The platform should implement access controls to ensure that only authorized personnel can view or modify insured details.		
DP - 154	New Business	Product Questionnaire - Questionnaire Design	The platform should allow the creation and customization of product-specific questionnaires for applicants.		
DP - 155	New Business	Product Questionnaire - Dynamic Question Flow	The system should implement a dynamic question flow that adapts based on previous answers provided by the user.		
DP - 156	New Business	Product Questionnaire - Mandatory vs. Optional	The platform should clearly differentiate between mandatory and optional questions in the questionnaire.		
DP - 157	New Business	Product Questionnaire - User Guidance	The system should provide guidance or tooltips for users to understand the questions better.		
DP - 158	New Business	Product Questionnaire - Review and Edit	Users should be able to review and edit their responses before final submission of the questionnaire.		
DP - 159	New Business	Product Questionnaire - Submission Confirmation	The platform should confirm successful submission of the questionnaire and provide a summary of responses.		
DP - 160	New Business	Product Questionnaire - Integration with Product Selection	The system should integrate the questionnaire with product selection to ensure relevant questions are asked.		
DP - 161	New Business	Product Questionnaire - Reporting on Responses	The platform should provide reports on questionnaire responses for analysis and product improvement.		
DP - 162	New Business	Product Questionnaire - Notifications for Incomplete Responses	Users should receive notifications if they attempt to submit the questionnaire with incomplete responses.		
DP - 163	New Business	Product Questionnaire - Feedback Mechanism	The system should allow users to provide feedback on the questionnaire for continuous improvement.		
DP - 164	New Business	Medical Questionnaire - Questionnaire Design	The platform should allow the creation and customization of medical questionnaires for applicants.		
DP - 165	New Business	Medical Questionnaire - Health History Questions	The system should include questions related to the applicant's health history, including pre-existing conditions.		
DP - 166	New Business	Medical Questionnaire - Family Medical History	Users should be asked about their family medical history to assess hereditary risks.		
DP - 167	New Business	Medical Questionnaire - Lifestyle Questions	The platform should include questions regarding lifestyle choices (e.g., smoking, alcohol consumption) that may affect health.		
DP - 168	New Business	Medical Questionnaire - Dynamic Question Flow	The system should implement a dynamic question flow that adapts based on previous answers provided by the user.		
DP - 169	New Business	Medical Questionnaire - Review and Edit	Users should be able to review and edit their responses before final submission of the medical questionnaire.		
DP - 170	New Business	Medical Questionnaire - Submission Confirmation	The platform should confirm successful submission of the medical questionnaire and provide a summary of responses.		
DP - 171	New Business	Medical Questionnaire - Integration with Underwriting	The system should integrate the medical questionnaire with underwriting processes for risk assessment.		
DP - 172	New Business	Medical Questionnaire - Notifications for Incomplete Responses	Users should receive notifications if they attempt to submit the questionnaire with incomplete responses.		
DP - 173	New Business	Medical Questionnaire - Feedback Mechanism	The system should allow users to provide feedback on the medical questionnaire for continuous improvement.		
DP - 174	New Business	Previous Policy History - Policy Records Retrieval	The platform should allow users to retrieve and view their previous policy records easily.		
DP - 175	New Business	Previous Policy History - Coverage Details	Users should be able to view coverage details of previous policies, including types of coverage and limits.		
DP - 176	New Business	Previous Policy History - Claims History	The system should provide a summary of claims made under previous policies, including status and outcomes.		
DP - 177	New Business	Previous Policy History - Policy Renewal History	Users should be able to view the history of policy renewals, including dates and any changes made.		
DP - 178	New Business	Previous Policy History - Premium Payment History	The platform should display a history of premium payments made for previous policies, including amounts and dates.		
DP - 179	New Business	Previous Policy History - Policy Cancellation Records	Users should be able to view records of any policy cancellations, including reasons and dates.		
DP - 180	New Business	Previous Policy History - User Access Control	The system should implement access controls to ensure that only authorized personnel can view sensitive policy history information.		
DP - 181	New Business	Previous Policy History - Reporting on Policy History	The platform should provide reports on previous policy history for analysis and decision-making.		
DP - 182	New Business	Previous Policy History - Notifications for Policy Changes	Users should receive notifications regarding any changes or updates to their previous policy history.		
DP - 183	New Business	Previous Policy History - Integration with Current Policies	The system should integrate previous policy history with current policies for a comprehensive view of coverage.		
DP - 184	New Business	Premium Summary - Current Premium Overview	The platform should provide an overview of the current premium amounts for active policies.		
DP - 185	New Business	Premium Summary - Payment History	Users should be able to view a detailed history of premium payments made, including dates and amounts.		
DP - 186	New Business	Premium Summary - Premium Due Dates	The system should display upcoming premium due dates to help users manage their payments effectively.		
DP - 187	New Business	Premium Summary - Premium Calculation Breakdown	The platform should provide a breakdown of how premiums are calculated, including factors influencing the amount.		
DP - 188	New Business	Premium Summary - Discounts and Offers	Users should be informed about any applicable discounts or promotional offers that may affect their premiums.		
DP - 189	New Business	Premium Summary - Renewal Premium Estimates	The system should provide estimates for renewal premiums based on previous payment history and policy changes.		
DP - 190	New Business	Premium Summary - User Access Control	The platform should implement access controls to ensure that only authorized personnel can view sensitive premium information.		
DP - 191	New Business	Premium Summary - Reporting on Premium Data	The system should provide reports on premium data for analysis and financial planning.		
DP - 192	New Business	Premium Summary - Notifications for Payment Reminders	Users should receive notifications for upcoming premium payments and reminders for overdue payments.		
DP - 193	New Business	Premium Summary - Integration with Claims	The platform should integrate premium summary information with claims processes to ensure seamless management of policies.		
DP - 194	New Business	Request for Call back	The platform should support "Request for call back option" in case of assistance required during quotation, form filling and across journey		
DP - 195	New Business	Request for Call back	System should capture necessary case details for the outbound team to access the details during call back		
DP - 196	New Business	Payment	Platform should allow Payment with multiple payment options for policy issuance (credit card, debit card, net banking, UPI, BG, Cash Deposit, Cheque, Wallet, BBPS etc.) including Autopay, EMI and Instalments etc. (Bima ASBA, Finsol, ENACH)		
DP - 197	New Business	Payment	Ability to send link to customer for Payment		
DP - 198	New Business	Payment	Platform should allow the user to redirect to a payment gateway for new business premium collection		
DP - 199	New Business	Payment	Platform should allow reconciliation of payments for payment gateway transactions		
DP - 200	New Business	Resume journey	Users can resume journey from the stage at which they drop-off		
DP - 201	New Business	Application status tracking	Users can track their applications/ lead through Dashboard section and know the exact stage of their application		
DP - 202	New Business	Document upload	System should allow user to upload multiple documents		
DP - 203	Payment Processing	Payment Gateway Integration	The system should integrate with secure payment gateways for processing transactions.		
DP - 204	Payment Processing	Transaction History	Users should be able to view their transaction history for transparency and record-keeping.		
DP - 205	Payment Processing	Cash Deposit	Ability to view current CD Balance		
DP - 206	Payment Processing	Cash Deposit	Ability to view CD Transaction status and history		
DP - 207	Payment Processing	Cash Deposit	Ability to replenish CD Balance via payment through multiple payment modes (mentioned above)		
DP - 208	Document management system	Document management system	Platform should be able to configure Document analyser. Based on the rules and document requirement platform should display the required document list to customer		
DP - 209	Document management system	Document management system	System should be able to map the documents against the document type and index them		
DP - 210	Smart enablers	Smart enablers	Platform should be capable of face match of a person from the live photograph with the KYC documents		
DP - 211	Smart enablers	Smart enablers	Platform should be capable of capturing live photograph/ video of the customer for liveness check and face match		
DP - 212	Smart enablers	Smart enablers	Platform should be capable of integrating with OCR/ICR services for auto-population of information on the platform		
DP - 213	New Business	Smart enablers	System should have the OCR capabilities (via integration) for document validation for KYC / Income proof / Photo matching/ other proofs etc		
DP - 214	Renewal Management	Renewal Journey	Portal to provide renewal journeys for all the policies for the users as per applicable date/business rules		
DP - 215	Renewal Management	Renewal Journey	System to fetch renewal premiums from the backend system		
DP - 216	Renewal Management	Renewal Journey	System to all ability of draft saving the renewal journey		
DP - 217	Renewal Management	Renewal Journey	System to all addition/deletion/update to any rider applicable as per the business rules		
DP - 218	Renewal Management	Renewal payments	Platform should allow Payment with multiple payment options for policy issuance (credit card, debit card, net banking, UPI, BG, Cash Deposit, Cheque, Wallet, BBPS etc.) including Autopay, EMI and Instalments etc. (Bima ASBA, Finsol, ENACH)		
DP - 219	Renewal Management	Renewal payments	Customer should receive payment confirmation and receipts.		
DP - 220	Renewal Management	Renewal Management	System should be able to fetch renewal details from the system		
DP - 221	Renewal Management	Renewal Management	System should be able to track the status of the renewal cases		
DP - 222	Servicing	Creation of service requests	Customer should be able to raise single/multiple service requests from Portal		
DP - 223	Servicing	Creation of service requests	Platform should provide a standardized form across insurers for raising service requests		
DP - 224	Servicing	Creation of service requests	Non NIL request to be redirected to applicable system (via integration)		
DP - 225	Servicing	Tracking of service requests	Users should be able track status of service requests raised		
DP - 226	Servicing	Multi policy servicing	Users should be able to raise 1 SR across multiple policies in case of Users information updation like mobile, address change etc		



DP - 227	Servicing	Complaints intimation	Users should be able to raise complaints on Customer behalf		
DP - 228	Servicing	Complaints tracking	Users should be able to track customer complaints / status		
DP - 229	Servicing	Policy Management	Users should be able to view policy details		
DP - 230	Servicing	Policy Management	Users should be able to download policy documents through integration with CCMS/other UIIC systems		
DP - 231	Servicing	Policy Management	Platform should integrate with UIIC databases to fetch policy data in real-time.		
DP - 232	Servicing	Policy Management	Users should be able to update personal information of the customer / policy		
DP - 233	Servicing	Policy Management	Users should be able to modify contact information of the customer		
DP - 234	Servicing	Policy Management	Platform should send notifications for policy renewals to the distributor and the customers		
DP - 235	Servicing	Document upload	User should be able to upload relevant documents for processing of service request		
DP - 236	Claims	Claim intimation	Distributor should be able to intimate a claim on Distributor Portal for any existing customer policy issued on customer's behalf		
DP - 237	Claims	Claim intimation	Platform should provide a standardized form across insurers to intimate a claim		
DP - 238	Claims	Claim intimation	API should support claims submission and document submission		
DP - 239	Claims	Claim status tracking	User should be able track status of claims raised		
DP - 240	Claims	Claim status tracking	View history of claims raised - Customer wise summary and search options		
DP - 241	Claims	Claim status tracking	Platform should send notifications for status updates on claims to distributors and customers		
DP - 242	Claims	Claim status tracking	User should have the option to download claim-related documents		
DP - 243	Claims	Claim status tracking	View Payment details such as UTR / transaction details etc		
DP - 244	Claims	Document upload	User should be able to upload relevant documents for processing of claim		
DP - 245	Claims	Basic rule setup	Basic rule setup to be done at portal level Eg: not allowing claim intimation on lapsed policy.		
DP - 246	Nominee Details	Nominee Registration	The platform should allow users to register nominee details during the policy application process.		
DP - 247	Nominee Details	Nominee Management	Users should be able to manage and update nominee details as needed throughout the policy lifecycle.		
DP - 248	Nominee Details	Multiple Nominees	The system should support the addition of multiple nominees for a single policy, if applicable.		
DP - 249	Nominee Details	Nominee Relationship	Users should specify the relationship of the nominee to the policyholder for clarity and compliance.		
DP - 250	Nominee Details	Nominee Verification	The platform should implement verification processes for nominee details to ensure accuracy.		
DP - 251	Nominee Details	Notification to Nominees	The system should notify nominees regarding their designation and any relevant policy information.		
DP - 252	Nominee Details	Legal Compliance	The platform should ensure that nominee details comply with legal and regulatory requirements.		
DP - 253	Nominee Details	Nominee Changes	Users should be able to initiate changes to nominee details easily, with appropriate documentation.		
DP - 254	Nominee Details	Reporting on Nominees	The system should provide reports on nominee registrations and changes for auditing purposes.		
DP - 255	Nominee Details	Integration with Claims	The platform should integrate nominee details with claims processing to ensure timely payouts.		
DP - 256	EMandate	Mandate Registration	The platform should allow users to register for e-mandate services for automatic premium payments.		
DP - 257	EMandate	Bank Account Linking	Users should be able to link their bank accounts securely for e-mandate processing.		
DP - 258	EMandate	Authorization Process	The system should implement a secure authorization process for e-mandate approvals.		
DP - 259	EMandate	Payment Schedule Management	The platform should allow users to manage their payment schedules and modify e-mandate settings.		
DP - 260	EMandate	Transaction History	Users should be able to view their e-mandate transaction history for transparency.		
DP - 261	EMandate	Notifications for Payments	The system should send notifications to users regarding upcoming e-mandate payments.		
DP - 262	EMandate	Compliance with Regulations	The platform should ensure that e-mandate processes comply with relevant banking and insurance regulations.		
DP - 263	EMandate	Cancellation Process	Users should be able to easily cancel their e-mandate registrations if needed.		
DP - 264	EMandate	Reporting and Analytics	The system should provide reports on e-mandate usage and payment success rates.		
DP - 265	EMandate	Integration with Banking Systems	The platform should integrate with banking systems for real-time processing of e-mandate transactions.		
DP - 266	Agent Service Request	Service Request Submission	The platform should allow agents to submit service requests for various customer needs.		
DP - 267	Agent Service Request	Request Tracking	Agents should be able to track the status of their submitted service requests.		
DP - 268	Agent Service Request	Priority Levels	The system should allow agents to set priority levels for urgent service requests.		
DP - 269	Agent Service Request	Feedback Mechanism	The platform should provide a mechanism for agents to receive feedback on their service requests.		
DP - 270	Agent Service Request	Notifications for Updates	Agents should receive notifications regarding the status and updates of their service requests.		
DP - 271	Agent Service Request	Reporting on Requests	The system should provide reports on service requests submitted by agents for analysis.		
DP - 272	Agent Service Request	User Access Control	The system should ensure that only authorized personnel can handle and respond to service requests.		
DP - 273	Agent Service Request	Escalation Process	The platform should implement an escalation process for unresolved or urgent service requests.		
DP - 274	Agent Service Request	Historical Data	The system should maintain historical data on service requests for reference and performance evaluation.		
DP - 275	Application Tracker	Application Submission	The platform should allow users to submit applications for insurance products and track their status.		
DP - 276	Application Tracker	Real-Time Status Updates	Users should receive real-time updates on the status of their applications (e.g., under review, approved).		
DP - 277	Application Tracker	Document Submission Tracking	The system should track the submission of required documents for each application.		
DP - 278	Application Tracker	Notifications for Actions	Users should receive notifications for any actions required on their applications (e.g., additional documents).		
DP - 279	Application Tracker	Historical Tracking	The platform should maintain a history of all applications submitted by users for reference.		
DP - 280	Application Tracker	Reporting on Applications	The system should provide reports on application submissions, approvals, and rejections for analysis.		
DP - 281	Application Tracker	Integration with Underwriting	The platform should integrate with underwriting processes to assess application risks and eligibility.		
DP - 282	Application Tracker	User Access Control	The system should ensure that only authorized personnel can access and manage application data.		
DP - 283	Application Tracker	Feedback Mechanism	The platform should provide a mechanism for users to provide feedback on the application process.		
DP - 284	Application Tracker	Performance Metrics	The system should track performance metrics related to application processing times and outcomes.		
DP - 285	Application Tracker	Pendency Resolution	Platform should display the pending requirements against quote/policy and provide option to fulfil the requirements		
DP - 286	Application Tracker	Pendency Resolution	Platform should support the document upload option against pending quotes/policies		
DP - 287	Knowledge Management	Knowledge Management	Ability to access to training documents, videos, FAQs etc from the portal/app in a dedicated section		
DP - 288	Prospecting & Onboarding	Recruitment & Prospecting	Promotional Videos and learning on the journey		
DP - 289	Prospecting & Onboarding	Recruitment & Prospecting	Create agent prospects		
DP - 290	Prospecting & Onboarding	Recruitment & Prospecting	Set up appointment with the agent for interview		
DP - 291	Prospecting & Onboarding	Recruitment & Prospecting	Update interview status		
DP - 292	Prospecting & Onboarding	Recruitment & Prospecting	Close the agent recruitment process		
DP - 293	Prospecting & Onboarding	Onboarding	The system should support create an identification number for the following entities: Agents (Individual, Corporate), Brokers, Banca, Corporate agents, other intermediaries		
DP - 294	Prospecting & Onboarding	Onboarding	It should be possible to capture all details of the channel partners including names, addresses, PAN and TAN numbers, Agent Registration Number, license details, appointment details, training details with dates, authorised users of the channel etc		
DP - 295	Prospecting & Onboarding	Onboarding	Ability of system to support Agent creation, Modification, Termination, Re-instatement and maintain the updated status		
DP - 296	Prospecting & Onboarding	Onboarding	System must be integrated with DMS to scan and store the documents submitted by the agents and brokers and other channel partners		
DP - 297	Prospecting & Onboarding	Onboarding	System should check for mandatory documents and other requirements before creating an active agent in the system		
DP - 298	Prospecting & Onboarding	Onboarding	Process for onboarding to be supported (indicative): Agent fills Personal details Agent fills Bank details to verify the account in which he gets his commission Agent fills examination details and upload marksheet Agent uploads photograph Agreement of Code of Conduct		
DP - 299	Prospecting & Onboarding	Onboarding	The system should maintain various agent statuses like active, pending, terminated		
DP - 300	Prospecting & Onboarding	Trainings & Certifications	UIIC admins should be able to upload generic/ specific trainings for distributors on the Portal		
DP - 301	Prospecting & Onboarding	Trainings & Certifications	Distributors should be able to update their trainings status and certification information		
DP - 302	Analytics	Analytics	System should support aggregation of negative pool of hospital/DC etc.		
DP - 303	Analytics	Analytics	System should support fulfilment of use case related to unclaimed amount reduction (integrations with municipal corporations, AA's etc)		
DP - 304	Analytics	Analytics	System should support integration with Death Registry for validations on claims and unclaimed amounts		
DP - 305	Analytics	Analytics	Provide real-time e-Challan triggers to Motor insurers with details on type of challan, location and other factors		
DP - 306	Analytics	Analytics	Platform should be capable to capture all interactions and events across the customer journey		
DP - 307	Analytics	Analytics	Ability to integrate data from multiple sources including Insurance repository, government databases, Insurer APIs, files, and other external sources		
DP - 308	Analytics	Analytics	Platform should be capable to capture audit trails and logging mechanisms to track data usage, changes, and access history		
DP - 309	Analytics	Analytics	Platform should be capable for high-performance data processing capabilities for handling large volumes of data in real-time		



DP - 310	Analytics	Analytics	Platform should support data governance practices to maintain to ensure data quality, integrity and consistency		
DP - 311	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	It should be possible to capture all details of the channel partners including names, addresses, PAN and TAN numbers, Agent Registration Number, license details, expiry dates, status, appointment details, training details with dates, authorized users of the channel, commission etc.		
DP - 312	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	The system must have the capability to attach various flags to the intermediary id. E.g. Active agent, expired agent, transferred agent, etc.		
DP - 313	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	Once a distribution channel has been set up they should be able to log into the system through internet and perform all predefined transactions.		
DP - 314	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	It should be possible to define the access rights for channels in terms of application screens, data, reports, products, business functions / transactions, etc.		
DP - 315	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	The distribution channel should be able to access only those policies which have been sourced by them. This should be GUI driven.		
DP - 316	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	The system should be able to track the validity of the contract with the channel partner. It should allow to set-up generation of multiple alerts and escalations, prior to expiry, based on the rule set up. This should be GUI driven.		
DP - 317	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	Once the contract with the channel partner has expired, the system should not allow such channel partners to perform any fresh transactions, but should have the facility to override this check.		
DP - 318	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	Once the contract has expired, the pending transactions should be allowed to be completed.		
DP - 319	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	Once the contract has expired, the status of the intermediary must be changed automatically.		
DP - 320	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	The expiry date validation should be basis the policy sourcing date. System should not allow the future dated policy where the channel expiry date is before policy inception date.		
DP - 321	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	The system should validate the intermediary license/code expiry date with the date of receipt and should stop accepting business post expiry date.		
DP - 322	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	The system must allow to issue a policy that has been sourced earlier to intermediary license expiry. The system must allow issuance of the policy but not disburse the commission in such a case till the intermediary is active again.		
DP - 323	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	The system should allow the capability to create a customized workflow for a channel partner.		
DP - 324	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	It should be possible to change a channel partner during the tenure of a policy. It should be possible to allocate another channel partner to the sourced by the now cancelled channel partner.		
DP - 325	Intermediary & Hierarchy Related activities	Intermediary & Hierarchy Related activities	System must support a maker checker to be setup at each step.		

Functional Requirement for Surveyor Portal			Bidder Response	Bidder Remarks
Sr no	Module	Description		
SP - 1	Overview	This portal/mobile app will allow the surveyors/investigators to access the cases assigned and upload the reports/findings to be linked back to the UIIC portal/workflow to continue the processing		
SP - 2	User Login	Surveyors Authentication based on phone / OTP based / Email id/ Biometric etc		
SP - 3	User Login	Ability to trigger surveyors email with link to the portal/ app with default (automated) userid and password		
SP - 4	User Login	Users must be able to reset their passwords via a secure email link that expires after a specified time.		
SP - 5	User Login	Ability for surveyors to securely log in using multi-factor authentication to ensure data security.		
SP - 6	User Login	Ability to add new surveyors in the GC Master and map them to relevant Lines of Business (LOBs).		
SP - 7	Case Assignment Management	Ability to assign surveyors based on parameters such as geographical location, specific skill , type of survey, claim amount, categories (licentiate, associate, fellow etc), sum insured etc (Using Assignment logic such us Round Robin or any other)		
SP - 8	Case Assignment Management	Ability to assign cases to surveyors based on specific criteria, such as property type or risk category. For example, if the case is a property survey, it should be assigned to a surveyor with property survey experience. If it's a fire-related survey, it should go to a surveyor specialized in fire assessments etc.		
SP - 9	Case Assignment Management	Ability to match surveyors to assignments based on their skill sets and past experience. For instance, a marine survey should be assigned to a surveyor with marine expertise.		
SP - 10	Case Assignment Management	Ability to track certifications and qualifications of surveyors to ensure they meet the requirements for specific assignments.		
SP - 11	Case Assignment Management	Ability to automatically assign surveyors based on the category of the assignment and send notifications for underwriting / claims		
SP - 12	Case Assignment Management	Ability to auto re-assign a surveyor if the assignment is not accepted within a predefined time frame.		
SP - 13	Case Assignment Management	Ability to check the availability of surveyors before assignment to ensure timely inspections.		
SP - 14	Case Assignment Management	Ability for UIIC users (specific roles only) to manually overwrite auto-assigned cases if necessary.		
SP - 15	Case Assignment Management	Ability to ensure that auto-assigned cases follow a defined workflow for processing and tracking.		
SP - 16	Case Assignment Management	Ability to send automated notifications to surveyors and UIIC users regarding assignment updates, deadlines, and report submissions.		
SP - 17	Case Assignment Management	Ability to manage interventions/queries and associate with call to actions for any queries or additional details required by underwriters (UW) post report submission.		
SP - 18	Document Management	Ability to handle survey reports of any size without restrictions, ensuring all data can be processed.		
SP - 19	Document Management	Ability to integrate with a Document Management System (DMS) for secure storage and retrieval of documents.		
SP - 20	Integration	Ability to integrate with the Core Policy Administration System (PAS) GC for seamless data exchange and updates.		
SP - 21	Integration	Ability to integrate with third-party services for additional functionalities, such as weather data for risk assessment.		
SP - 22	Integration	Ability to send SMS or email to the surveyor with a link to accept or reject the assigned survey, ensuring timely communication and response to new assignments.		
SP - 23	Integration	Ability to integrate this app/portal for all Lines of Business (LOBs), enabling seamless communication and data exchange across various insurance categories.		
SP - 24	Reporting	Ability to work in offline mode, allowing surveyors to complete reports and upload data once they regain internet access.		
SP - 25	Reporting	Ability to upload survey reports in various formats (e.g., PDF, Word, Excel) to accommodate user preferences and requirements.		
SP - 26	Reporting	Ability to implement Optical Character Recognition (OCR) for extracting data from surveyor reports, invoices etc		
SP - 27	Reporting	Ability of using OCR to extract data from survey reports automatically, enabling automated data entry		
SP - 28	Reporting	Ability to upload assessment sheet (excel format) and display the uploaded sheet on the screen for validation, update and submission		
SP - 29	Reporting	Ability to submit survey reports, any other documents directly to underwriters or claims departments for review and processing.		
SP - 30	Reporting	Ability to create and utilize UIIC templates for survey reports to ensure consistency and compliance with standards.		
SP - 31	Reporting	Ability to download a unified survey report that consolidates information from multiple sources into a single document		
SP - 32	Reporting	Ability to provide real-time updates on survey status and findings to UIIC stakeholders.		
SP - 33	Dashboard	Ability to create customizable dashboards that display key performance indicators and important updates.		
SP - 34	Dashboard	The surveyor dashboard should display all claims assigned to the surveyor, providing an overview of current assignments and their statuses for efficient management.		

Functional Requirement for VAIS				Bidder Response	Bidder Remarks
Sr no	Module	Sub Module	Description		
VP - 1	User Login	User Authentication and authorization	Ability for the customers, distributors, employees to login into the portal to access vehicle inspect features		
VP - 2	User Login	User Authentication and authorization	Authentication based on phone / OTP based / Email id etc		
VP - 3	User Login	User Authentication and authorization	Ability to integrate APIs for real-time management of user authentication, document uploads, and vehicle assessments.		
VP - 4	User Login	User Authentication and authorization	Ability to integrate with UIIC AD to allow UIIC Employees to access the portal		
VP - 5	Damage Assessment	Manual Damage Analysis	Ability to upload vehicle-related images, such as vehicle body damage, odometer readings, RC copy etc.		
VP - 6	Damage Assessment	Manual Damage Analysis	Ability to record and upload videos of the vehicle for damage inspection.		
VP - 7	Damage Assessment	AI Damage Analysis	Ability to utilize AI algorithms to automatically assess vehicle damage through image and video analysis		
VP - 8	Damage Assessment	AI Damage Analysis	Ability to implement AI-driven tagging systems that assign unique identifier numbers to each detected damage area		
VP - 9	Damage Assessment	AI Damage Analysis	Ability to leverage AI to analyze historical data and predict repair costs based on the type and extent of damage		
VP - 10	Damage Assessment	AI Damage Analysis	Ability to automatically process upload videos of the vehicle and identify all the damages and tag individual damages with relevant images of the damages extracted from the videos		
VP - 11	Document Verification	Vehicle Verification	Ability to integrate with PARIVAHAN database to perform real-time verification of vehicle Registration Certificates (RC)		
VP - 12	Document Verification	License Verification	Ability to connect with PARIVAHAN database to validate driving licenses		
VP - 13	Document Verification	Identity Verification	Ability to integrate with Aadhaar services for secure identity verification		
VP - 14	Document Verification	PAN Verification	Ability to access external APIs for validating PAN card details example NSDL etc.		
VP - 15	Document Verification	Third-party Verification	Ability to integrate with third-party verification services		
VP - 16	User Dashboard	Status Dashboard	Ability to provide a dashboard that displays the real-time status of all claims submitted through the VIAS Portal, allowing users to track progress and identify any pending actions.		
VP - 17	User Dashboard	Activity Dashboard	Ability to monitor user activity on the VIAS Portal, showcasing metrics such as the number of logins, document submissions, and claims filed, to assess user engagement and portal usage		
VP - 18	Integration	Workflow	Ability to integrate with Middle Office Claims Management functionality to attach the Inspection report to the relevant claims / Case		
VP - 19	Integration	Workflow	Ability to integrate with Middle Office New Business functionality to auto-trigger Vehicle Inspection cases for Breakin / Rollover cases		
VP - 20	Integration	Workflow	Ability to Check and verify if an ongoing claim is available in UIIC system for the case and include in the report if present.		
VP - 21	Dashboard	Summary View	Dashboard to summarize all the cases for inspection available for the user as per hierarchy		
VP - 22	Dashboard	Summary View	Ability to assign/reassign inspection cases to the users by the supervisor		
VP - 23	Dashboard	Summary View	Ability to summarize the inspection cases as per status, date and other relevant filters/parameters		
VP - 24	Notifications	Notifications	Ability to trigger notifications to the users once the new case is available for the inspection		
VP - 25	Reporting	Pre Acceptance Inspection Report	Ability to automatically generate a Pre-Acceptance Inspection Report based on the data collected during the inspection process, including vehicle condition, damage assessment		
VP - 26	Reporting	Pre Acceptance Inspection Report	Ability to ensure that the Pre-Acceptance Inspection Report includes essential policy details such as previous policy number, renewal type, and insured details etc.		
VP - 27	Reporting	Pre Acceptance Inspection Report	Ability to ensure that the Pre-Acceptance Inspection Report contains information such as driving license details, vehicle specifications, and roadworthiness assessments		
VP - 28	Reporting	Admin	Ability for the admin to configure/update the inspection report templates from the backend - which should reflect on the PDF without any code changes		



Functional Requirement for UIIC Corporate Website			Bidder Response	Bidder Remarks
Sr no	Module	Description		
CW - 1	Home Page	The website homepage should be structured such that important information and links can be displayed.		
CW - 2	Home Page	The website home page should be designed to easily incorporate streaming video, JavaScript animations, slideshows, webcams, or other types of multimedia content. Incorporation of above should be done without the help of development team		
CW - 3	Home Page	The website home page shall also incorporate floating windows which will provide brief information on company's latest activities (campaigns, events, release of new plans). Once a visitor clicks on this window, it shall direct the visitor to the page where a detailed description is available.		
CW - 4	Home Page	The website home page shall have a search option which shall be able to search content in all the links and sub-links.		
CW - 5	Home Page	The website home page to have information on various plans, products, Latest announcement, Policy servicing FAQs, Mandatory disclosures, Careers, Citizen’s charter, Online forms, Regulator consumer education, Feedback, Glossary, Policy on Grievance redressal, Media room, Privacy policy, other requirements, Sitemap, Tenders, Vigilance etc.		
CW - 6	Home Page	Admin user should be able to add/remove content, introduce new tabs to the website without intervention of developer		
CW - 7	Home Page	The content uploaded on the internet website should be authenticated by UIIC and should be up-to-date. The content on the website should be displayed in following format: a) Primary Content b) Secondary Content c) Tertiary Content For content Updation there should be provision in pre-production/Staging environment to push content to live individually or in bulk post approval		
		The website shall download all the documents, but not limited to: a) Brochures b) Forms c) Prospectus d) Customer Information Sheet e) Miscellaneous		
CW - 9	Appearance	The website design should adhere to the branding guidelines of UIIC		
CW - 10	WCM-Content Editor	CMS support in line editing via WYSIWYG rich text editor and spell checker		
CW - 11	WCM-Content Editor	Rich Text Editor support for Microsoft Edge, Mozilla Firefox, Apple Safari, Google Chrome and Opera on all platforms.		
CW - 12	WCM-Content Editor	Editing content shall be as easy as editing in Popular Word Editor. Menu links shall be automatically generated as editors add/delete pages.		
CW - 13	WCM-Content Editor	Menus and sub-menus shall be dynamic and created, based on the page-tree as pages are added and subtracted. The webpages shall be styled entirely through CSS (Cascading Style Sheets), with clear and appropriate graphs. Once the authorized user makes any changes, the system shall be able to record those changes including time, date, user details and section of the site modified.		
CW - 14	WCM-Content Editor	The system shall support multiple languages and the content in multiple languages shall be managed from the same control panel. Add/Edit/Delete of content for multiple languages from the same page should be allowed. Please specify the support for different languages		
CW - 15	WCM-Content Editor	The system should allow inserting metadata for each page globally and for different languages.		
CW - 16	WCM-Content Editor	Please specify the content types supported out of box like: Rich Text Plain Text HTML Image File(PDF/Word/etc) Calendar Events Video		
CW - 17	Workflow & Governance	The system should allow creating workflows that can be associated with content of the website.		
CW - 18	Workflow & Governance	Workflow should include the ability to determine which roles have access to perform which actions at each step of workflow		
CW - 19	Workflow & Governance	Workflow should be highly granular, meaning that workflow could be as detailed as a specific page		
CW - 20	Workflow & Governance	The system shall provide a trigger facility to send a reminder notifying about the expiry date of the content and once the notification is sent, it shall be ensured that either the content is placed in the archive section or the expiry date is extended.		
CW - 21	Workflow & Governance	CMS provide a full revision history of changes made and who performed them		
CW - 22	Workflow & Governance	CMS should allow older versions of content to be rolled-back and promoted to the live site		
CW - 23	Workflow & Governance	CMS should provide a preview function so users can see page content before it is approved		
CW - 24	Workflow & Governance	CMS should provide a means to bulk upload content such as files and images		
CW - 25	Design & Templates	System(CMS) should provide a page building and layout environment where users can select or drag and drop from a palette of page, elements or modules to change page designs		
CW - 26	Design & Templates	System should provide out of box responsively designed templates		
CW - 27	SEO	CMS solution to ensure that Page Title, Page Summary and other critical SEO elements can be created even by casual content contributor		
CW - 28	SEO	The system shall re-write the URL’s that are search engine friendly. The re-written URL’s shall be shorter and more relevant looking links to web pages.		
CW - 29	SEO	CMS solution should identify pages that are missing critical SEO elements		
CW - 30	Social Media	The system shall integrate with social media such as Facebook, LinkedIn, X, Google+ and YouTube.		
CW - 31	Secondary Content	The secondary content on the website shall have information on events, announcements, advertisements, banners, events and occasions, media gallery and related sites.		
CW - 32	Security & Privacy Policy	Website should display the privacy statement clearly when it comes to collecting personal details/information about the visitors to the website. The privacy statement shall clearly state the purpose for which the information is being collected and its disclosure to other stakeholders, if any.		
CW - 33	Security & Privacy Policy	Ability to ensure high-risk personal information collected by the website during any e-commerce activity must be done through secure means such as SSL (Security Socket Layer) and Digital certificates.		
CW - 34	Security & Privacy Policy	The CMS system shall be integrated with Active Directory for authentication and roles based editing. Audit trails of edits, content approval, and session management are necessary.		
CW - 35	Security & Privacy Policy	The permission system shall be divisible into both user administration and group administration, allowing permission levels to be attributed to groups to which users can be added. Provide security options so users may only work on permitted pages.		
CW - 36	Security & Privacy Policy	Provide virus scanning on all uploaded content.		
CW - 37	Analytics	CMS should provide out of the box integration / ready functionality		
CW - 38	Analytics	CMS should allow marketers to determine how content publishing activity impacts site traffic		
CW - 39	Analytics	CMS should allow to determine where on the site to publish new content		
CW - 40	Analytics	CMS should allow to determine how frequently to update or create new content based on site traffic goals		
CW - 41	Analytics	The system shall support UIIC in analysing the popularity of the website and visitors behaviour pattern on the website.		
CW - 42	Analytics	The system should facilitate the view of hits separately for multi-lingual website. Analysing the visitor hits on the website should be possible by filtering the data based on certain parameters such as date range, specific page hit. The administrator shall be able to login once to view the number of hits, traffic coming from a specific search engine, keywords used on search engine, repeat and unique visitors and visitor’s state and countries. It shall also generate analytics on peak usage time during a particular day/week/month/year.		
CW - 43	Analytics	The system shall also provide a facility to generate dashboards on the website visitor’s behaviour on a weekly, monthly, quarterly and annual basis. It shall also be capable of generating detailed reports which shall be downloadable in multiple formats. The formats in which the reports shall generate shall be in the formats mentioned below but not limited to these:- - .xls - .pdf - .doc - .html - .csv with options		
CW - 44	Multilingual Support	The system should allow the website to be configured in languages as per the scheduled languages of the Government of India		
CW - 45	Document Viewer	Out of box content components like document viewer /catalog to be available that helps in previewing content without downloading content.		
CW - 46	Micro sites	The solution should allow setting up of microsites/sub sites.		
CW - 47	Mobile	Should support Adaptive page templates - shows content based on devices		

CW - 48	Mobile	Should support responsive page templates		
CW - 49	Policy Purchase	Ability for the user to browse the products and complete the online buying journey on the website without login option		
CW - 50	Policy Purchase	Ability to instantly issue the policy documents post payment and issuance		
CW - 51	Document download	User should be able to download/share the policy document from the website		
CW - 52	Claims Status Tracking	Capability for the user to track the claims status based on reference number, claim number, customer id, phone number etc.		
CW - 53	Service Request Tracking	Capability for the user to track the Service status based on SR number, customer id, phone number etc.		
CW - 54	Claim Forms / Documents	Capability to download the claim forms/additional documents, FAQs, Checklists etc. from the website		
CW - 55	Conversational Bot Support	the user should be able to interact with the conversational bot and start the available journeys from any page of the website		
CW - 56	Other Requirements	Ability to locate branches of UIIC enabled by a searchable map based on basic input fields such as PIN Code or State/city combination		
CW - 57	Other Requirements	Ability to locate network garages of UIIC enabled by a searchable map based on basic input fields such as PIN Code or State/city combination		
CW - 58	Other Requirements	Ability to locate network hospitals of UIIC enabled by a searchable map based on basic input fields such as PIN Code or State/city combination		
CW - 59	Other Requirements	The system should provide web crawler search capabilities that are configurable to collect specific content from the internet to be displayed on the website.		
CW - 60	Other Requirements	The feedback provided from website visitors shall be emailed to the designated officer mail id. The system shall be designed in such a way that the designated officer or user department shall be able to respond to the visitor in a timely manner on the e-mail id provided. The feedback given by the customer and the response given by UIIC user to be time stamped.		
CW - 61	Other Requirements	The bidder shall style all the aspects of the core functionality on the website and all the extensions shall be styled through Cascading Style Sheets. The website design shall comply with the latest web standards and this shall be flexible keeping future development in technology.		
CW - 62	Other Requirements	Ability to redirect users to other UIIC portals or links, such as agent onboarding etc.		
CW - 63	Other Requirements	Ability to integrate with GIS services for address-to-longitude/latitude conversion and map view functionality		
CW - 64	Other Requirements	The website to be professionally designed such that it provides an enriched customer experience through modern/future facing design		
CW - 65	Other Requirements	Responsive design with Look and feel of the webpages consistent across all popular browsers and platforms		
CW - 66	Other Requirements	Navigation/Menus to be improved to increase the ability to get to information easily		
CW - 67	Other Requirements	Content to be organized appropriately on the website and be available in 2 clicks		
CW - 68	Other Requirements	Website links to display relevant content		
CW - 69	Other Requirements	Website to provide search capabilities		
CW - 70	Other Requirements	Website to be WCAG compliant		
CW - 71	Other Requirements	A lighter, simpler and up-to-date utilizing standard and the latest web technologies to deliver a simpler, easier site		
CW - 72	Other Requirements	A quickly-loading low-maintenance home page and a secure site with basic user permissions and management capability		
CW - 73	Other Requirements	Support for web analytics		
CW - 74	Other Requirements	Lead generation from the website		
CW - 75	Other Requirements	Migration of existing content to the new CMS		
CW - 76	Testimonials	User should be able to submit the testimonials in a pre-defined format		
CW - 77	Testimonials	Testimonials submitted by the users should have a workflow support to allow review before being able to be displayed on the website		
CW - 78	Testimonials	Ability for the admin/CMS manager to tag testimonials on the section dedicated to testimonials		
CW - 79	Complaint	Customer should be able to raise complaints		
CW - 80	Complaint	Customer should be able to track complaints with the reference number		
CW - 81	Dropoff Management	The platform should track leads that are dropped off during the application process for follow-up.		
CW - 82	Dropoff Management	The system should analyze user engagement to identify points where users drop off in the process.		
CW - 83	Dropoff Management	The platform should send automated reminders to users who have dropped off to encourage completion.		
CW - 84	Dropoff Management	The system should collect feedback from users who drop off to understand their reasons and improve the process.		
CW - 85	Dropoff Management	The platform should provide reports and analytics on dropoff rates and trends for continuous improvement.		
CW - 86	Dropoff Management	The system should facilitate re-engagement campaigns targeting users who have dropped off.		
CW - 87	Dropoff Management	The platform should map user journeys to visualize dropoff points and optimize the user experience.		
CW - 88	Dropoff Management	The system should integrate with backend tools to manage leads and follow up on dropoffs effectively.		
CW - 89	Dropoff Management	The platform should allow customization of triggers for identifying dropoff events based on user behaviour.		
CW - 90	Dropoff Management	The system should track performance metrics related to dropoff management for ongoing evaluation.		

Functional Requirement for Quote & Proposal			Bidder Response	Bidder Remarks
Sr no	Area	Requirement		
QP - 1	Overview	Quote & Proposal module should have comprehensive functionality to support and monitor the end to end quote management process		
QP - 2	Overview	Ability to integrate with external/separate business rule engine to apply applicable rules while generating Quotes and Proposal		
QP - 3	Overview	Quote & Proposal module should also support integration with business workflow system		
QP - 4	Overview	Quote & Proposal generation functionality should support all type of products (as per the list provided by UIIC)		
QP - 5	Quote Creation	A unique quotation number should be generated for each quote and different versions should have incremental version numbers.		
QP - 6	Quote Creation	The system should have flexibility to set-up and support use of different numbering pattern for different LOB / products.		
QP - 7	Quote Creation	Ability to calculate discrete premium for coverages based on selection along with group total while generating quote and also on policy issuance		
QP - 8	Quote Creation	System should have the capability of data entry for quote creation without navigation through multiple screens		
QP - 9	Quote Version & Lifecycle Mgmt.	Ability to give a provision to generate alternative version of quote in the system, which can be readily referred to the customer for business conversation.		
QP - 10	Quote Version & Lifecycle Mgmt.	Create new versions on every material change (rated values, coverage limits, deductibles, discounts, underwriting decisions).		
QP - 11	Quote Version & Lifecycle Mgmt.	Maintain a complete lineage: parent version reference, change reason, diff summary.		
QP - 12	Quote Version & Lifecycle Mgmt.	Ability to provide version comparison (premium, coverage, exclusions, terms, rating inputs).		
QP - 13	Quote Version & Lifecycle Mgmt.	Manage quote states including : Draft → Submitted → Approved/Rejected → Offered → Withdrawn → Expired (indicative only))		
QP - 14	Quote Version & Lifecycle Mgmt.	Manage quote conditions as per the rules configured in Business Rule Engine		
QP - 15	Quote Version & Lifecycle Mgmt.	Configurable expiry rules per product/channel; ability to extend with reasons and approvals.		
QP - 16	Quote Version & Lifecycle Mgmt.	At expiry, status auto-updates and any further changes require extension or clone-to-new quote.		
QP - 17	Quote Version & Lifecycle Mgmt.	Dashboard to view the list of quotes across categories/status		
QP - 18	Quote Version & Lifecycle Mgmt.	Ability to retrieve older versions of quote and quote related communications		
QP - 19	Quote Version & Lifecycle Mgmt.	Ability to capture notes for the quotes		
QP - 20	Quote Version & Lifecycle Mgmt.	System should allow to select any version of quote to proceed for the conversion into policy		
QP - 21	Quote Version & Lifecycle Mgmt.	System should be able to suggest multiple quotes with different add-ons based on the data provided in the quote		
QP - 22	Quote Version & Lifecycle Mgmt.	Ability to show all quote version created for a client, so that all the quotes are visible to all users.		
QP - 23	Clauses and Warranties	It should be possible to capture and print user entered clause text.( placeholder to enter text)		
QP - 24	Clauses and Warranties	The system should capture details related to risk inspection report e.g. name of the agency, number, date, time, recommendation, agency fee and free text for remarks		
QP - 25	Clauses and Warranties	The system should support the attachment of warranties/clauses/conditions for different LoB / products based on pre-defined rules configured in the rule engine.		
QP - 26	Clauses and Warranties	System should support a library of clauses		
QP - 27	Clauses and Warranties	It should be possible to define mandatory and optional clauses		
QP - 28	Clauses and Warranties	It should be possible to print clauses interspersed with captured data e.g. To print IMT clause for geographical extension with the countries selected on the policy		
QP - 29	Clauses and Warranties	It should be possible to capture and print user entered clause text.( placeholder to enter text)		
QP - 30	Clauses and Warranties	The system should have a capability for document template creation to have business logic in variable tags/data e.g. If the proposer is different from the insured, income tax benefit letter to be in the name of the proposer.		
QP - 31	Clauses and Warranties	Rule based tags should be available for policy printing. e.g. If terrorism cover is chosen, the clause related should be automatically printed.		
QP - 32	Clauses and Warranties	The number of clauses and individual clause text should not be limited to fixed number of characters		
QP - 33	Clauses and Warranties	The document template should be able to print the data completely without any truncation/data loss at time of printing		
QP - 34	Clauses and Warranties	System should have capability that clauses can be edited before policy issuance which is access controlled based on roles and rights with configurability		
QP - 35	Clauses and Warranties	Clause library should be defined specific to products/risks or coverages		
QP - 36	Process Control	If any terms and conditions or premium are over-ridden by the underwriter, the same should be captured as exceptions in the quotations and should be visible to the approver of the quote.		
QP - 37	Process Control	System must store the system calculated sum-insured / premium rate / premium and over-ridden sum-insured / premium rate / premium etc. for audit trail		
QP - 38	Process Control	The system should allow editing a quotation but maintain each version separately.		
QP - 39	Process Control	The system should track the status of each quotations from the time of creation till such time it is converted to policy including renewal.		
QP - 40	Process Control	The system should track the status of policy at various stages including endorsements, renewals, etc.		
QP - 41	Process Control	All underwriting referrals should move the proposal into a specific underwriter or underwriting team work queue		
QP - 42	Process Control	The system should be capable of setting up full and quick quote workflow rules and escalation processes		
QP - 43	Process Control	System must have capability to cancel a proposal/quote and generate a cheque bounce letter.		
QP - 44	Process Control	The system should have the ability to automatically complete the tasks on certain actions. Ex: When the underwriter accepts / rejects the quote, the task to review the quote should be automatically closed.		
QP - 45	Process Control	System must have the ability to cancel quotations midway or to reject specific quote versions		
QP - 46	Process Control	Ability to identify duplicate transactions at the time of quotes/policy issuance based on parameters such as Motor Registration Numbers etc		
QP - 47	Integration with RI module	The system should exchange quotation details with reinsurance module and should provide alerts on facultative reinsurance requirement (via Integration)		
QP - 48	Risk Accumulation Analysis	The system should perform and track risk accumulation on various parameters e.g., industry type, region, individual site/location/cover level. It should generate alerts/referrals, when risk accumulations exceed predefined limits set up in the system.		
QP - 49	Risk Accumulation Analysis	The system should support defining a risk as individual risk or accumulated risk		
QP - 50	General	The system should allow the channels (e.g. agent, broker) to create, view and modify quotations based on rules and delegated authority. The delegated authority may be based on parameters such as product, risks, sum insured and premium. The business rule should be defined in rule engine.		
QP - 51	General	Quote module should be integrated with rule engine and Product configurator for the premium computation		
QP - 52	General	System should provide the configuration functionality to define which fields should be displayed for each user role.		
QP - 53	General	Every underwritten policy should have a Quote and Proposal attached to it		



Functional Requirement for Underwriting			Bidder Response	Bidder Remarks
Sr no	Area	Requirement		
UW - 1	Overview	Underwriting module should have comprehensive functionality to support and monitor the end to end underwriting process across lines of business and products		
UW - 2	Overview	System should provide the UW workbench for underwriter to review and action on referred cases		
UW - 3	Overview	The system should support STP and NSTP rule based underwriting based on pre-defined rules through Business rule engine		
UW - 4	Assignment	The system should allow automatic assignment of quotes/proposal/policies to underwriters based on predefined rules via Rule engine		
UW - 5	Assignment	Underwriter dashboard should be available for monitoring the pending cases.		
UW - 6	Assignment	The system should enable defining different pool of Underwriters based on geography, LoB, SI, Sourcing channel etc. (customizable)		
UW - 7	Authority Matrix	The system should support defining different underwriting authority / escalation matrix / workflow for quote / policy (customizable)		
UW - 8	Authority Matrix	The system should support configuration for underwriting approval limits based on parameters such as LoB, cover type, risk characteristics, underwriting amount, user group, etc. The system should allow the user to add any new parameters to validate the underwriting approval limits. This should be GUI/frontend driven.		
UW - 9	Underwriting	The system should be able to record the decisions made by the underwriter based on assumptions, discussions, etc. ( remarks, notes etc.)		
UW - 10	Underwriting	The system should give the underwriter the authority to change the underwriting decision but maintain an audit trail.( user id and timestamp)		
UW - 11	Underwriting	The system should auto-populate the clause and warranty from the quote or master table, and the underwriter should have the right to modify the clause and warranty. The updated clauses and warranties should be printed in the policy document.		
UW - 12	Underwriting	Quote details captured at the time of quotation creation should get auto populated at underwriting		
UW - 13	Underwriting	All clauses like STFI, Communicable disease clause etc to be in built in system, with u/w to have GUI for activating and deactivating.		
UW - 14	Underwriting	Declined list to validate in system before issuance, validation rights to be with underwriters through GUI with various combinations		
UW - 15	Underwriting	Free look, portability decision making matrix based on present rules using GUI by U/W or authorised personnel		
UW - 16	Underwriting	System should support creation and maintenance of Branch, role, rights and parties.		
UW - 17	Underwriting	System should have the functionality to bypass rules and rating for group products on need basis with a defined work-flow and role-rights empowerment		
UW - 18	Referral	Underwriter should have the ability to refer the risk to supervisor / senior underwriter, when the system for the New Business or Renewal is other than 'Accept' (Ex: Refer / Decline)		
UW - 19	Referral	The system should allow automatic assignment of policies to underwriters based on predefined rules. The comprehensive workflow has to be configured and facilitated to the underwriting team for the effective management of Non STP Backlog.		
UW - 20	Referral	The system should provide escalation / alerts if there is no action on a case referred to one or more underwriters. The dashboard should be available at individual level and team level for monitoring for monitoring the pending cases.		
UW - 21	Referral	System should be able to handle multiple levels of referrals/escalations (Operating Office, Regional Office, Head Office) which multiple UW users at each level		
UW - 22	Referral	Every referral should have a unique identification number for tracking		
UW - 23	Referral	The system should allow reassignment to other Underwriters for a single referral or all referrals ( e.g. an underwriter on leave should be able to reassign his task/referrals to other underwriters)		
UW - 24	Referral	The system should enable defining different pool of Underwriters based on geography, LoB, SI, Sourcing channel etc.		
UW - 25	Referral	The system should allow choosing from pool of Underwriters once the case is identified for underwriting based on criteria like work queue, geography, etc.		
UW - 26	Referral	The system should enable the underwriter to send back / forward the case to the originator of the underwriting request or forward to any other parties based on workflow rules (e.g. at completion of review, additional data required, claims decision) or through manual decision.		
UW - 27	Referral	The system should enable defining rules and number of levels of approvals required ('n' level) of underwriting approvals based on parameters like Sum Insured, LoB, Industry type, etc. This should be GUI driven. (workflow steps to capture the required information/ Sharing of information / Tracking of Proposal / Quote issuance / Policy issuance / Scrapping of Quote/ Cloning of Quote / Facility of uploading multiple proposals vide single XI)		
UW - 28	Referral	The system should enable defining criteria for a need for Risk Inspection. This should be GUI driven and configured in Rule engine.		
UW - 29	Referral	The underwriter should be allowed to overrule the criteria and decide to either conduct or not conduct Risk Inspection based the required approvals. The underwriter should also be allowed to initiate Risk Inspection process even if the system has not flagged the need for same.		
UW - 30	Referral	The system should allow for overrides to cover type, conditions, etc. by pre-defined users / user groups for stipulated period. This should be GUI driven.		
UW - 31	Referral	Underwriter having higher authority should be able to approve all alerts/exceptions up to his/her level		
UW - 32	Referral	It should be possible to add underwriting notes both in the text as well as by document upload. These should be available in future renewals of policies. Viewing access needs to be definable by user roles or skills set or system should have facility to define viewing access basis User ID. Underwriter should have the option to choose which stakeholders group can view the notes, and this stakeholder group should be parametrized and front-end GUI should be available to manage the user group.		
UW - 33	Referral	System must track after approval of a referral for any change in entered data and if found should apply the rules afresh. E.g. If the approval is for Rs 10 lakhs and the data is changed to Rs 11 lakhs, the rule must be re-triggered for approval.		
UW - 34	Referral	The system must allow to revert by email for referrals. E.g. If a senior underwriter is travelling and cannot access the system, he/she can approve/decline through email and the approve/decline status must be updated in the core system.		
UW - 35	Referral	Underwriter should be able to view the 360-degree view of the insured details example - other existing quotes, policies, claim history, loss ratio, previous underwriting comments, etc.		
UW - 36	Risk Inspection	System should provide the feasibility to define the level at which risk aggregation is to be managed. PML Calculation capability and RI adjustment based on the same is required for Property/ Engg/ Marine		
UW - 37	Risk Inspection	System should prompt for allocation of Risk Inspection team / third party based on pre-defined parameters (e.g. sum insured, industry, product, etc)		
UW - 38	Risk Inspection	The system should enable scheduling and tracking the status of Risk Inspection		
UW - 39	Risk Inspection	The system should enable capture of findings of Risk Inspection using predefined templates and allow attachment / uploading the supporting documents, pictures, etc. to either quote or to policies and populate data fields in Core System.		
UW - 40	Risk Inspection	System should have the capability to configure comprehensive workflow for risk inspection to any internal or external team		
UW - 41	Risk Inspection	The system should support allocation of job to inspection agency basis the rotation logic on pre-defined rules		
UW - 42	Risk Inspection	The system should allow a bulk upload facility (xml, xls, txt etc) to capture the status/findings etc. of the risk inspection report for multiple risks/policies.		
UW - 43	Risk Inspection	System should have capability to integrate with external applications for remote video based inspection		
UW - 44	Risk Inspection	System to have the capability to define an alert if risk inspection has been triggered already and a second referral is being initiated.		
UW - 45	Risk Inspection	Ability to capture the requirements / recommendations on risk improvement actions against each case.		
UW - 46	Risk Inspection	Ability to trigger an alert (SMS/email) to the third party vendor based on pre-defined rules		
UW - 47	Risk Inspection	System should support capturing the inspection agency fee and should be in a position to generate report after pre-defined period / rules		
UW - 48	Risk Inspection	Risk inspection report should be uploaded.		
UW - 49	Risk Inspection	System should have the ability to support Break In Insurance Inspection process		
UW - 50	Risk Inspection	System should have capability to check the accumulation against pre-defined limits across products/risks/customers.		
UW - 51	Discount(s)	Loading and Discount factors should be available for difference products		
UW - 52	Discount(s)	All kind of discount mechanism should be available at policy level.		
UW - 53	Discount(s)	All kind of discount mechanism should be available at Risk level.		
UW - 54	Discount(s)	System should support setting up of a campaign based discount		
UW - 55	Discount(s)	System should support setting up an additional discount by way of promo code at the time payment is made		
UW - 56	Discount(s)	System should have capability to import the credit score rating of individual and can utilize the same for offering discounts e.g. individual with high credit rating will get higher discounts		
UW - 57	Discount(s)	System should have the capability to offer loyalty based discount and cross selling discount e.g. customer with existing running policy will get additional discount etc.. These parameters should be configurable by UIIC.		
UW - 58	Discount(s)	Campaign based discount e.g. festival discount for all the North India customers etc.		
UW - 59	Discount(s)	Additional discount by way of promo code at the time of payment made		
UW - 60	Discount(s)	In case of multiple policy logged in for the same location automatic alert from system should come at the time of underwriting		
UW - 61	Discount(s)	System should have capability to support viewing of uploaded video files (all formats) from client or agent via their respective portals, these videos will help the underwriter to define/offer the proposal .Video shall be consumed from Document management system or any other external source		

UW - 62	Discount(s)	System should have capability to utilize claim ratio in order to offer discount while booking business		
UW - 63	Discount(s)	Loading & Discount parameters should be auto-populated based on the details captured in the proposal		
UW - 64	Risk Management	Location based aggregation should be made available at underwriting level (Location / Pincode / Client ID based aggregation for each LOB should be available)		
UW - 65	Rate Change	Ability to configure Rates by Underwriters to be reflected for calculation without the need for code change		
UW - 66	Co-insurance	Facility to handle coinsurance inward, both as leader as well as follower, with multiple coinsurers		
UW - 67	Co-insurance	The system must allow to capture details of 100% share in case of both leader and follower.		
UW - 68	Co-insurance	Facility to handle coinsurance outward-As leader as well as participant, with multiple coinsurers.		
UW - 69	Co-insurance	The system should enforce capture of Lead insurer policy number and insurer name (from master) when UIIC is follower).		
UW - 70	Co-insurance	The system must have the capability to calculate Tax for leader and follower cases. There must be an option to retain the tax in case of leader and not calculate the tax in case of coinsurance follower.		
UW - 71	Co-insurance	The system must have the capability, in case of Coinsurance leader, to calculate the commission on the 100% share or own share. This must be a choice at the policy level. The system must generate accounting entries accordingly to respective co-insurers accounts.		
UW - 72	Co-insurance	In case of co-insurance follower, the system must allow to capture whether commission is disbursed by leader. It should generate accounting entries with a status/flag ( to pay/not pay) to intermediary.		
UW - 73	Co-insurance	The system must support accounting for admin fee and capture the admin fee percentage at a system level parameter ( global variable) in coinsurance receivables/payables		
UW - 74	Co-insurance	The system must, for coinsurance-claims in case of leader, to allow payment of the full amount and generate corresponding debit/credit note to the other co-insurers.		
UW - 75	Co-insurance	The system must allow to distinguish between accounting entries for an entity (Insurance company) for co-insurance leader and follower cases.		
UW - 76	Co-insurance	Facility for generation of necessary documents like recovery letters, co-insurance statements, balance confirmation letters etc. Generation of coinsurance statements: - Coinsurer wise - Coinsurer office wise - UIIC Branch wise - Ageing reports		
UW - 77	Co-insurance	Should support Co-Insurance recovery of Claims.		
UW - 78	Co-insurance	system should support accounting of coinsurance receipts and payments		
UW - 79	Co-insurance	Facility to generate aging summary of coinsurance receivable and payable		
UW - 80	Co-insurance	system should support for calculating solvency impact as per IRDA regulation		
UW - 81	Co-insurance	system to support generating periodical statement to be sent to leader or follower for balance confirmation and settlement		
UW - 82	Co-insurance	System should facilitate coinsurance statement to be sent through mail , periodically mails triggering to coinsurers.		
UW - 83	Co-insurance	System should facilitate the reconciliation between leader statement and UIIC book related to premium and Claim.		
UW - 84	Co-insurance	All information - policy info, ETASS info should be captured in system ( basic field requirements will be shared separately)		
UW - 85	Co-insurance	System should support tagging of payments and receipts against multiple premium and claim, brokerage, transactions		
UW - 86	Co-insurance	System should facilitate netting of Reinsurance and coinsurance balances in case of FAC arrangement by lead insurer on behalf of UIIC and vice - versa		
UW - 87	Co-insurance	System should be flexible to accommodate change in tax laws and regulatory changes.		
UW - 88	Co-insurance	System should support adjustment of commission payable and coinsurance receivable in case of commission/brokerage paid by leader on behalf of UIIC and vice versa		
UW - 89	Co-insurance	Accounting of GST on coinsurance admin charges provision should be made available		
UW - 90	Co-insurance	System should facilitate to generate Various reports , aging , statements , schedules as required for MIS and audit(format will be shared when asked for development)		
UW - 91	Co-insurance	Document uploading functionality should be facilitated - against receipting and payment tagging		
UW - 92	General	Ability of the system to allow maker checker . Edit/Review rights should be access controlled and should be configurable		
UW - 93	General	Ability for underwriters to define risk parameters based on various risk factors and previous claims history etc		
UW - 94	General	System should support vessel/Hull level risk accumulation. Also to support Bulk Posting and Bulk approval		
UW - 95	General	Bulk underwriting through excel upload process should be facilitated to the user. The spreadsheet should cover all parameters required for completing the underwriting process. Also to support Bulk Posting and Bulk approval facility		
UW - 96	General	UW profile management and underwriter wise performance report should be available in the system.		
UW - 97	General	The system should be integrated with a communication system to push all communication to internal and external stakeholders		
UW - 98	General	The system should be integrated with a document management system to store and retrieve documents for the reference.		
UW - 99	General	System should allow data entry of Underwriting data as well as should also support bulk upload (through excel).		

G. Functional Requirement for Policy Admin			Bidder Response	Bidder Remarks
Sr no	Area	Requirement		
PA - 1	Policy Administration	System should be able to provide end to end Policy Administration module issue policies across LOBs and products as part of the scope		
PA - 2	KYC & Anti Money Laundering (AML)	The system should be able to track KYC and AML requirements.		
PA - 3	KYC & Anti Money Laundering (AML)	The system should trigger an alert if the KYC requirements are not met.		
PA - 4	KYC & Anti Money Laundering (AML)	To have the facility to capture UID, with validation for PAN/Aadhar, and all other acceptable documents.		
PA - 5	KYC & Anti Money Laundering (AML)	The system should be able to generate all KYC and AML related alerts / reports.		
PA - 6	KYC & Anti Money Laundering (AML)	The system should be able to integrate with KYC system (CERSAI)		
PA - 7	KYC & Anti Money Laundering (AML)	Ability to capture KYC and AML documents. This should be linked to Client ID and the details to be auto populated for every policy for that client.		
PA - 8	Policy Issuance	Ability to issue the policy document, make necessary data entries in relevant system by following adequate validations and workflow based process		
PA - 9	Master policy	The system should have the ability to create and configure master policy with plan and policy details		
PA - 10	Master policy	When a master policy is cancelled, the system should have the ability to cancel all underlying certificates. Such cancellation of certificates may be based either on the expiry / cancellation date (to support certificate level cancellations)		
PA - 11	Master policy	The system should be able to select and map the pre-defined products against the master contract.		
PA - 12	Master policy	The table of benefits to be configured against the master contract		
PA - 13	Master policy	Ability to generate a unique master contract number and should maintain version history for any endorsements.		
PA - 14	Special Contracts	The system should maintain open cover marine policies with facility to issue certificates and enter shipment details for each voyage and generate documents.		
PA - 15	Special Contracts	The system should generate alerts / referrals for special situations like shipment exceeds pre-approved limits.		
PA - 16	Special Contracts	The system should handle floater and declaration policies. It should be possible to configure special premium rating/tariff structure as well as documentation (e.g. policy conditions, wording) for such policies. Functionality to handle multi location policies		
PA - 17	Special Contracts	The system must have ability to assign single SI to multiple locations in case of floater policy. System should also have a provision to maintain Individual SI separately for each location		
PA - 18	Special Contracts	The system must have ability to limit max SI for any single location within a floater policy		
PA - 19	Special Contracts	The system should be able to issue and maintain special contracts like Open Cover, Open Policies, Marine Certificates, Declaration, Floaters and Master Policy etc.		
PA - 20	Special Contracts	The system should also support Trade Credit Policies and Extended Warranty Policies		
PA - 21	Special Contracts	The system should maintain open cover marine policies with facility to issue certificates and enter shipment details for each voyage and generate documents. To support bulk upload functionality		
PA - 22	Special Contracts	The system should generate alerts / referrals for special situations like shipment exceeds pre-approved limits.		
PA - 23	Special Contracts	The system should have ability to maintain master policy details for group insurance LOB with facility to capture insured details and risks covered. The system should map master policy to individual certificates. Also, the system should provide the excel upload facility to upload the insured details.		
PA - 24	Special Contracts	The system should handle floater and declaration policies. It should be possible to configure special premium rating/tariff structure as well as documentation (e.g. policy conditions, wording) for such policies. Functionality to handle multi location policies		
PA - 25	Special Contracts	The system should generate alerts / referrals for special situations like declaration is above specified limit.		
PA - 26	Special Contracts	The system should maintain details about bank guarantee and cash deposits. It should be able to update cash deposit balance with each premium debit/credit. It should generate alert in case of insufficient premium. The replenishment process has to be real time. The front end GUI has to be provided for configuring the BG and cash deposit. CD maintenance at master policy level. Receipt wise tagging functionality to be available		
PA - 27	Special Contracts	Must have ability to assign single SI to multiple locations in case of floater policy. System should also have a provision to maintain Individual SI separately for each location		
PA - 28	Special Contracts	Must have ability to limit max SI for any single location within a floater policy		
PA - 29	Special Contracts	The system must have capability to record declarations for all declaration based policies like Money , burglary, fire policies etc. and should support final premium computation and refund basis the declarations		
PA - 30	Special Contracts	The system must have capability to trigger rule based alerts for declarations. E.g. Declarations not received within a pre-defined number of days or declaration exceeding the sum insured.		
PA - 31	Special Contracts	System must have the capability of triggering documents and alerts/reports based on predefined rules. E.g. ( For a project policy near expiry, a renewal advice may be generated)		
PA - 32	Special Contracts	The system must trigger an alert if the Bank guarantee (BG) booked premium is not paid by the client 'X' days before the end of BG period.		
PA - 33	Special Contracts	System must show the balance SI in case of a marine open policy which has multiple certificates issued.		
PA - 34	Special Contracts	System to trigger alerts if no certificate data is received for pre-defined number of days e.g. in Marine Open Policies / Covers		
PA - 35	Special Contracts	The system must support for auto policies issued with NCB on declaration		
PA - 36	Special Contracts	To generate the letter to the client and previous insurer.		
PA - 37	Special Contracts	To manually update/upload the confirmation data based on response received for previous insurer and process basis rules using GUI interface. E.g. 1) To change NCB status as confirmed where the confirmation NCB is same as policy. 2) To action on cases where confirmation NCB is different from policy NCB basis pre-defined rules and - 2.1 To suspend own damage benefits under the policy and generate letter to client for NCB wrong declaration forfeiture. 2.2 To create an endorsement proposal for NCB recovery and generate letter to client.		
PA - 38	Special Contracts	To process incoming request for incoming NCB confirmation from other insurers basis rules and generate output in form of letter/bulk extracts. Also auto trigger of email to insurance company in their registered email id.		
PA - 39	Special Contracts	To process and generate NCB reserving letter on sale of a vehicle/transfer endorsement basis rules.		
PA - 40	Special Contracts	To support capturing dual values for NCB, 1) Basis NCB entitlement as per India Motor Tariff 2) Basis NCB protection add on cover.		
PA - 41	Special Contracts	The system must support health / GPA policies with instalment facilities. Special requirements for illustration purpose are briefed below -		
PA - 42	Special Contracts	Should be configurable/captured at defining the product, setup of master policy or booking of policy/certificate		
PA - 43	Special Contracts	System to have option of policy or Master Policy with Child Certificates		
PA - 44	Special Contracts	Date of charge of first instalment premium to be taken as Policy/Certificate inception date		
PA - 45	Special Contracts	Facility of instalments at Policy / Certificate Level e.g. monthly, quarterly, half-yearly etc.		
PA - 46	Special Contracts	Differential instalment amounts e.g. different instalments for first three months and different for next nine months		
PA - 47	Special Contracts	Policy/Certificate to be booked for 1 year with an option of automatic renewal on expiry		
PA - 48	Special Contracts	Post automatic renewal same / different treatment to be given for various rules as for new Policy/Certificate e.g. instalment period / due dates remain unchanged but differential instalments may not be applicable and instalment premium to be equal to last instalment on fresh policy. Rules to be build for change in premium due to age band change/ plan change etc.		
PA - 49	Special Contracts	Lapsation of policy if any instalment is not received on or before instalment due date.		
PA - 50	Special Contracts	Re-instatement of a lapsed policy from the instalment due date keeping the Instalment Schedule / Expiry Date unchanged provided instalment is paid within a grace period, say 15 days, from the instalment due date		
PA - 51	Special Contracts	Full instalment premium received should be booked as premium irrespective of date of receipt i.e. before or after (within grace period) instalment due date		
PA - 52	Special Contracts	All lapsed policies / certificates where re-instatement doesn't happen in grace period to be marked either expired or suspended		
PA - 53	Special Contracts	Claim reported during the lapse period, should be allowed but kept in suspense/suspended state and further processing should be based on re-instatement or expiry of policy		
PA - 54	Special Contracts	The system must support backdated updating of declarations/information received after the policy expiry date with exceptional approval. Audit trail should be maintained.		
PA - 55	Special Contracts	The system should support cumulative bonus under specific policies (e.g. PA)		
PA - 56	Special Contracts	Special provisions for extended warranty product		
PA - 57	Special Contracts	The system must support specialised products with deferred inception (E.g. Extended Warranty), with various options for calculation of GST and issuance		
PA - 58	Special Contracts	Park at proposal stage at the time of sourcing and calculate GST and RI at issuance on the deferred inception date.		
PA - 59	Special Contracts	Park at the proposal stage at the time of sourcing, but calculate GST immediately at receipting and calculate RI at issuance on the deferred inception date.		
PA - 60	Special Contracts	Issue policy/certificate with inception date in the future with dummy RI setup and adjustment of RI through a batch when actual RI details are setup.		
PA - 61	Special Contracts	System must support generation of an itemized invoice and must update the invoice reference number on the respective proposals. E.g. Under extended warranty product, an invoice is required for multiple child certificates and this invoice reference number is required to be updated at child certificate proposal to indicate generation of invoice against respective child certificate.		
PA - 62	Special Contracts	The system must allow to capture invoice reference number on receipting and must tag the money with respective proposals and allow issuance		



PA - 63	Special Contracts	Affinity channel business require the system capability on the following key areas. <ul style="list-style-type: none"> <li>o Policy issuance should be automated and integrated with the affinity partners.</li> <li>o Policy issuance has to be communicated to the affinity customer through SMS or EMAIL</li> <li>o Policy data should be stored in the system with an unique id for the claim processing and the customer servicing.</li> <li>o API's should be provided to enable functionality on portal to the affinity partner to initiate the issuance and claim registration process and should grant authority to affinity partner to process the low ticket claims.</li> <li>o Instant policy issuance and claims processing should be available for the affinity channel.</li> </ul>		
PA - 64	Cancellation	Cancellations may be initiated either by the customer or by the insurance company or by the system based on pre-defined rules.		
PA - 65	Cancellation	The system should enable definition of rules for triggering automatic cancellation.(e.g. non-realization of premium payment - in case of instalment). This should be GUI driven.		
PA - 66	Cancellation	Calculation of cancellation premiums could be based on any mathematical criteria (e.g. pro-rata basis, short-period, flat fee, or no refund).The logic should be defined in the rule engine.		
PA - 67	Cancellation	The system must allow to cancel the policy from current date or from back date/future date.		
PA - 68	Cancellation	The system should capture the reason for cancellation.		
PA - 69	Cancellation	It should be possible to generate and print pre-defined set of documents such as policy cancellation and refund letter.		
PA - 70	Cancellation	The system should be able to process the refund credit by any of the methods such as funds transfer etc.		
PA - 71	Cancellation	The system must ensure refund premium is not more than booked premium.		
PA - 72	Cancellation	The system must alert if the cancellation date is before effective date of endorsement or claim registered/processed.		
PA - 73	Cancellation	The system should have the facility for tracking the documentation. It should allow cancellation after receipt of mandatory documents.		
PA - 74	Cancellation	When a master policy is cancelled, the system should have the ability to cancel all underlying certificates. Such cancellation of certificates may be based either on the inception / expiry / cancellation date.		
PA - 75	Cancellation	System must have capability to cancel any policy/individual certificate of the master policy.		
PA - 76	Cancellation	It should be possible to communicate the cancellation through any of the modes of communication such as email, snail mail, fax, SMS, WhatsApp		
PA - 77	Cancellation	The system should be able to process the refund credit by any of the methods such as funds transfer, cheque, RTGS, etc.		
PA - 78	Cancellation	System should enable to compute cancellation charge / minimum premium to refund based on LoB, policy type, etc. This logic should be defined in the rule engine.		
PA - 79	Cancellation	Reverse the commission paid on policies / endorsements when the policy / endorsement is cancelled based on mathematical formula. This logic should be defined in the rule engine.		
PA - 80	Cancellation	When policy/endorsement is cancelled due to Cheque Dishonour, letter to be issued to the insured to recover the bank charges + other charges + stamp fee.		
PA - 81	Cancellation	System to have the capability to check for claim on policy and calculate refund based on pre-defined rules.		
PA - 82	Cancellation	The system must allow to configure pre-defined rules for refund to be in the same method through which the premium was collected.(E.g. Premium collected through Credit card should mandate the refund through the credit card.)		
PA - 83	Cancellation	System must be able to suspend transactions ( policies) based on pre-defined rules ( E.g. Agent cheque bounce case) and reinstate all the transactions with a replacement receipt reference number. The system should also generate letters to in such cases based on pre-defined rules. E.g. Letter to intermediary.		
PA - 84	Cancellation	System should support processing of refund in the name of payer of the receipt / insured / third party under the pre-defined rules / users		
PA - 85	Cancellation	The policy number generated in the core system should be referred to in the peripheral system, multiple policy numbers should not be generated.		
PA - 86	Cancellation	The system should provide the capability to maintain the high volume insured data, Group Health Insurance policy data, and Crop insurance data. Also, the data upload process time should be minimal. The de-dupe and validation should be checked for this data.		
PA - 87	Cancellation	The system should have the capability to process the cheque dishonour functionality end to end.		
PA - 88	Cancellation	In case of invalid customer data is captured during the New issuance then the system should identify and create the case and assign the activity to relevant account manager to get it fixed by coordinating with the customer. Example: If the motor policy is issued with the dummy registration number then the system should validate and create a workflow to fix the data issue.		
PA - 89	Policy Lapsation	The system should enable definition of rules for triggering automatic lapses.(e.g. non-receipt of premium payment). This should be GUI/frontend driven		
PA - 90	Policy Lapsation	The system should capture the reason for lapse.		
PA - 91	Policy Lapsation	The system should generate lapse notice to customer.		
PA - 92	Policy Lapsation	When a master policy is lapsed, the system should have the option to lapse all underlying certificates.		
PA - 93	Policy Lapsation	The system must allow to lapse a policy and based on pre-defined rules, some of which may be defined at a product level as captured in Rule Engine		
PA - 94	Policy Lapsation	Event based, trigger based, batch based functionality basis defined rules should be available for processing the lapse cases.		
PA - 95	Reconciliation	The system should provide the comprehensive reconciliation process to identify the pending policy issuance, balance premium collection and Bank Reconciliation.		
PA - 96	Fraud Control	The systems should be able to support the computation of a fraud score based on predefined ratings/weightings of questionnaire responses/proposal and all other data captured. Some examples are : Break in insurance, IDV deviation, Based on age bands, Capital SI in multiple of monthly/annual salary, Claims historyBreak in insurance, IDV deviation, Based on age bands, Capital SI in multiple of monthly/annual salary, Claims history		
PA - 97	Fraud Control	The system should allow addition and modification of these ratings/weightings using a GUI.		
PA - 98	Fraud Control	Ability to let the underwriter/user flag the insured when fraud is suspected. This flag to alert the users when any other user tries to process another transaction involving the insured (Ex: Issuing a quote for a new policy/renewals, adding the person as a claimant etc.)		
PA - 99	Fraud Control	Renewal notice should include the claims processed during the previous policy cycle; this will help to identify the fraud claim settlement.		
PA - 100	General	System should have the ability for maker - checker facility for policy admin activity enabled through workflow		
PA - 101	General	The system should provided the functionality to process the bulk endorsement.		
PA - 102	General	The system should have provision to store OEM policy number in the core system for the reference.		
PA - 103	General	System should have full support for the grievance module for external ( grievance assigned by IRDA) as well as internal grievances , there should be user defined workflow and SLA mechanism for the same.		
PA - 104	General	System should capable to transfer policy and claims and any other information from one branch/UIIC hierarchy to another branch/UIIC hierarchy		
PA - 105	General	System should be able to integrate with external system/3rd party systems for validation/authentication purposes		

Functional Requirement for Servicing and Endorsement Module			Bidder Response	Bidder Remarks
Sr no	Area	Requirement		
SM - 1	Overview	Servicing module should have comprehensive functionality to support end to end process of customer servicing, policy servicing and endorsements		
SM - 2	Servicing & Endorsements	It should be possible to do endorsements on policies, master policies, open covers, open policies, Certificates, Floaters, Declarations, existing in the system. The system to retain the original data version		
SM - 3	Servicing & Endorsements	It should be possible to do all types of endorsements inclusive of but not limited to the following (these should be managed through a GUI for ease of customization and changes). Refer Annexure 27 for category wise Endorsement list for details. -- Increase/ decrease in sum insured, limits, deductibles -- Risk addition/deletion -- Cover addition/deletion -- Change in customer details -- Policy cancellation -- Policy reinstatement -- Mistake correction, after policy issue -- Change in engine number, chassis number, registration number, financier -- Change in policy terms and coverage, including risk covered, ab-initio or as endorsement		
SM - 4	Servicing & Endorsements	The system should be able to define standard sets of Endorsement Types		
SM - 5	Servicing & Endorsements	The system should generate endorsement schedules. The system should be able to generate policy schedule/certificates for particular endorsements.		
SM - 6	Servicing & Endorsements	The system should maintain all versions of policy after/before endorsements. The system should retain images of all versions of policy documents.		
SM - 7	Servicing & Endorsements	Ability to reconstruct/adjust the changes in a policy at any given time to accommodate changes relating to previous periods.		
SM - 8	Servicing & Endorsements	Standard wordings and narrations in the system that can be edited		
SM - 9	Servicing & Endorsements	Ability to provide the history of all endorsed policies in a certain period		
SM - 10	Servicing & Endorsements	Ability to have an effective date for processing any endorsement being captured in the schedule.		
SM - 11	Servicing & Endorsements	Ability to cancel policies and compute any refund premium.		
SM - 12	Servicing & Endorsements	Ability to generate various endorsement, e.g. Nil, addition, cancellation, reduction, etc.		
SM - 13	Servicing & Endorsements	Ability to cancel a policy with or without refund of premium		
SM - 14	Servicing & Endorsements	The system should provide a comprehensive audit trail for all endorsements, capturing user actions, timestamps, and changes made to the policy.		
SM - 15	Servicing & Endorsements	The system should allow for conditional endorsements based on specific criteria, such as risk assessments or changes in customer circumstances.		
SM - 16	Servicing & Endorsements	The system should allow for the automatic generation of endorsement letters to clients, detailing the changes made and their implications.		
SM - 17	Servicing & Endorsements	The system should allow for bulk endorsement processing, enabling users to apply changes to multiple policies simultaneously with minimal input.		
SM - 18	Servicing & Endorsements	The system should allow for real-time notifications to clients regarding policy changes, endorsements, or important deadlines via email or SMS.		
SM - 19	Servicing & Endorsements	The system should enable tracking of customer feedback related to policy servicing and endorsements		
SM - 20	Servicing & Endorsements	System should enable computation of change in premium based on either the start date of the current policy or effective date of endorsement determined by pre-defined rules including by product, channel, role, etc. The computation logic and business rules has to managed in the rule engine.		
SM - 21	Servicing & Endorsements	The system should be able include pre-defined/non-standard clauses to be printed in the endorsement schedule.		
SM - 22	Servicing & Endorsements	The system should re-check for reinsurance requirements and risk accumulation during endorsement processing.		
SM - 23	Servicing & Endorsements	The system should allow endorsements on expired policies with appropriate authorizations and warnings. It must validate that the effective date of the endorsement is on/before the expiry date of the policy.		
SM - 24	Servicing & Endorsements	The system should support initiations of endorsements by different users groups, customer/agent/broker/dealer/bank partner/GIC personnel, etc. The portal should be provided to these stakeholders to process the non-premium endorsement.		
SM - 25	Servicing & Endorsements	If more than one endorsement is processed for a single policy, it should be possible to generate a single endorsement document with all endorsements listed chronologically.		
SM - 26	Servicing & Endorsements	The system should generate appropriate accounting entries for all endorsements.		
SM - 27	Servicing & Endorsements	The accounting entries should be triggered on to the uiic systems by integration with accounting module and relevant data entries are stored/passed		
SM - 28	Servicing & Endorsements	System should allow for out of sequence endorsements across all lines of business and products. The system should roll back the endorsements; apply the endorsement from the back date and re-apply the subsequent endorsements. This endorsement should be authority driven and only authorized users should be permitted to make this change.		
SM - 29	Servicing & Endorsements	Must have ability to backdate policy endorsements, within authority level definitions		
SM - 30	Servicing & Endorsements	At time of endorsement; the policy data should be available for user to modify and keep in a proposal/quote state.		
SM - 31	Servicing & Endorsements	System to have capability to allow adjustment premium to be captured after end date of policy		
SM - 32	Servicing & Endorsements	System to have capability for alerts for declaration policies at regular intervals when declaration date is near/passed.		
SM - 33	Servicing & Endorsements	Endorsement schedule should be generated and pushed to the relevant stakeholder through communication system and document should be stored in the document management system for the future reference.		
SM - 34	Servicing & Endorsements	System to have capability for batch endorsement process or upload data for endorsements/cancellations. Excel upload process should be available for the processing the bulk endorsement.		
SM - 35	Servicing & Endorsements	System to have capability to change intermediary after policy issuance; to have an impact on accounting		
SM - 36	Servicing & Endorsements	System should have capability that validation checks will remain during endorsements. ( alert for over 1crore, SI was less but has now crossed 1Crore, the alert should be triggered).This validation check should be configured in the rule engine.		
SM - 37	Servicing & Endorsements	Single screen for all type of endorsements for the policy		
SM - 38	Servicing & Endorsements	At time of endorsement, the system should have capability to generate a quote based on the differential premium to be collected and subsequently convert this quote/proposal to policy endorsement when money is received.		
SM - 39	Servicing & Endorsements	System to have capability to maintain the booked rate for a future date policy issued before rate revision (rate with which the policy is issued in system) for a defined list of endorsements.		
SM - 40	Servicing & Endorsements	The system should have the capability to refer to the latest contact details for all policies/endorsement/renewal notice/letter etc. for printing		
SM - 41	Servicing & Endorsements	System to ensure that while calculating the policy expiry, leap year to be considered.		
SM - 42	Servicing & Endorsements	System to have capability to calculate endorsement premium for leap year ( 366 day basis)		
SM - 43	Servicing & Endorsements	System to have capability to distinguish a financial and non-financial endorsement. For a non- financial endorsement, if a rating parameter is changed, system should block the endorsement.		
SM - 44	Servicing & Endorsements	The system should have capability to show endorsement premium computation on the endorsement schedule. E.g. Under a group policy,mid-term multiple additions/deletions under the same endorsement		
SM - 45	Servicing & Endorsements	The system must have the capability to define different role authorisations for an endorsement on a policy where a claim is already reported		
SM - 46	Servicing & Endorsements	The system must allow to do an policy issuance/ endorsement/ cancellation and give option to the user if documents are to be re-sent to customer/intermediary or not with reason.		
SM - 47	Servicing & Endorsements	The core endorsement service has to be exposed to the internal entity and external entity via ready to use API's to facilitate the endorsement from other applications.		
SM - 48	Servicing & Endorsements	The system should provide the facility to exempt the tax, subject the permission defined for the role.		
SM - 49	Servicing & Endorsements	Ability of the system to Capture from List of Values (LOV) reasons for certificate cancellation.		
SM - 50	Servicing & Endorsements	All these endorsements must have the associated accounting entries to be triggered to UIIC accounting module ( both negative and positive, as applicable).		
SM - 51	Servicing & Endorsements	Ability to handle capturing certificate details through uploading of motor certificates from an excel document and printing of bulk motor certificates.		
SM - 52	Servicing & Endorsements	The system should support integration with external verification services to validate policyholder information and reduce fraud risk during certificate issuance.		
SM - 53	Servicing & Endorsements	Supports Auto endorsement, Out Of sequence Endorsement, Endorsement Undo , Endorsement Redo		
SM - 54	Auto-initiated Endorsements	Auto policy cancellation for cheque bounce, auto generation of letter to defined parties, snail and digital. MIS to be generated for the same		
SM - 55	Auto-initiated Endorsements	In case of a total loss claim the system must automatically cancel the policy		
SM - 56	Auto-initiated Endorsements	System must allow to cancel select coverages during the policy life cycle.		
SM - 57	Reminders	Ability to generate reminders for the cases which are nearing TAT for closure.		
SM - 58	Reminders	Ability to customize the TAT for different categories of the Endorsements so that the reminders are triggered as per the business requirements		
SM - 59	Reminders	The system should provide configurable escalation paths for reminders, allowing managers to receive alerts if endorsements or claims are not processed within specified timeframes.		
SM - 60	Reminders	The system should allow users to set custom reminders for policy renewals, endorsements, and other important dates, with options for recurring reminders.		
SM - 61	Customer Query addressal	All client policies to be viewed on a single screen including the performance in terms of loss ratio, premium status, policy status etc.		
SM - 62	Customer Query addressal	Make single screen to show 360 client info view. (All policies, Claims, contact view etc.)		

SM - 63	Customer Query addressal	Ability to query client details as per various parameters.		
SM - 64	Customer Query addressal	Ability of the system to enable Query's based on various parameters e.g. policy number, vehicle number etc		
SM - 65	Customer Query addressal	Ability of the system to navigate you to the specific screen. E.g. Directly take you to policy issuance screen from the query screen.		
SM - 66	Customer Query addressal	Enable advanced search capabilities, allowing users to filter queries based on multiple criteria, such as date ranges, policy types, and claim statuses.		
SM - 67	Customer Query addressal	The system should support exporting query results to various formats (e.g., Excel, PDF) for reporting and analysis purposes.		



Functional Requirement for Claims Module			Bidder Response	Bidder Remarks
S. No	Area	Requirements		
CM - 1	Overview	Claims module should have comprehensive functionality to execute the end to end workflow driven claims process across products and lines of business		
CM - 2	Overview	Ability to allow all relevant parties to self service available through a variety of communication channels such as but not limited to call centre, portals, mobile, SMS for claim status and claim intimation/FNOL.		
CM - 3	Overview	The system should support all Lines of business /peril/claims type/incident type for claims		
CM - 4	Claim Intimation	System should allow claim intimation to be exposed as API to partner and customers. Partner and customers should be able to intimate claim through the portal/app		
CM - 5	Claim Intimation	The intimation of the first loss may be done either by the policy holder, claimant or any party such as car garage, hospital, intermediate etc. It should be possible to record the details of the person intimating the loss and create a unique claim id.		
CM - 6	Claim Intimation	A duplication check of the claim should be performed at the time of intimation to prevent duplicate claims from being processed.		
CM - 7	Claim Intimation	System should allow recording a claim irrespective of whether valid policy exists in the system or not (orphan claims).		
CM - 8	Claim Intimation	It should be possible to identify the validity of a claim based on but not limited to Policy period, Incident date, Incident type etc.		
CM - 9	Claim Intimation	There should be a provision to set up validations and rules on the questions within the questionnaire. This will be done with Business rule engine		
CM - 10	Claim Intimation	It should be possible to allocate and initiate automatic communication workflows to third party service providers such as Towing services, Garages/ repairers, TPAs, Hospitals and Loss Adjustors/Surveyors/investigators etc.		
CM - 11	Claim Intimation	Ability of Automatic appointment of claim intermediaries based on any parameters like Loss amount/Threshold limit fixed by the company.		
CM - 12	Claim Intimation	System should support preauthorization/ cashless and reimbursement health claim processing (in case claims are managed in-house as well)		
CM - 13	Claim Intimation	Ability to add/update Nominee details for the claims		
CM - 14	Claim Intimation	Premium payment realization, (64 VB confirmation and validation during entire life cycle of claim)		
CM - 15	Claim Intimation	The system should permit association of multiple claims to a policy/ perils. For different loss dates and for different coverages		
CM - 16	Claim Intimation	There should be a provision to set up different types of claim questionnaires depending on the asset type and liability type. Based on the claim type/Lines of business /peril/claims type/incident type the right type of questionnaire should be launched for recording the details.		
CM - 17	Claim Intimation	The system should allow recording, tracking, managing and reporting of claims against catastrophe claim type. The claims process may be modified for catastrophe claims. E.g. Due to high volumes, additional resources may be deployed, fast-track may be done.		
CM - 18	Claim Intimation	System should generate pop up message for expired contract / inactive vendor.		
CM - 19	Claim Intimation	In case of any claim for any insurance product , based on the location of the incident and the asset involved, the system should offer facility to identify if any party can be directed to a specific supplier network through GIS(Geographical Information System) capabilities e.g. repair network of garages etc.		
CM - 20	Claim Intimation	There may be multiple claimants under one incident under one or more coverage's.		
CM - 21	Claim Intimation	There should be well defined and user configurable logic, with the use of GUI, for appointment of service providers based on rules and workflows.		
CM - 22	Claim Intimation	The system should be able to identify possible service providers near the loss site and intimate via the preferred notification method e.g. web portal, emails SMS etc to them for appointment and instruction as service provider.		
CM - 23	Claim Intimation	The system should track cycle times and raise appropriate alerts and escalations if they are not met. Escalation management on the basis of TAT / Quantum /event etc.		
CM - 24	Claim Intimation	The system should be able to define a claim status which can be modified automatically throughout the system		
CM - 25	Claim Intimation	Must allow registration of claims even after expiry of the policy provided date of loss falls within the policy period; policies issued on claims made basis		
CM - 26	Claim Intimation	Must provide facility to report claims on products which have been withdrawn until the policy expiry date		
CM - 27	Claim Intimation	Must provide a facility to register orphan claims[e.g. motor third party] (court summons are received without policy details) and subsequently convert such claims to regular claims once policy particulars are known		
CM - 28	Claim Intimation	The system must support automatic claim intimation and processing in case of policies (such as flight delay etc. where information as received from third party would trigger intimation and auto processing of claims)		
CM - 29	Claim Intimation	Supports claim creations through uploads/bulk upload via templates/excels		
CM - 30	Claim Intimation	Supports preauthorization cashless and reimbursement health claim processing		
CM - 31	Claim Data entry	System should allow data entry of claims data as well as should also support bulk upload (through excel).		
CM - 32	Claim Data entry	The system should support authority driven data entry by customers / banks / back office through web applications / Point of Sales / Mobile Devices		
CM - 33	Claim Data entry	The system should allow integration with Surveyor Portal to fetch documents/details related to investigation reports / assessment reports, etc.		
CM - 34	Claim Data entry	The data entry for claims screens should be configurable for each line of business/peril/claims type/incident type/ channel. The fields on various screens should be hidden or made mandatory as required.		
CM - 35	Claim Data entry	The system should support maker-checker validation at each business defined stage of data entry / claims processes. System should validate the rules / logics / validations provided by business users.		
CM - 36	Claim Data entry	System should support data capture and validate data quality through validations and integrity checks as rules and managed using GUI. This functionality should be GUI driven for definition, execution and maintenance of the rules.		
CM - 37	Claim Data entry	They system should allow direct upload of claims data from Business partners. System should also support bulk upload (excel).		
CM - 38	Claim Data entry	If a policy has been issued, then the system should pull data from the policy module and pre-populate claims module fields.		
CM - 39	Claim Data entry	The system should support attachment and upload of external documents in all types of formats such as images, MS word and Excel documents, PDF files etc., with claims. The document should be managed in document management system.		
CM - 40	Claim Data entry	The system should capture details related to specialized reports such as investigation reports / assessment reports, etc. and all the reports should be made available in the core system for the reference.		
CM - 41	Claim Data entry	The system should allow dynamic drop downs in the data entry screens.		
CM - 42	Claim Data entry	The system must support the capability to add file notes to the claim in a free text format. These entries once submitted cannot be edited or deleted. They may be hidden by specific roles and only viewed by certain designated authorized roles. The GUI should be provided configure the roles.		
CM - 43	Claim Data entry	The system should be able to recognize exceptions where claims process requirements were not fulfilled and an alert to be generated. The alert may be a work item in a queue or email/SMS etc.		
CM - 44	Claim Data entry	The system should have the capability to link to and perform verification/validation of data with Third Party databases (stolen vehicles) and TPA's,All third party vendors TPA, ETASS, IRDAI etc		
CM - 45	Claim Data entry	Ability for the claim to be booked on either on master or child policies		
CM - 46	Claim Data entry	The system must capture claim details per feature (details including reserves and payments for coverage e.g. own damage, third party). For a different claimant under the main claim, a new feature would be created.		
CM - 47	Claim Data entry	KYC documents to be captured for each claimant.		
CM - 48	Claim Data entry	System should have functionality wherein documents uploaded by the surveyor should be automatically filled in the assessment sheet on the claims system		
CM - 49	Claim Data entry	System to allow upload of data to process multiple claims for policies/certificates of different customers.		
CM - 50	Claim Data entry	Claims module should support booking a bulk claim against master policy for number of small claims and allow upload of details of clubbed claims as an excel, image, pdf etc. for audit trail		
CM - 51	Claim Documents	The system should facilitate tracking of receipt of all documents and also outward of all claim documents i.e. inward / outward process management		
CM - 52	Claim Documents	The document should be visible from the transaction screens and subject the role rights assigned to view that particular document.		
CM - 53	Claim Documents	There should be a record of correspondence with any contacts including claimants and service providers (example: Garage / Adjustor / lawyer / intermediary / hospitals / surveyors) and other parties involved.		
CM - 54	Claim Documents	Storing of claim documents from claimant/ intermediary/ surveyor provider/ Claim Handler / Hospitals at time of registration to various stage of claim. Along with audit trail, Indexing /tagging of the documents.		
CM - 55	Claim Documents	Ability to integrate with DMS to upload the document along with any document collecting interface which may be in use for documents submission (For E.g. web portal)		
CM - 56	Claim search and view	It should be possible to search a claim by various parameters as mentioned below but not limited to claim no., name, policy number, car registration no., cheque number, contact details, Examiner name / id, Settling office, TPA claim no., Client claim no., Insured account number, Loan account no., eng. No., chassis no., case ID no. (non-exhaustive)		

CM - 57	Claim search and view	<p>In viewing the claims details it should also be possible to view the following information:</p> <p>Details of underlying policies  Policy coverage's e.g. co-insurance details  Policy terms and conditions (including deductible, co-payment )  Endorsements done  Past claim history on one single screen  Underwriting notes and special underwriting condition/clauses  Exceptions and overrides  Claim payments made  Authorisations  Fraud control triggers,  Reserving  Premium payment realization,  Scanned documents/images which are attached to policy, to current claim or any previous claim.  Files notes  Revision history - specific transaction codes to activities such as Reserve updates, Payments etc  Channel (relation e.g. broker, corporate client, etc)  Closed file notes</p>		
CM - 58	Claim search and view	<p>System should enable viewing of:  Current claim status  All customer communications  Hospital Tariffs  Claim processing summary sheets  Audit trail of all transactions</p>		
CM - 59	Claim search and view	Enable viewing status of claims: Notification, registration, under survey, interim payment, revision, final payment, repudiation, closing and reopening of claims		
CM - 60	Claim search and view	System should track the TATs		
CM - 61	Claim search and view	System should generate alerts for delays		
CM - 62	Claim search and view	Allows retrieval of all policy documents including back paper / endorsement at the time of claims processing		
CM - 63	Claim Allocation	System to provide the buckets for each claim processor to access their cases from the single dashboard along with Status		
CM - 64	Claim Allocation	Claims should be allocated to a claim handler for processing based on rules using the following parameters (but not limited to) Business user type, Channel type, Risk covered, sum insured, Lob, Perils, Rating factors, Financial authority based allocation, any other system captured data and any combination of listed parameters etc.		
CM - 65	Claim Allocation	System should support allocation of claim basis Financial authority of UIIC (sample of which is provided in the RFP Annexure PART B)		
CM - 66	Claim Allocation	The system should support multiple methods of allocation of work items to different departments and individuals, such as round robin, random, based on agent experience and efficiency, work load, etc.		
CM - 67	Claim Allocation	The system should also support allocation of work items to group queues from which individuals can pick work items		
CM - 68	Claim Allocation	The system should also support allocation of work items to group queues from which a supervisor should be able to assign work items to individual team members manually		
CM - 69	Claims estimation	System should allow creation of initial reserve either manually or to be auto populated basis pre-defined logic/rule		
CM - 70	Claims estimation	Estimate must be created based on business defined rules. This should be recorded as “standard estimate / initial advice”.		
CM - 71	Claims estimation	System should calculate "standard estimate / initial advice" as soon as claim is registered, Reserve creation should be based on the product / cause of loss along with various rules and validations. If there is no policy found/attached, it should be in suspended mode and should not generate the accounting entries. As soon as the status is changed to open, the claim reserve entries must be generated.		
CM - 72	Claims estimation	System should have provision to create reserve for indemnity and expense heads separately.		
CM - 73	Claims estimation	The system should have the capability to create a secondary estimate (real estimate) based on information received from any party based on pre-defined threshold.		
CM - 74	Claims estimation	The secondary estimate may be revised upwards or downwards from time to time between the claim intimation and claim payment. The revision history should be maintained with proper audit trails.		
CM - 75	Claims estimation	Ability to automatically update the case estimate/assessment based on predefined data capture (Data may be captured from the Third Party system).		
CM - 76	Claims estimation	The secondary estimate should be automatically adjusted after a partial claim payment is made and a new estimate amount should be given by the system which may be accepted or modified by the user. The history should be stored.		
CM - 77	Claims estimation	The system should be able to generate an intimation to the reinsurance department, based on predefined rules which include ,when an estimate appears to breach a reinsurance limit		
CM - 78	Claims estimation	The system should not allow any further partial payment which will exceed the secondary estimate and able to manage the flow for different products		
CM - 79	Claims estimation			
CM - 80	Claims estimation	Auto interest calculation on delayed settlement of claims. Interest rate should be configurable and editable. In case of edit option the workflow should be triggered for the validation. TP claim reserve update: The system should be able to update the outstanding reserving automatically each month for the increased interest liability		
CM - 81	Claims assessment	The system should calculate the settlement amount by taking into account following indicative parameters : Sum insured limits, underinsurance, excess/ deductibles, (voluntary & compulsory), depreciation (auto calculated), perils covered, GST/TDS, adjustment of reinstatement premium wherever applicable		
CM - 82	Claims assessment	System should have functionality during claim settlement, NCB Recovery endorsement/Reinstatement /Policy cancellation should be passed automatically and amount has to be deducted from the claim amount		
CM - 83	Claims assessment	The system should allow the assessor to view all the documents received, view policy information and take decision (whether to accept/reject/partial payment against the claim received)		
CM - 84	Claims assessment	For Health related claims, in case amount exceeds pre-defined value, the adjudication needs to be done by insurance company for which the system should provide facility for the claim assessor to perform adjudication and do the claim payment process		
CM - 85	Claims assessment	System should be able to maintain hospital tariff at individual hospital level		
CM - 86	Claims assessment	TP claim assessment: The system should be able to calculate the indicative TP claim liability based upon the age, earning etc of the claimant		
CM - 87	Claims assessment	Quick claim settlement process is required for certain LOB - Workflow configuration		
CM - 88	Claims assessment	Claim recoveries to be managed		
CM - 89	Claims assessment	System should be able to maintain prices of auto spare parts & depreciation schedule in master table and hospital tariff		
CM - 90	Claims assessment	Policy terms and condition like corporate buffer / ailment capping / co-pays etc.		
CM - 91	Claims assessment	System should have a capability to process the Health claims directly at UIIC end and daily reports and approval request, uploads by TPA in UIIC system for approval and processing (Multiple TPA to access either by directly in system or upload via TPA log in) TPA interface should be available		
CM - 92	Claims assessment	System should support "Reinstatement clause" i.e. If Reinstatement clause is selected on policy then Sum insured should be reinstated to original level after Claims pay-out. The system must calculate the reinstatement premium and deduct the same from the claim and process an automatic endorsement on the policy and pass appropriate accounting entries.		
CM - 93	Claims assessment	<p>Provide functionality for :</p> <ul style="list-style-type: none"> <li>- Document validation / checklist</li> <li>- Itemized bill details</li> <li>- Addon cover cost,</li> <li>- Claims audit and recoveries</li> <li>- Standard claim form downloads</li> <li>- Settlement sheets</li> <li>- Settlement vouchers and validations</li> <li>- Expense payment management</li> <li>- Legal claims / Legal expenses management</li> </ul>		
CM - 94	Claims Payment	It should be possible to make multiple claim payments through multiple modes such as cheque payment, direct credit to bank account etc.		
CM - 95	Claims Payment	The system must support for claims payment ( e.g. to a service provider) and allow to define a threshold for release of payment. When the threshold is crossed, a consolidated instrument is created and appropriate accounting entries generated.		
CM - 96	Claims Payment	<p>The system needs to capture agreed payment schedules where settlement payments are made in instalments</p> <p>Policy Earning: The system should be able to calculate correct earning for instalment premium and special polices like extended warranty</p>		

CM - 97	Claims Payment	The system should allow preparation of future automatic payments where a payment schedule exists		
CM - 98	Claims Payment	All exception and overrides should be stored in the audit trail and viewable/ reportable.		
CM - 99	Claims Payment	The claim payments may be made to parties other than the policy holder, however the escalation rule may be configurable for authorization.		
CM - 100	Claims Payment	Claims payments should be accounted for and able to be reported based on accounting line i.e. Indemnity / Expenses / Interest/Cost & TDS thereon. E.g. indemnity payments are further bifurcated into indemnity paint, indemnity labour, interest, Tp reward, payment correction etc and expense as adjuster expenses, Adjuster fees incorporated, adjuster fees unincorporated, attorney fees, attorney fees unincorporated etc.		
CM - 101	Claims Payment	Multiple/bulk payment options. E.g. Various claim payments to same payee.		
CM - 102	Claims Payment	System should be able to maintain TDS rates through GUI via Business rule engine		
CM - 103	Claims Payment	Ability to make multiple claim payments through multiple modes such as cheque payment, direct credit to bank account, Electronic Clearing Service (ECS) etc.		
CM - 104	Claims Payment	System to have an option to disburse the claim payment favouring the financier or where the policy is on agreed bank clause, where the subject matter insured is under 'Hire Purchase Agreement', 'Hypothecation'.		
CM - 105	Claims Payment	Ability to settle claim favouring the insured if the financial institution issues 'No objection' letter to pay the claim favouring the insured.		
CM - 106	Claims Payment	Must support processing of claims by TPAs. System should be able to integrate with the TPA system with web services.		
CM - 107	Claims Payment	The system should validate the on account payment amount with the claims outstanding amount (sum of on account payments already made) and should allow an on account payment to be made only if claims outstanding in system is greater.		
CM - 108	Claims Payment	System should have the option for authorized users to update any bank details for particular claims		
CM - 109	Claims Payment	Updation of UTR details against the claims paid in claims system (Includes integration with financial system)		
CM - 110	Claims Payment	The system should trigger accounting entries for claims transactions to the accounting modules with relevant required fields and break-ups		
CM - 111	Claims Payment	System should also allow payments for more than one claims through single action. Particular line item in the Claim payment should get closed automatically. E.g. System should allow a consolidated payment to a surveyor for all claims where he has provided services through a single action. These expense line items at individual claims should get closed automatically.		
CM - 112	Claims Payment	Recurring/periodic payments must be supported		
CM - 113	Claims Payment	GST details under claims should be properly reflected while payment		
CM - 114	Claims Payment	Should support various settlement type		
CM - 115	Claims Payment	System should support multi invoice & multi vendor claim payment and UTR for each		
CM - 116	Claims Payment	Invoice generation for Salvage & Excess		
CM - 117	Claims Payment	The system must have the capability to flag a claim for ex-gratia payment.		
CM - 118	Claims Payment	System should display the net retention amount at various stage of reserve, claim out payment after coinsurance / re insurance %		
CM - 119	Claims Closure	Automatically close the reserves when the claim is closed		
CM - 120	Claims Closure	The system must allow to close a feature (details including reserves and payments for coverage e.g. own damage, third party), even if other coverages/ features are open. For a different claimant under the main claim, a new feature would be created.		
CM - 121	Claims Closure	System should have a facility which includes generation & printing of rejection / requirement letters		
CM - 122	Claims Closure	Daily eligible claim closure cases (due to non submission of required claim documents) auto notification to user for further claim closure process in system		
CM - 123	Claims Closure	It should be possible to reopen claims with due authorisations, after they have been closed.		
CM - 124	Claims Closure	System should allow to capture reasons at the time of closing the claim e.g. Repudiate - fraud etc, Close w/o payment - non submission of document etc. The reason type should be configurable and GUI should be provided.		
CM - 125	Claims Closure	System to support re open claim manual - Indemnity & expense		
CM - 126	Claims Closure	Re open claim Automatic -Cancelled invoice due to NEFT bounce		
CM - 127	Claims Closure	System should be able to differentiate the closure and repudiate / decline claim. It should also capture and store the reason for closure & system should capture and store the reason for reopening - for generate the MIS		
CM - 128	Claims Closure	Linkage to reinsurance module to record claim status and recoveries from treaty and facultative reinsurers for notice generation and accounting. Also advise reinsurers of their preliminary share of the loss and any revised estimate of their share.		
CM - 129	Linkage to Reinsurer	Allow for all payments related to claims which are recovered from the reinsurer to be tracked and reported. This would be updated in the General ledger (UIIC System)		
CM - 130	Linkage to Reinsurer	RI allocation / cession generation capability		
CM - 131	Linkage to Reinsurer	Impact of retrospective Reinsurance adjustments on claims already paid / outstanding should be handled in the system .		
CM - 132	Co-Insurance Cases	Co-Insurance follower		
CM - 133	Co-Insurance Cases	Ability to capture claim details electronically/ manually		
CM - 134	Co-Insurance Cases	The system should validate any invoice received from the lead co-insurer against the secondary estimate.		
CM - 135	Co-Insurance Cases	Co- Insurance leader		
CM - 136	Co-Insurance Cases	The system should be able to generate communication / correspondence to “follower” co-insurer for various predefined touch points of claims stages		
CM - 137	Co-Insurance Cases	The system should be able to intimate the “follower” co-insurers of their share of loss.		
CM - 138	Co-Insurance Cases	The system should be able set up recovery from multiple follower co-insurers for their share of loss		
CM - 139	Loss Recovery	System should support salvage and subrogation recovery and related functionalities		
CM - 140	Loss Recovery	Ability to capture the recoverable amount against the responsible party including details of salvage/subrogation.		
CM - 141	Loss Recovery	Follow-up on recovery and subrogation		
CM - 142	Loss Recovery	Ability to write off and close recovery based on roles/ permissions. This transaction should be treated as override and should trigger escalation.		
CM - 143	Loss Recovery	RI recovery: The system should be able to allocate any RI recovery, including CAT, to its eligible claims, so that accurate net position can be calculated.		
CM - 144	Loss Recovery	Loss recovery: The system should be able to allocate the loss recovery at coverage/peril level		
CM - 145	Loss Recovery	All system generated correspondence should be linked to the related claim id.		
CM - 146	Loss Recovery	It should be possible to produce statement of paid and outstanding claims.		
CM - 147	Loss Recovery	The system must track the status of all incoming documents. If incoming documents are pending, based on pre-defined rules, alerts should be triggered.		
CM - 148	Loss Recovery	The system must support MIS reports to be generated based on fields captured at all levels of claims processing as per business need		
CM - 149	Loss Recovery	The system must have capability to support XOL recovery.		
CM - 150	Health & GPA claims - Processing	Policy member level data download option post policy and endorsement issuance to TPA with auto trigger via mail with acknowledgment of download to UIIC		
CM - 151	Health & GPA claims - Processing	Auto mailer to all stakeholders for Member level data with UIIC unique health card number along with coverages and policy schedule		
CM - 152	Health & GPA claims - Processing	System capability to allocate TPA ID against each member and back up information flow to UIIC system (Mapping of UIIC unique ID & TPA ID should be there)		
CM - 153	Health & GPA claims - Processing	In pre auth validation of active members and balance sum insured, validation of policy conditions and exclusions, validation of type of provider with overriding option.		
CM - 154	Health & GPA claims - Processing	Standardized pre auth forms, authorization letter, denial letter, additional information letter and other communication templates		
CM - 155	Health & GPA claims - Processing	Pre-authorization document upload facility by hospital via web interface		
CM - 156	Health & GPA claims - Processing	Coding – Disease classification (ICD 10) and procedure code (CPT code)		
CM - 157	Health & GPA claims - Processing	Admission and discharge monitoring, linking to CRM (calling trigger)		
CM - 158	Health & GPA claims - Processing	Pre auth processing – Approvals (tariff based, part payment approval, denial, additional document requirement)		
CM - 159	Health & GPA claims - Processing	Balance Sum insured / sum insured blocking for pre auth		
CM - 160	Health & GPA claims - Processing	Discharge confirmation / final approvals		
CM - 161	Health & GPA claims - Processing	Case management – Allocation of resources, hospital visit audit trail, case notes, dashboard		
CM - 162	Health & GPA claims - Processing	Investigation referral at the time of pre-authorization		
CM - 163	Health & GPA claims - Processing	VIP tagging at member level / claim level		
CM - 164	Health & GPA claims - Processing	Claims validation for Health & GPA claims based on: active membership claim type previous claim history medical filters all other policy terms and conditions as updated in policy admin system		
CM - 165	Health & GPA claims - Processing	System should allow to process the claim from importing data from various sources (hospital / off line TPA data / Pharmacy / Diagnostic centre etc.)		
CM - 166	Health & GPA claims - Processing	Calculation of TPA fees as per UIIC TPA fee model		
CM - 167	Health & GPA claims - Processing	Communication for Health & GPA claims		
CM - 168	Health & GPA claims - Processing	Hospital like pre auth letter, settlement letter, deficiency & reminders letter, rejection letter etc.		
CM - 169	Health & GPA claims - Processing	For Health related claims, entire claims processing will be done by TPA upto a predefined limit, Claims Module is required to be integrated with TPA for generating data points for passing the accounting entries and updating/recording the information in claims system		
CM - 170	Health & GPA claims - Processing	System should support Health claims processes via TPA through API integration		



CM - 171	Health & GPA claims - Processing	For Health Indemnity claims, claims module must have all capabilities of in-house claim processing as well as TPA model of claim processing		
CM - 172	Fraud Control	Ability to compute of a fraud score based on predefined ratings/weightings/rules of claims questionnaire responses/claims and all other data captured.		
CM - 173	Fraud Control	The system should allow addition and modification of these ratings/weightings/rules using a GUI (Graphic User Interface)/ frontend.		
CM - 174	Fraud Control	Ability to create a pre-defined fraud questionnaire (customizable) where questions are rated/weighted to generate a manual fraud score, which is triggered by either the automatically calculated fraud score or by the user.		
CM - 175	Fraud Control	All fraud questionnaires and results should be stored and should be viewable in the claim details.		
CM - 176	Fraud Control	Ability to let the underwriter / claim official flag the insured / claimant when fraud is suspected. This flag to alert the users when any other user tries to process another transaction involving the insured / claimant. (Ex: Issuing a quote for a new policy/renewals, adding the person as a claimant etc.)		
CM - 177	Fraud Control	The system must allow to trigger an alert or item in the workflow queue of specific roles (customizable) based on the fraud score.		
CM - 178	Fraud Control	Triggers to detect late submission (claim submitted after the close of claim year, stipulated time specified in the policy)		
CM - 179	Process control	User authorization limits for claims payment based on LOB, product, claim amount, etc., with ability to override the same. The limits has to be configurable and GUI has to be provided.		
CM - 180	Process control	In Claims, UIIC can have up to 9 levels of Claims Escalations (based on Claims FSO) depending on authorization limits. The Solution should support complex and multi-level escalation management through its claims workflow		
CM - 181	Process control	The system should support maker-authorizer concept for claims & claims payment processing.		
CM - 182	Process control	System should also support bypassing maker-authorizer for certain types of Claims e.g. Self authorisations with controls and checks.		
CM - 183	Process control	System should allow defining/maintaining above mentioned authorization limits through GUI.		
CM - 184	Process control	The authority levels must be based on cumulative reserves and payments across features ( E.g. If the Claim had a payment of 1 Cr, if there is an additional 3 lakhs pay-out, the authority level must be for authorised users with 1.03 Cr and not 3 lakhs)		
CM - 185	Process control	The system should generate alerts and escalations based on pre-defined cycle times and escalation matrix, wherever the cycle times are likely to be , or are exceeded		
CM - 186	Process control	It should be possible to generate claims staff productivity by type and display the claims by predefined rules such as user, group, channel, etc		
CM - 187	Process control	Any override based on predefined rules must trigger an escalation to next line manager and be reportable.		
CM - 188	Process control	The system should be able to define workflow processes for claims based rules.		
CM - 189	Process control	The claim processing rights have to be provided to the external stakeholder also up to certain limits (Agent / Broker / MISP / TPA etc.).The limits should be configurable.		
CM - 190	Process control	The system should have functionality to control the duplicate claims pay-out.		
CM - 191	Process control	Ability to tracks reserve changes done on claims		
CM - 192	Process control	The claims module should be able to allocate the loss to the coinsurer and reinsurer based on the treaties and agreements with the reinsurer and coinsurer based on details captured for reinsurance treaties and policy cessions at a summary and detail level.		
CM - 193	Process control	The system must have the capability to allow audit (open book / closed book reviews) of the claims. There should be a capability of capturing the notes of the supervisor/auditor and a feedback report ( with rating) to the claims handler.		
CM - 194	Process control	Alert for policies booked in foreign currency for claims user		
CM - 195	Process control	The system should always force the loss date to precede the claim date.		
CM - 196	Process control	The system must support alerts which may be defined based on various parameters. Some examples are as follows: - Trigger an alert / mail to the underwriter on a pre-defined format for close proximity cases (e.g. claim loss date within x number of days of policy inception date / issuance date) basis pre-defined rules & larges losses. Close proximity claims identification with separate categorization of fraud claims - Trigger an alert to claims analyst, if the cheque against the policy is cleared or not - Trigger an alert for claims for accumulated damages. For example – - Next claim reported within 'x' number of days of last claim - Next claim reported with loss date earlier to last claim loss date		
CM - 197	Process control	OEM / Non OEM identification flag is required for Claims and UW		
CM - 198	Process control	Automatic confirmation of NCB & 64 VB for instalment policies also		
CM - 199	Process control	System should restrict external vendor to upload any documents through API / other link / portal once claim status is closed		
CM - 200	Process control	Only specific UIIC claim handler as per authority matrix should be allowed to upload the documents even though claim is in closed status.		
CM - 201	Communication	Ability to trigger communication via communication module to respective stakeholder during the various stage of claim status as per rules configured in Rule Engine		
CM - 202	Communication	The system should be capable of handling two way communication between B2B and B2C transactions based on role defined access to various claims.		
CM - 203	Communication	Should be able to send communication to the customer regarding the status of the claim at any stage of claim processing. GUI should be there for anybody based on their role (Customer/Workshop) to search the claim of get the status		
CM - 204	Communication	It should be possible to set up and generate standard letters/email/SMS at various stage of claim processing via communication module,indicative list as below: - acknowledge receipt of claim / requirement letter / reminder letter - appoint adjusters, - appoint service providers, - advise reinsurers, - chase outstanding actions - claim payment advice, - claim settlement - discharge advice, - decline letter The system should capability to integrate with communication system to trigger the correspondence via multiple source (email, SMS) Should have the provision to send email alerts on large losses		
CM - 205	Integration	System should be able to integrate with external system/3rd party systems for validation/authentication purposes		
CM - 206	Integration	The system should support Intelligent Character Recognition (ICR) and Optical Character Recognition (OCR) for processing invoices from intermediaries, allowing for automated data extraction and entry into the claims system.		
CM - 207	Integration	The system should have the capability to integrate with lawyers and other intermediaries in the future, allowing for seamless collaboration and communication regarding claims processing and documentation		
CM - 208	Integration	Integrate seamlessly with Policy Administration module in areas such as Endorsements, renewals.		
CM - 209	Integration	System should support integration with OCR tools for reading & populating data in respective fields - RC, DL, Estimate, Preinvoice & Invoice		
CM - 210	Integration	Ability to integrate with TP application through API		
CM - 211	Integration	Integration with OEM/Broker systems with seamless flow of information based on different requirements from different OEM/Brokers.		
CM - 212	General	Ability to upload documents, images and other data in the claims workflow. E.g. Photographs taken through PDAs should get uploaded through integration. System to allow upload of large files (PDF and other formats) of claim documents and provision to integrate with core system for accessing those files.		
CM - 213	General	The system should support the ability to capture, modify and track the status of claims and all parties to the claim.		
CM - 214	General	There should be provision to group the claim under any catastrophic events for RI purposes		
CM - 215	General	System should able to group the claim in case of TP claim (many petitioners under a single policy due to single event) to enable one intermediary appoint for one group of claims		
CM - 216	General	Capability to revise process claim at any stage before payment		
CM - 217	General	Super user login to revise paid or rejected claims by passing negative or positive entry with proper reason for reversal		
CM - 218	General	System should allow to process the backdated claims based on the endorsement passed in policy admin system		
CM - 219	General	Reporting on daily basis for (non exhaustive): Daily outstanding claims Pending for payment claims Pending for UTR details Pending for Rejection / closures Date range specific and stage wise claim details		
CM - 220	General	System must automatically assign a sequential claim number (in standard format) when a new claim is intimated.		
CM - 221	General	The system should support claims for all policy variants. E.g. Multi Currency / Multi Section / Multi Risk / declaration / Floater etc. The system should be able to create a claim for a particular loss date and be able to capture details at a coverage/peril level. The reserving and payments would have to be at the level of coverage/peril.		
CM - 222	General	Bucketing of claim - Task wise / ageing wise / large loss / small loss / reserve pending / New claim /Report received- dashboard for claim handler		
CM - 223	General	System should enable Claim Register reporting		
CM - 224	General	Ability to generate loss reports for the purpose of actuarial analysis		

CM - 225	General	System should be capable of storing all claim related information and ability to integrate with the reporting system for claim reporting.		
CM - 226	General	Claims rules to be configured in the Rule Engine which should be configurable as per the business requirements without code changes		
CM - 227	General	The system must have capability to interface (batch/real time) with external databases and perform validations against claims data.		
CM - 228	General	Litigation screen - Separate screen with all details about the litigation. Should be viewable to other user groups based on access rights		
CM - 229	General	Provision to generate letters		
CM - 230	General	Should support claim notes		
CM - 231	General	System should have the option to download various claim note with pre filled claim data and other set of documents like discharge voucher – same can be download and can be edit by the user		
CM - 232	General	System should be able to manage separate module for provider network management along with the schedule of charges		
CM - 233	General	System should support pre inspection report access		
CM - 234	General	Should support and generate eclaim form		
CM - 235	General	The system must have the capability to record the questionnaire in major Indian languages		

Functional Requirement for Renewal Engine			Bidder Response	Bidder Remarks
Sr no	Area	Requirement		
RE - 1	Renewals	Renewal module should have comprehensive functionality to support and monitor the end to end renewal process across lines of business and products		
RE - 2	Renewals	Ability of automatic renewals based on rules in a batch mode as well as manual mode.		
RE - 3	Renewals	Ability to automatically calculate premium for the new renewal term based on the rating factors.		
RE - 4	Renewals	Ability to support bulk renewal upload and bulk rate change for renewal quotes already generated		
RE - 5	Renewals	Ability to integrate with Rule Engine to execute transactions as per renewal rules configured in it		
RE - 6	Renewals	Ability to produce renewal notices, 'X' number of days before policy expiry date. ('X' should be configurable by LoB/distribution channel etc. as captured in Rule Engine)		
RE - 7	Renewals	Ability to generate multiple notices / alerts for single policy (e.g. 'X' days before and after expiry date, 'X-Y' days before and after expiry date as captured in Rule Engine)		
RE - 8	Renewals	The system should be able to process renewals before, or up to 'X' days after the expiry of the previous policy as captured in Rule Engine		
RE - 9	Renewals	The system should support quotation generation for renewal business.		
RE - 10	Renewals	The system should facilitate collection of premium for renewal through different methods.		
RE - 11	Renewals	Ability at renewal to generate the proposal/quote with last issued policy. It should also be possible based on pre-defined rules to trigger more than one renewal quote based on various product options to try and up sell to the customer.		
RE - 12	Renewals	The system should support manual renewal through data capture of limited fields skipping complete proposal screen-flow.		
RE - 13	Renewals	The system should manage automatic adjustment / calculation but not limited to Sum Insured increase/decrease, No Claim Discount/Bonus (NCB), Claims history, Tenure, Volume Discount status, Age of insured / driver, Premium loading, Previous Year's premium, Any other system captured value during renewal process based on claims history and endorsements		
RE - 14	Renewals	Ability of manual or automatic premium re-rating during renewal processing if any pre-determined rating factors have changed after the generation of the renewal notice.		
RE - 15	Renewals	The system should be able to ignore or consider claims while calculating No Claim Bonus discount based on pre-defined rules.		
RE - 16	Renewals	The renewal policy should cross reference to the expired policy for inquiry and lapse reporting purposes.		
RE - 17	Renewals	The system should record and produce policy history indicating renewals, cancellation, premiums, losses, discounts, brokerage, claims, coverages etc.		
RE - 18	Renewals	It should be possible to receive and update renewal premium in advance before the expiry of the policy and renew the policy from the expiry date which will be in future.		
RE - 19	Renewals	Ability to produce renewal policy and notice documents in advance and dispatch them using any means such as email, fax or snail mail or preferred mode of communication.		
RE - 20	Renewals	It should be possible to record refusal of policy renewal by UIIC along with appropriate reason type. System should also initiate intimation to customer and channel.		
RE - 21	Renewals	It should be possible to record refusal of policy renewal by customer along with appropriate reason type. System should also initiate intimation to customer and channel.		
RE - 22	Renewals	The system should produce report for renewal refusal by reason and person who has rejected.		
RE - 23	Renewals	The system should manage commission allocation/disbursement for renewal business.		
RE - 24	Renewals	The renewal business may be sourced by a different intermediary than the original one, subject to authorization/approvals. The system should accordingly maintain a history of the sourcing intermediary. It should also process the commission accordingly.		
RE - 25	Renewals	The system should trigger accounting entries for renewal transactions to the accounting modules with relevant required fields and break-ups		
RE - 26	Renewals	The system should have the capability to refer the active reinsurance treaty applicable at the time of renewal.		
RE - 27	Renewals	The system should be able to generate renewal notices and process renewals by branches, agents, bank partners etc. within certain limits.		
RE - 28	Renewals	The system should support defining a workflow for the renewal process. This should be GUI/frontend driven.		
RE - 29	Renewals	The system should support a maker-authorizer control for renewal process.		
RE - 30	Renewals	The system should facilitate collection of premium for renewal through different methods.		
RE - 31	Renewals	ability to support different renewal notice templates with different effective dates and different products as per configuration in Communication module/engine		
RE - 32	Renewals	The system must create the renewal proposal/quote and this should reflect the latest version of the policy record.		
RE - 33	Renewals	The system must automatically update the renewal proposal/quote if any endorsement/cancellation is passed after the renewal proposal is created.		
RE - 34	Renewals	The system must have the capability to pass an endorsement on previous policy after renewal.		
RE - 35	Renewals	The system must have capability to renew a policy with extension. The renewal date must be on the date post extension.		
RE - 36	Renewals	System should have capability to block renewal for certificates if the master policy is not renewed.		
RE - 37	Renewals	System must support automatic bonus/malus calculation based on product rule definition.		
RE - 38	Renewals	System must support renewing a certificate as an individual policy with no link to the master policy and a new proposal number but must keep track at contact ID		
RE - 39	Renewals	System must support defining product specific grace period to trigger an alert to specified user.		
RE - 40	Renewals	The system must show the last image of the policy for the renewal		
RE - 41	Renewals	There must be a provision to define the renewal frequency (policy period of 6 month etc.) as per pre-defined rules.		
RE - 42	Renewals	The system must comply with setup of portability across all products. E.g.. Health portability etc.		
RE - 43	Renewals	The system must support batch upload for renewals based on pre-defined rules.		
RE - 44	Renewals	The system must have capability at the time of renewal to give authorized users ability to override any fields of the renewal proposal/quote.		
RE - 45	Renewals	The system must have capability to renew with new rates or old rates based on parameter selected at product configuration level.		
RE - 46	Renewals	System must have capability to flag/unflag for auto-renewal based on pre-defined rules with ability to generate an extract of all such policies and facilitate collection of premium		
RE - 47	Renewals	System must support renewing a certificate as an individual policy with no link to the master policy and a new proposal number.		
RE - 48	Renewals	The system must have the capability to renew policies with a different variant/product/LOB and maintain the same policy number only incrementing the renewal counter.		
RE - 49	Renewals	System should have the functionality to alter the renewal notice and generate fresh one with changed details e.g. in case of Cross selling at renewal		
RE - 50	Renewals	Dashboard Functionality should be made available in Renewal module		
RE - 51	Renewals	Ability to continue with same policy number for renewal with a renewal counter to identify the policy year in case sequential renewal (in case no break in policy renewal)		



Functional Requirement for Receipting and Collection			Bidder Response	Bidder Remarks
Sr no	Area	Requirement		
RC - 1	Overview	The receipting and collection process pertains to collection of funds (e.g. for premium, deductibles, recoveries) from contacts in the system.		
RC - 2	Overview	The system should support manual or automatic receipting. The automatic process may also be run using a job scheduler.		
RC - 3	Modes	The funds may be collected / remitted using different methods but not limited to (credit card, debit card, net banking, UPI, BG, Cash Deposit, Cheque, Wallet, BBPS, POS etc.) including Autopay, EMI and Instalments etc. (Bima ASBA, Finsol, ENACH)		
RC - 4	Modes	System should be able to integrate with payment gateway and display available options for payment as per the gateway configurations		
RC - 5	Modes	In case of collection by cheque/cash etc., the system should support preparing a cheque/cash deposit slip to list the instrument details of collected cheques with bank wise details like Local, Outstation cheque etc.		
RC - 6	Modes	In case of collection by any other mode of payment ( e.g. credit card), the system should support preparing a summary slip.		
RC - 7	Receipting	System should allow to allocate single collection to multiple policies/endorsement/claims etc. and multiple collections to single policies/endorsement/claims etc.		
RC - 8	Receipting	System to allow sub receipts i,e single receipt vs multiple policies. This allowance to be authority driven		
RC - 9	Receipting	System should allow to create multiple receipts against multiple policies (many to many relationship)		
RC - 9	Receipting	System should create unique reference id for receipts which is created from the system.		
RC - 10	Receipting	The system must have capability to create multiple receipts through an upload capability.		
RC - 11	Receipting	System to have capability to define mode of payment and frequency and map various combinations of the payment and the frequency.		
RC - 12	Receipting	The system must support option of capturing other locations as a separate field ( remote locations) other than branches for the creation of receipts.		
RC - 13	Receipting	The system must populate the base branch of user at time of receipt creation. For specific users with supervisor role, must have the authority to create receipts for any branch/location.		
RC - 14	Receipting	The system must support entering only the receipting details with a reference to the proposal number; no other details should be required from a proposal to be captured again. ( link the receipt to the proposal)		
RC - 15	Receipting	System should have a feature to view all the receipts for the day. The system must have a capability of excluding certain instruments except cash from the end of day process. (the post dated cheques would not be picked up by the EOD batch)		
RC - 16	Receipting	The system should allow receipting each instalment separately as per their due dates.		
RC - 17	Receipting	The system should support change of receipting / collection method on any payment / instalment.		
RC - 18	Receipting	Where the collection method is Cash Deposit , the system should allow set up of a cash deposit account for a contact and then facilitate transactions of replenishing the deposit, debiting of the deposit, refund of balance, etc.		
RC - 19	Receipting	The details of the premium instruments should be correctly recorded to facilitate reconciliation of premium and to track the status of premium credits.		
RC - 20	Receipting	System must capture relationship of third party with insured in case of cheque by third party.		
RC - 21	Receipting	The system must have a control of customer balance account. This must store any refund amounts that must have option to allow/block use of this amount any policy booking/endorsement/CD or renewal based on rules.		
RC - 22	Receipting	System must support capture of the stamp duty ( policy/revenue) challan and maintain a balance with each policy/receipt issuance.		
RC - 23		The system must provide support for various transactions on the receipts ( manual,batch or Realtime). Transaction examples but not limited to: - Bounced - Voiding - Cancellation of receipt - Reinstatement of bounced/voided receipt - Freezing and unfreezing (Blocking from utilization and subsequent allow utilization)		
	Receipting	- System must support receipts for salvage and subrogation and should tag/mark-off against the particular claim number/s.		
RC - 24	Receipting	System must support receipts for coinsurance/ reinsurance.		
RC - 25	Receipting	The system must capture data for policy holder and person who is paying the money during receipting.(along with the relationship)		
RC - 26	Receipting	The system must allow to tag a receipt against a reference field (e.g. Payin slip number generated by external partner system) and once proposal/s are uploaded with the same reference number, the system must allow to mark off these proposals against receipt ( case by case and by batch upload) and auto process for issuance of policies.		
RC - 27	Receipting	The system must allow capture of intermediary details for multi level code. E.g. Intermediary code/sub-code while creating a receipts.		
RC - 28	Receipting	The system should capture & account each of the individual components separately (example Monitoring Fees/On road fees/ Emergency assistance services against policy)		
RC - 29	Receipting	The system should be able to account and earn multiyear policies especially when the premium is not same each year. Example multi-year health policy.		
RC - 30	Receipting	System must be capable to record a fee collection on behalf of TPA/external party and have a provision to remit/pay fees. E.g. Road Side assistance fee.		
RC - 31	Receipting	System should be capable to handle multicurrency transactions with scenarios of collection of premium in one currency and payment in another at an individual cover level within a policy		
RC - 32	Sub Receipting	The system must provide support for Sub receipting. So in case of consolidated instrument amount should be captured against each proposal as a sub-receipt and it should allow accounting transactions across LOBs with defined authorizations.		
RC - 33	Sub Receipting	The system must allow sub-receipting of a consolidated instrument under one customer account		
RC - 34	Sub Receipting	The system must support entry/upload of minimum reference data to identify the proposal and should allow creating sub-receipt against these through manual entry/flagging option or through batch upload based on pre-defined rules.		
RC - 35	Sub Receipting	The system must allow modification/editing of sub-receipting details by authorized users with audit trail.		
RC - 36	Sub Receipting	The system must capture details of bank guarantee and allow issue of policy against the bank guarantee. There must be an alert generated 'X 'days before the expiry of the bank guarantee.		
RC - 37		System should support to Create & Replenishment of Bank Guarantee		
RC - 38	Sub Receipting	The system must have capability to send a transaction for authorization to the bank, for a pre-defined number of days (e.g. 15 days) and if not cleared post that day, trigger cancellation of receipt and proposal/policy.		
RC - 39	Sub Receipting	The system must support creation of a receipt without creating a quote/proposal.		
RC - 40	Sub Receipting	Excess amount collected in a receipt, should be available in an excess report and system should have provision to process the refund basis the defined rules(configurable rules)		
RC - 41	Sub Receipting	The system must allow a tolerance for shortfall in premium collection (e.g. 10 rupees) and allow issuance of policy based on pre-defined rules. The premium should be the calculated premium and the shortfall amount must be in a separate account (e.g. Short-fall account). The system should allow to override beyond the tolerance level based on user authorizations.		
RC - 42	Sub Receipting	The system must allow, in case of shortfall of premium to allow to attach a new receipt for shortfall post policy issuance. In this case, the short-fall account entry should be reversed and a premium account entry of that amount be triggered.		
RC - 43	Sub Receipting	System must have capability to bulk upload or enter revised expiry details for cards.		
RC - 44	Sub Receipting	The receipt clearance status should be available and should also be made available to the claims & Refund functionality.		
RC - 45	Process Control	Alerts/MIS for activities not done or pending. e.g. If a premium cheque is dishonoured, then an alert should be generated to a user group and it should generate either a automated task such as intimation to the contact via pre-defined mode such as email or SMS alert to customer and a manual task or automated task such as policy cancellation.		
RC - 46	Process Control	Alerts/MIS for activities not done or pending. e.g. If Cash Deposit limit is nearing exhaustion, an automatic alert should be generated to the contact to replenish the CD. The specific lower limit to trigger the alert should be configurable by specific contact or group of contacts.		
RC - 47	Process Control	Functionality to map instrument/receipt against policy, configurable for various combinations like agent, sub agent, vertical. Utilisation list of CD for each receipt/instrument.		
RC - 48	Process Control	Upload of bank statement and receipting to be validated against the same at the time of receipting. If already used once then trigger rule to handle exception by way of receipt reversal, policy cancel, and proceed further		
RC - 49	Process Control	Rule based escalations managed through GUI via integration with Business Rule Engine		
RC - 50	Process Control	If multiple premium cheques of a customer are returned dishonoured, then such cases should be escalated, flag the contact for suspected fraud.		
RC - 51	Process Control	Updation of status of cheque against each receipt should maintained.		
RC - 52	Process Control	Should support maker/authoriser check process based on product/LOB wise and based on specific set of users		
RC - 53	Process Control	Ability to clone information from assets or contacts to prevent re-entry of system capture data fields.		
RC - 54	Process Control	There should be provision to set-up access rights of users for every option / action in the system.		
RC - 55	Process Control	There should be a provision to set up access rights up to screen level for addition, modification, deletion and view.		
RC - 56	Process Control	The system must allow to define multiple roles for a user. Each of these roles should have one or more privileges to define access rights up to screen/field level for addition, modification, deletion and view.		
RC - 57	Process Control	System should capable to handle the Cheque Bounce for Single Cheque Multiple Policies & Multiple policy- Multiple Receipt		
RC - 58	Process Control	Functionality of interest computation incase of delayed refund & Claims as per predefined matrix		
RC - 59	Process Control	System must allow to define rules for utilization of funds E.g. 1) System must allow utilization of agent deposit for multiple clients of the same agents. 2).Not allow client deposit to be used for other clients		
RC - 60	Process Control	In cases where the policy is cancelled or Sum Insured is reduced for a policy across the financial year, the GST should not be reversed after sept of following financial year		
RC - 61	Process Control	System must have the capability to restrict cheque as a method of payment if the policy was cancelled due to cheque bounce.		

RC - 62	Process Control	The system must allow to modify certain details during the receipt tracking process ( modify amount, bank name, cheque number etc.) followed by authorization approval & Reversal & New Entry if the policy is not issued		
RC - 63	Process Control	System must have an option available to the user in the system to mark off cases via GUI where the payment is to be redone after voiding the initial transaction (due to initial failed payment as in a cheque payment)		
RC - 64	Process Control	The system must have capability to define premium limits for a intermediary for premium collection against payment details from intermediary submitted on same day. If a proposal is created by intermediary, and receipt is not done, the balance is reduced. Once the money is received from intermediary, the balance is to be restored. Once balance reaches a threshold limit policy issuance should be blocked for the intermediary.		
RC - 65	Process Control	System should support recording of cash collection but not above X amount where X will configurable in the system		
RC - 66	Process Control	The system should process the details of rejection of payments and reasons and automatically trigger appropriate services for accounting entries and trigger appropriate workflow for carrying out next steps		
RC - 67	Process Control	The system should have a workflow built around the entire receipting and collection process.		
RC - 68	Process Control	The system must have the capability to upload data for receipts where the cheque has been bounced and should perform rule based activities (e.g. Cancellation of policies in case of customer cheque bounce but not in case of an agent cheque) automatically. For example - - Reversal of receipt accounting entry - Cancellation of attached policies and passing accounting entries for reversal of premium, commission, reinsurance, co-insurance, fee etc. - Passing the stamp duty to the defined GL head. - Generate the required letters to client/intermediary etc.		
RC - 69	Process Control	The system must block cross utilization of funds basis the pre-defined rules (e.g. client id, intermediary id, LOB, product etc.) without proper authorization and controls.		
RC - 70	Process Control	The system should be able to generate and send reminder notice wherein the cash deposit amount falls below a threshold.		
RC - 71	Process Control	System should be able to manually and / or automatically generate and send reminders for all amounts outstanding.		
RC - 72	Process Control	The payment process should have a maker and authorization process and payments should be authorized based on the authorization limits of the approver.		
RC - 73	Process Control	System should be able to identify exceptions where payment received is not equal to invoice amounts within pre-defined limits		
RC - 74	Process Control	All transactions including revisions should be tracked by the system audit trail.		
RC - 75	Process Control	There must be a capability to have a maker checker arrangement for batch process/EOD batches/bulk processing etc.		
RC - 76	Reconciliation	The system must have the capability to integrate with the bank as well as with accounting system for reconciliation for all receivable and payable		
RC - 77	Reconciliation	The system must have the capability to define payment modes that will have an automatic online or EOD (End of Day) process for premium application (E.g. credit card/net banking, etc.), (End of day process/batch performs the process of applying premium to the policy account).		
RC - 78	Reconciliation	The system should be able to generate files in formats specified by third parties including banks.		
RC - 79	Reconciliation	The system should be able to match the payments made to / received from third parties including banks , credit card companies (based on files received ), reinsurer/coinsurer with the respective outstanding payables / receivables.		
RC - 80	Compliance	The system must support KYC/AML guidelines for collections		
RC - 81	Compliance	The system should support 64VB compliance wherein premium should be collected before the policy / Cover Note is issued.		
RC - 82	Excess & Refund	The refund transaction should allow cancellation of a sub-receipt due to cancellation of the policy linked to it, while allowing the other sub-receipts to be active.		
RC - 83	Excess & Refund	Excess amount collected in a receipt, should be available in an excess report and system should have provision to process refund basis the defined rules(configurable rules).		
RC - 84	Excess & Refund	The system must have feature for automatic refund based on pre-defined rules. E.g. In case of pure excess premium collected from the insured.		
RC - 85	General	System should be capable to maintain the Collection Bank master at branch & Payment mode level		
RC - 86	Reporting	System should be capable to generate the reports in Any combination- eg: Policy data, Claims data, Reinsurance data		
RC - 87	Reporting	Generation of various report- Collection, Cheques on hand, Cheques in transit, Customer & Agent Deposit Statement etc		
RC - 88	Reporting	The system must provide an ageing report for instruments not reconciled.		
RC - 89	Reporting	System should be able to produce an account statement for each cash deposit account for utilization of premium linking all receipts related to the client.		
RC - 90	Scheduling	The system should support creation, maintenance and updating of receipting schedule / instalment schedule. System must support rule based alerts.		
RC - 91	Scheduling	System to have the capability to produce a receipting schedule for monthly, quarterly instalments. Instalments may be equal or unequal based on pre-defined rules.		
RC - 92	Scheduling	It should be possible to set the receipting date / instalment date 'X' days (definable by Line of business, channel, product, etc.) prior to the due date or to a date that is same as the due date, depending upon the collection method.		
RC - 93	Accounting Data	System should have option to pre defined remit account mapping by admin user		
RC - 94	Accounting Data	System should be capable of processing receipt and refund of premium.		
RC - 95	Accounting Data	The system should be able to capture appropriate accounting data for issuance, modification and cancellation of policies for passing to accounting module		
RC - 96	Accounting Data	The tax entries should be mapped to a separate payable account as per existing UIIC accounting setup		
RC - 97	Accounting Data	The stamp duty should be linked to a separate payable account as per existing UIIC accounting setup		
RC - 98	Accounting Data	The system should be capable of supporting any new taxes or duties / levies as defined by business users		
RC - 99	Accounting Data	The accounting entries should be passed on to the UIIC accounting module		
RC - 100	Accounting Data	The system should be able to cater for suspense accounts.		
RC - 101	Accounting Data	Premium should be accounted / stored at cover / peril level or in a pre-defined manner for product / plan		
RC - 102	Accounting Data	System must support Tax calculation at benefit level.		
RC - 103	Accounting Data	System should be able to process data as per requirement of the accounting module of UIIC including breakups, categorization as per input requirements		
RC - 104	Accounting Data	System should be able to sync data required for accounting entries with the accounting module of UIIC at pre-defined time/frequency during the day		
RC - 105	Integration	The system should facilitate integration with third parties like banks and credit card companies. It should be able to receive files in multiple formats for data upload		
RC - 106	Integration	The system should be able to receive the rejection of payments to / from third parties like banks, credit companies.		
RC - 107	General	The system must have the capability of creating account statements for a client group, which has multiple client ids linked to it.		
RC - 108	General	The system should be able to create itemized Invoices for funds due. These invoices should be generated in many pre-defined and secure document types formats / templates such as printed / e-invoice with a unique reference number.		
RC - 109	General	The system must be capable of generating an acknowledgement receipt.		
RC - 110	General	System should be Capable to generate receipts and data should flow to Financial system on frequent intervals/realtime basis		
RC - 111	General	System should capable to maintain the Multiple GST number against single customer		
RC - 112	General	System should capable to generate the Deposit Slip at branch level		
RC - 113	General	The system must have capability to upload xls/csv etc and support an xml integration, API based integration with the bank to capture submission details. This is to ensure, the cheques deposited are received by the bank.		
RC - 114	General	The system must have the capability to integrate with the bank through [(batch file xls,csv) and through an xml file] or API based integration for bank reconciliation ( classify each instrument as cleared/bounced/work in progress etc.) and change status based on pre-defined rules.		
RC - 115	General	The system must have the capability to define payment modes that will have an automatic online or EOD (End of Day) process for premium application (E.g. credit card/net banking, RTGS, NEFT etc.), ( End of day process/batch performs the process of applying premium to the policy account).		

Functional Requirement for Customer & Entity Management			Bidder Response	Bidder Remarks
Sr.No.	Area	Requirement		
Definitions - Client/Account – An entity (individual or organisation) who can be a prospective or existing policy holder, distributor/supplier or any entity internal (Employee) as well as external dealing with the insurance company.				
CM - 1	Customer Management	The system should be Client centric and not policy centric. It should provide for setting up a Client which should be the central point for all business activities through GUI.		
CM - 2	Customer Management	The system should provide a 360 degree view of the Client.		
CM - 3	Customer Management	All business transactions such as proposal, quotations, agreements, contracts, policies, claims, account, documents, correspondence etc. should be linked to the Client.		
CM - 4	Customer Management	The Clients should be unique (e.g. a unique record for each Client) with the ability to assign an unlimited number of roles to a single Client.		
CM - 5	Customer Management	System should support tagging Clients to multiple roles such as Proposer, Policyholder, Service Provider, Agent, Reinsurer etc. Note : List of roles is indicative and not exhaustive.		
CM - 6	Customer Management	The system should support data entry by customers / agents / brokers / partners. They should be able to view / access the data on-line based on pre-defined rules / restrictions		
CM - 7	Customer Management	The system should allow population of data from existing proposal or policy of the customer if available in the system		
CM - 8	Customer Management	The system should generate a unique identifier for every customer registered		
CM - 9	Customer Profiling	System should allow viewing of all transactions associated with the customer unique identifier		
CM - 10	Customer Authentication	The system should have the provision to authenticate customer basis the customer's email and mobile no, through OTP.		
CM - 11	Customer Authentication	System should have the provision to trigger common KYC/digital KYC during onboarding customer journey.		
CM - 12	Customer Authentication	System should have the provision to perform offline KYC in case common KYC and Digital KYC are unsuccessful		
CM - 13	Customer ID creation (Golden ID)	<p>The Customer unique identifier may have the following data fields but not limited to:</p> <ol style="list-style-type: none"> <li>1) Client Name</li> <li>2) Gender</li> <li>3) DOB</li> <li>4) Occupation</li> <li>5) Professional Qualification</li> <li>6) Residential status</li> <li>7) CKYC No</li> <li>8) Age proof type</li> <li>9) Income proof</li> <li>10) Identify proof</li> <li>11) Address proof</li> <li>14) City/State code-with Mapping</li> <li>15) Type of Organization</li> <li>16) Category of client</li> <li>17) Country of Origin</li> <li>18) FATCA</li> <li>19) EIA no</li> <li>20) Vehicle Reg Number</li> <li>21) Mobile Number</li> <li>22) Aadhar Id</li> <li>23) PAN</li> <li>24) KYC status</li> </ol>		
CM - 14	Client Creation	Clients may be created manually.		
CM - 15	Client Creation	Clients may be created automatically, e.g. during the sale of policy through the web or point-of-sale.		
CM - 16	Client Creation	Clients may be created by upload/interface of external databases / excel sheets. The system should support multiple methods of upload.		
CM - 17	Client Creation	Clients may be created by linking to external database through web-services.		
CM - 18	Client Creation	A unique Client Id should be generated for every new Client stored in the system. The system must allow to additionally capture client id of other systems and maintain linkages between core system client id, external system client id.		
CM - 19	Client Creation	The system must allow creation of a light Client ( Client with minimum details) and allow adding additional details based on role at a later point to convert to a full Client.		
CM - 20	Client Creation	It should be possible to enter user defined multiple details of the Client. The details should be localized and country specific. E.g. the address fields should support the address format commonly used in the country of Clients residence.		
CM - 21	Client Creation	The details captured should be user-definable based on the role and type of Client. E.g. based on the type of Client: if the Client is an individual then his date of birth should be captured.		
CM - 22	De-duplication	The system should provide a de-duplication (de-dupe) facility to ensure that the same Client is not created multiple times.		
CM - 23	De-duplication	The de-dupe should be done against the existing Clients.		
CM - 24	De-duplication	The de-dupe logic should be configurable based on rules.		
CM - 25	De-duplication			
		The de-dupe should be done based on pre-defined parameters such as name, address, date of birth, email id, phone number etc. or a combination of more than one parameters		
CM - 26	De-duplication	The de-dupe process should be done online as well as in batch mode. e.g. if the Client is being created by the call centre based on an incoming call, then the de-dupe will need to be done online.		
CM - 27	De-duplication	There should be functionality for client merge and to do unmerge in case wrong merging has been done from GUI/front end		
CM - 28	De-duplication	The de-dupe engine should have configurable rules. The engine should show a percentage match for prospects/Customers		
CM - 29	De-duplication	The system should have the provision to store the unique customer ID and share with the partners/insurers.		
CM - 30	De-duplication	<p>A dedupe engine basis which customer data to be aggregated in order to avoid multiple Customer ID creation for same customer. De-dupe to be run based on various parameters (not limited to the listed values), with weightage assigned to each:</p> <ol style="list-style-type: none"> <li>1)First Name</li> <li>2)Middle Name, Last Name</li> <li>3)Fathers Name</li> <li>4)DOB</li> <li>5)PAN</li> <li>6)Mobile Number</li> <li>7) Place of Birth</li> </ol>		
CM - 31	De-duplication	Platform should be able to perform the deduplication process based on the customer parameters which should be configurable		
CM - 32	De-duplication	Platform should be able to identify the duplicate Customer records in the UIIC's existing systems - Core PAS		
CM - 33	De-duplication	Platform should be capable to identify duplicate Customer IDs and provide requisite reports to take corrective actions		
CM - 34	De-duplication	Platform should have inbuilt features and multiple algorithms for fuzzy matching, pattern recognition, phonetic matching, abbreviations handling		
CM - 35	De-duplication	Platform should be able to resolve multiple instances of the same individual with attribute variations like name, father's name, mother's name, spouse name, address, date of birth, Driving License, Mobile number, email, telephone number etc. as per user defined resolution rules.		
CM - 36	De-duplication	Platform should be able to handle - fixing trailing spaces, standardize address elements which should enhance the quality of merged data		
CM - 37	De-duplication	Platform should have capability to handle Indian Names variations - Indian Phonetics while showing potential matches		
CM - 38	De-duplication	Platform should have capability to suppress redundant / Noise words Synonymous or differently spelt words having the same meaning should be treated as exact match and should have add / delete facility for the same		
CM - 39	De-duplication	Platform should have the provision to configure field wise weightage, field wise matching threshold and prioritize fields by UIIC's team using UI based interface		
CM - 40	De-duplication			
		Platform should be able to match the records basing on the configured fields like Name, DOB, Address, Parent's name, Pin code, etc. and the platform should provide flexibility for the UIIC to configure the fields		
CM - 41	De-duplication	Platform should be able to perform the deduplication process on real time basis while onboarding new customer		
CM - 42	De-duplication	Platform should have the integration capabilities to perform dedupe for customers across multi-channel application including Branch, Customer Portal, Agent Portal, etc.		
CM - 43	De-duplication	Platform should enable classify the matches as perfect matches and probable matches. All the probable matches may be directed to a manual decision process for user overriding provisions.		
CM - 44	De-duplication	The de-duplicated customer information should be automatically made available to respective user for verification/correction/merging		
CM - 45	De-duplication	Platform should provide UI based application to show the result of matching process and allow for manual approval / rejection of merged entries. This should be customizable		
CM - 46	De-duplication	Platform should provide option for the user to confirm the actual customer ID and details		
CM - 47	De-duplication	Platform should have the ability to have options for automatic merging of clustered records based on pre-defined and configurable rules		
CM - 48	De-duplication	Platform should allow the user to merge the duplicate customer records		
CM - 49	De-duplication	Platform should provide options in the portal to update the customer data used for de-duplication process		
CM - 50	De-duplication	Platform should support running scheduled matching process in batches and also periodically on an ongoing basis through a scheduler interface		



CM - 51	De-duplication	Platform should be capable of integration with Core / internal Systems for pushing the merged data		
CM - 52	De-duplication	Platform should provide API based real-time and scheduled batch modes of de-duplication / matching process		
CM - 53	De-duplication	Platform should have provision to connect to multiple source repositories for running the matching process		
CM - 54	De-duplication	Platform should support for periodical cleansing of the data by running scheduled jobs as per the requirements of UIIC		
CM - 55	De-duplication	Platform should provide for the user specific dashboards to manage/monitor the deduplication process		
CM - 56	De-duplication	Platform should have data cleansing, profiling, standardizing capabilities		
CM - 57	De-duplication	Platform should support cleansing of data for unwanted characters, extra spaces & other cleaning operations		
CM - 58	De-duplication	Platform should provide simulation environment to perform deduplication of selected records in exactly the same way as proposed solution works along with step wise execution plan		
CM - 59	Search	It should be possible to search a Client on multiple parameters or a combination of them but not limited to name, address, date of birth, email address, phone number, car registration no., and any other system captured data field.		
CM - 60	Grouping	Ability to create Group level Client ID under which multiple child client IDs can be created		
CM - 61	Update records	It should be possible to change the Client details and update the same with latest details.		
CM - 62	Update records	Latest details should become active / operational, the previous details should be stored in the system and should be viewable.		
CM - 63	History and Audit Trails	A history and audit trail of all additions, changes and deletions should be maintained in the date-wise chronological order.		

Functional Requirement for Admin Module			Bidder Response	Bidder Remarks
Sr.No.	Area	Requirement		
AM - 1	Interface	The system shall support web-based administration module for the complete management of system.		
AM - 2	Interface	System should allow administrators to suspend, resume and control various processes from the same 'interface.		
AM - 3	Interface	Admin panel to have reports of usage tracking with hierarchy mapping in place		
AM - 4	Admin	Template creation, management ability for role/channel/sub channel including mandatory and non mandatory field customization		
AM - 5	Admin	Ability to define the Business parameters flow and Realtime view of KPI data		
AM - 6	Admin	Draw usage reports basis templates, pages, users, roles on a daily, mtd, ytd of origin till date basis		
AM - 7	Admin	Must give administrators complete visibility and control over real-time user session data including ability to search for and terminate specific sessions		
AM - 8	Admin	Should allow administrators to enforce constraints on session lifetime Idle timeout max number of concurrent sessions		
AM - 9	Admin	The system should be capable of allowing administrator to add new queues and associate multiple work-steps with them		
AM - 10	Admin Console	Ability to provide capabilities such as User management, backend override mechanism, maintenance of Authority/Approval Matrix		
AM - 11	Admin Console	Ability to create/ update/override rules for specific users (basis designation / role etc) supported both manually and automatically		
AM - 12	Admin Console	Provide rules access to specific users. Provide module based channel access / partner level / master level		
AM - 13	Admin Console	Ability to configure new partner and access management (create / update )		
AM - 14	Admin Console	Ability to create, configure and manage templates/questionnaire and frequency		
AM - 15	Admin Console	Ability to customize UI/UX theme in console basis partner/channel/user category		
AM - 16	Admin Console	Partner on boarding, new channel setup, new partner configuration by re using components, modules, and/or modifying, adding , deleting fields, making mandatory, non mandatory, master driven , free text, dependent mandatory etc		
AM - 17	Admin Console	Journey creation and configuration as per business requirements through GUI driven Admin module		
AM - 18	User, Roles & Rights	The Admin module shall support Users/ Groups/ Role definition and granting Access Rights to them and set password expiries.		
AM - 19	User, Roles & Rights	User Access management will be required as per role based / location based etc.		
AM - 20	User, Roles & Rights	Admin panel to have user management (addition/removal of users)		
AM - 21	User, Roles & Rights	Admin should be able to set Username and Password		
AM - 22	User, Roles & Rights	Admin should be able to set Username and User to set the Password		
AM - 23	User, Roles & Rights	Admin to set shared Username and password		
AM - 24	User, Roles & Rights	Solution should automatically route access requests of users for approval to the destined administrator		
AM - 25	User, Roles & Rights	Should have capability to allow administrators to define and enforce global password policy that includes password composition rules like -minimum length- minimum password age- warn after expires, disallow past passwords for the user login		
AM - 26	User, Roles & Rights	The Admin module shall support Users/Groups/Role definition and granting		
AM - 27	User, Roles & Rights	Access Rights to them and set password expiries		
AM - 28	User, Roles & Rights	The system shall give flexibility to administrator to do selective logging, suspend and resume audit trail generation for specific system and user activities		
AM - 29	Audit Management	The Admin module shall provide interface for purging old audit trails and do selective logging, i.e. select the 'system or application features for, which the audit trails have to be generated.		
AM - 30	Audit Management	Audit trails of all changes being done on admin console to be maintained at all instances		
AM - 31	Audit Management	Platform should support recording the audit trail & logs on all the activities		
AM - 32	Audit Management	Username, date and time and the administrator shall be able to generate detailed audit logs and history of the process instance		
AM - 33	Master Management	Admin Module to support Management of various Masters required to be maintained as part of the overall solution and functionality. Refer Annexure 32 for Master related details		
AM - 34	Master Management	System should all role based access to view/edit/update/delete Masters		
AM - 35	Master Management	System should all role based access to view/edit/update/delete values/entries in the Masters		
AM - 36	Master Management	System to support the workflow driven activities for edit/update with Maker & Checker mechanism with defined roles & rights		
AM - 37	Master Management	System should be able to define the complete workflow driven process for management of masters which should be configurable		
AM - 38	Masters Management	The system should support auto-updating of master data. For example, in the Motor line of business, the vehicle type and related information should be automatically updated through third-party integration to fetch newly launched vehicles. The bidder to propose such automated master update use-cases in their proposed solution.		
AM - 39	Masters Management	The system should support bulk upload of master data through manual Excel files, allowing users to efficiently update or add multiple entries at once.		
AM - 40	Masters Management	Ability of the system to allow maker checker for Master data updates. Edit/Review rights should be access controlled and should be configurable		
AM - 41	Masters Management	Bidder should support data migration for master records, ensuring that existing master data can be accurately transferred and integrated into the new system without loss of information or integrity.		

Functional Requirement for Lead & Activity Management System			Bidder Response	Bidder Remarks
S. No	Area	Requirements		
LMS - 1	Lead Dashboard	Ability to provide lead and activity dashboard for the distributors giving a single view across all leads and activities for them		
LMS - 2	Lead Dashboard	The dashboard must display real-time metrics such as total leads, new leads, follow-ups, converted leads, segmented by channel, campaign, and distributor		
LMS - 3	Lead Dashboard	Ability to provide a visual representation (charts/graphs) of leads across lifecycle (New → Qualified → Follow-up → Closed/Converted), including drill-down capability		
LMS - 4	Lead Dashboard	The dashboard must show conversion ratios by distributor and channel, along with KPIs like response time, aging leads, and SLA adherence.		
LMS - 5	Lead Dashboard	Users should be able to filter dashboard data by date range, product type, region, agent, or campaign and export reports in formats like XLS, CSV, or PDF.		
LMS - 6	Lead Capture	System shall capture leads through channels across emails, websites, Chat, call centres, walk-ins at branch, sales representatives, website, manual mode etc.		
LMS - 7	Lead Capture	System shall support to associate the leads with the source campaigns		
LMS - 8	Lead Capture	System shall capture source for a lead and maintain this info for all future transactions with that lead		
LMS - 9	Lead Capture	System shall support agents to enter new leads through distributor portal/app		
LMS - 10	Lead Capture	Unique lead ID shall be generated in the system and used for all further communication with the lead		
LMS - 11	Lead Capture	System shall support capture of leads through mass upload by xls, csv etc.		
LMS - 12	Lead Capture	System must be able to capture the leads in the Leads Management System through front end application entry and through bulk upload		
LMS - 13	Lead Capture	System shall support pushing the lead and assignment details to the portal for agents to plan next course of action on portal		
LMS - 14	Lead Capture	Should be able to capture the following details of the lead: Name Age Contact No. Mail ID		
LMS - 15	Lead Capture	Should be able to classify lead as : New Follow Up Closed Declined		
LMS - 16	Lead Lifecycle Management	System shall track leads and opportunities spanning the entire lifecycle from creation through closing. (e.g.: tracking through fact finding, qualification, closing through policy tagging)		
LMS - 17	Lead Lifecycle Management	System shall be able to capture the actual leads converted, response per channel partner and per sales representative		
LMS - 18	Lead Lifecycle Management	System shall support lead filtration and sorting based on business requirements		
LMS - 19	Lead Lifecycle Management	System shall support to check past transaction history for lead qualification (Search based on parameters)		
LMS - 20	Lead Lifecycle Management	System shall support lead scoring mechanism based on predefined parameters		
LMS - 21	Lead Lifecycle Management	System shall be able to maintain and track lead status like (and not limited to) New, Appointment scheduled, Completed, Active, Inactive, Not responded, Converted, Postponed, Cancelled etc.		
LMS - 22	Lead Lifecycle Management	System shall handle both manual and rule based categorization of leads (e.g.: hot/warm/cold). Manual categorization should override the rule based categorization		
LMS - 23	Lead Lifecycle Management	System shall provide alerts if a lead belonging to specific category is not being interacted with in a specified period		
LMS - 24	Lead Lifecycle Management	System shall provide alerts if a lead is upgraded or downgraded to specific categories		
LMS - 25	Lead Lifecycle Management	System shall support manual/automated routing to branch employee/agents for the leads received from any channel		
LMS - 26	Lead Lifecycle Management	System shall capture the Failed or Invalid leads with relevant details		
LMS - 27	Lead Lifecycle Management	System shall support capture of feedback call details on regular basis for the failed or invalid leads		
LMS - 28	Lead Lifecycle Management	System shall track response time for specific Lead categories against specified time limits		
LMS - 29	Lead Lifecycle Management	System shall support predefinition of lead management process steps based on product types, channels and customer types.		
LMS - 30	Lead Lifecycle Management	System shall show the policy associated with the lead when closed		
LMS - 31	Lead Lifecycle Management	Apart from standard lead closure process, a lead may also be cancelled, invalid or postponed at the end of the process		
LMS - 32	Lead Lifecycle Management	System must have capability to assign leads through automatic and manual assignment to agents and reassign from one agent to another in case of unavailability of the agent		
LMS - 33	Lead Lifecycle Management	System must store the lead IDs and agent IDs with the policies converted to track the conversion ratio of the agent		
LMS - 34	Lead Lifecycle Management	Must allow the agents to access and update the lead status through various channels like portals and mobile apps		
LMS - 35	Activity Management	System shall tag follow up activities and calls that need to be completed (by intermediaries or other specific users) for a lead		
LMS - 36	Activity Management	System shall manage follow up activities as per specific rules		
LMS - 37	Activity Management	System shall let user enter and record details of interactions with prospect. These details could be qualitative (text based) and objective (pick list based)		
LMS - 38	Activity Management	Update Meeting Section: In this section agent can update status or outcome of each meeting with customer.		
LMS - 39	Activity Management	Update Lead Section: In this section agent can update status or outcome of overall meeting/call with customer.		
LMS - 40	Activity Management	Upcoming appointments entered will be displayed in order of latest upcoming to later.		
LMS - 41	Activity Management	Basic details will be displayed such as name, number and Lead photo if available.		
LMS - 42	Activity Management	Tapping on lead will display the lead detail screen to the user.		
LMS - 43	Activity Management	Link to add new appointment to be provided to user.		
LMS - 44	Activity Management	Integration with CRM, BPM, QR Code, Geo Tagging, geo fencing, Content Management and Geo Intelligence systems for the same		
LMS - 45	Activity Management	Agent needs to select if the appointment is a call or meeting.		
LMS - 46	Activity Management	Based on the selection call/meeting details need to be entered.		
LMS - 47	Activity Management	Schedule details such as Time, duration, Location and Notes can be added.		
LMS - 48	Activity Management	From this section user can also view, edit and delete appointments scheduled for that particular lead.		
LMS - 49	Activity Management	User can have a calendar view of meeting and call Appointments.		
LMS - 50	Activity Management	Below calendar is also displayed list of upcoming appointments.		
LMS - 51	Activity Management	Provision will be provided to update/Delete Appointments via Calendar.		
LMS - 52	Activity Management	Call to action will be provided to create new appointment.		
LMS - 53	Activity Management	list down alerts and notifications for upcoming appointments		
LMS - 54	Activity Management	Notifications for dormant leads can be displayed in this section		
LMS - 55	Activity Management	Integration with LMS Application, Middle Office Modules, BPM & Communication Engine or any other related application for the same		
LMS - 56	Dropoff Management	The platform should track leads that are dropped off during the application process for follow-up.		
LMS - 57	Dropoff Management	The system should analyze user engagement to identify points where users drop off in the process.		
LMS - 58	Dropoff Management	The platform should send automated reminders to users who have dropped off to encourage completion.		
LMS - 59	Dropoff Management	The system should collect feedback from users who drop off to understand their reasons and improve the process.		
LMS - 60	Dropoff Management	The platform should provide reports and analytics on dropoff rates and trends for continuous improvement.		
LMS - 61	Dropoff Management	The system should facilitate re-engagement campaigns targeting users who have dropped off.		
LMS - 62	Dropoff Management	The platform should map user journeys to visualize dropoff points and optimize the user experience.		
LMS - 63	Dropoff Management	The system should integrate with backend tools to manage leads and follow up on dropoffs effectively.		
LMS - 64	Dropoff Management	The platform should allow customization of triggers for identifying dropoff events based on user behaviour.		
LMS - 65	Dropoff Management	The system should track performance metrics related to dropoff management for ongoing evaluation.		



Functional Requirement for Hierarchy Management Portal			Bidder Response	Bidder Remarks
S. No	Area	Requirements		
HMS - 1	Hierarchy Management	The system should support setting up of all types of distribution channels. Some examples but not restricted to: Agents (Individual and Corporate) Brokers Automobile dealers Bancassurance Direct-Sales force Web-aggregators POSP CSC IMF Motor OEMS/Manufacturer-broker tie-ups Other intermediaries		
HMS - 2	Hierarchy Management	The distribution channel should be mapped to multiple levels for sourcing the business, for example, a) LOB wise mapping b) Branch level mapping c) Product level mapping.		
HMS - 3	Hierarchy Management	Ability to integrate with UIIC Core System to fetch the hierarchy information across channels		
HMS - 4	Hierarchy Management	Ability to extract all Hierarchy data from current UIIC system and maintain in the new system		
HMS - 5	Hierarchy Management	Ability to provide an admin portal access to the select users to manage the hierarchy information on the portal		
HMS - 6	Hierarchy Management	Ability for the user to view the hierarchy information across channels for specific user ids		
HMS - 7	Hierarchy Management	Ability for the user to view the organizational hierarchy for any user ids		
HMS - 8	Hierarchy Management	Ability to search the user-ids		
HMS - 9	Hierarchy Management	Ability to update the hierarchy information by the user		
HMS - 10	Hierarchy Management	Ability to sync the updates in the hierarchy in the downstream / core systems		
HMS - 11	Hierarchy Management	The system should be able to define workflow for approving / processing add/edit/delete of intermediary hierarchy. This should be GUI driven.		
HMS - 12	Hierarchy Management	The system must allow to define multiple levels of classification for each of these categories. E.g. Type of intermediary, LOB, geographical area etc.		
HMS - 13	Hierarchy Management	It should be possible to set up all distribution channel partners as contacts on the system with a unique contact ID.		
HMS - 14	Hierarchy Management	The system should have the capability to run de-dupe logic, and one contact id should be managed for the partner.		
HMS - 15	Hierarchy Management	It should be possible to set up an entire workflow for setting up a distribution channel partner.		
HMS - 16	Hierarchy Management	The system must be able to generate a customer letter for the change in intermediary		
HMS - 17	Hierarchy Management	It should be possible to change a channel partner in multiple policies through a bulk change option		
HMS - 18	Hierarchy Management	The system must allow to change all the renewals to the new agent/agents in case of mid-term agent change.		
HMS - 19	Hierarchy Management	The system must allow to define change of status/code for the same sourcing intermediary and should provide a linkage between the old code and new code.		
HMS - 20	Hierarchy Management	The system must allow to change all the renewals to the new agent/agents in case of mid-term change of status/code for the same sourcing intermediary		
HMS - 21	Hierarchy Management	Ability to track proposal by agents/brokers/channel partner for checking its status, pending requirements, errors etc.		
HMS - 22	Hierarchy Management	The system must allow to change details associated with the intermediary and track the changes made with defined audit trail.		
HMS - 23	Hierarchy Management	Provision to transfer policies from 1 Relationship Manager to the other in case of change in role of a relationship manager or in scenarios of resignation etc		
HMS - 24	Hierarchy Management	Allow such transfer on an individual basis or on bulk		
HMS - 25	Hierarchy Management	Ability to have more than 1 channel partner for a policy (Multi-broker scenario)		
HMS - 26	Hierarchy Management	System should allow intermediary/channel hierarchy mapping against UIIC Sales hierarchy- changes to be allowed with an authority matrix		
HMS - 27	Hierarchy Management	Ability to capture agent codes and sub-codes ( e.g. Partner with pan India presence). Each of the codes and sub-codes should be mapped to multiple branches and would have a link to multiple sales people.		
HMS - 28	Hierarchy Management	Ability to map an agent to one or multiple branches. Channel category should be mapped to intermediary for generating the MIS report.		
HMS - 29	Hierarchy Management	The system must allow to define an agent hierarchy including Multiple agents mapped to one agent.		
HMS - 30	Hierarchy Management	The system must have capability for agent mapping to company employee.		
HMS - 31	Hierarchy Management	The system must maintain an audit trail of all the transactions.		
HMS - 32	Hierarchy Management	There must be a queue defined for intermediary created but not approved/ not sent for approval		
HMS - 33	Hierarchy Management	The system must capture additional details for intermediary (e.g. Bancassurance) to capture intermediary branch/location/user etc.		
HMS - 34	Hierarchy Management	The system should have capability to store the dealer code for the MISIP (motor insurance service provider) and report to be generated based on the same.		
HMS - 35	Hierarchy Management	Agent onboarding document should be uploaded in the system. The system should be integrated with Document Management System to manage documents.		
HMS - 36	Hierarchy Management	System should able to configure the current channel and tie-up structure (mapping structure) in the system.		
HMS - 37	Hierarchy Management	The system should have workflow for creating the new channel and intermediate setup. All validation and business rule should be defined in the rule engine.		
HMS - 38	Hierarchy Management	The system should expose the service to the internal and external system to create and update the intermediate details.		
HMS - 39	Hierarchy Management	System should have the capability to display and generate agent level report for all type of agents, subagents etc.		
HMS - 40	Hierarchy Management	System should have intermediary portfolio transfer functionality with facility to transfer the portfolio from one to one and one to many		
HMS - 41	Hierarchy Management	System should have intermediary merge functionality		
HMS - 42	Hierarchy Management	The system should be able to capture termination request for channel partners. The system should be able to capture reasons for termination (e.g. channel initiated reasons, Other reasons that can be configured)		
HMS - 43	Hierarchy Management	The system should be able to define workflow for approving / processing the termination. This should be GUI driven.		
HMS - 44	Hierarchy Management	The system should be able to capture effective date of termination		
HMS - 45	Hierarchy Management	The system should trigger specific steps on termination of intermediary which are as follows: - cancellation of Intermediary ID - block / allow of accrual of commission - blocking of capture of any transaction against the channel - processing of commissions due - intimation to sales staff / operations / customer - allocation of policies under the terminated intermediary to alternate intermediary based on user defined rules / manual allocation		

Functional Requirement for Product and Rules Administration			Bidder Response	Bidder Remarks
S. No	Area	Requirements		
MIS - 1	MIS & Reporting	The system must support MIS reports to be generated based on any field captured at all levels of the system across all modules and functionalities		
MIS - 2	MIS & Reporting	Solution is expected to generate reports from all the data that is captured/processed from the solution		
MIS - 3	MIS & Reporting	System must support designing of reports through a drag and drop option using frontend, using filter and logical or Boolean formulae.		
MIS - 4	MIS & Reporting	Multiple extracts, batch programs, reports, cubes must be supported.		
MIS - 5	MIS & Reporting	The system must have the capability to define the scheduler for defining the frequency of the reports.		
MIS - 6	MIS & Reporting	Vital reports must be generated on the fly from the Solution		
MIS - 7	MIS & Reporting	System must support reports over and above accounting, regulatory and actuarial reports ( details of the reports will be shared post project commencement)		
MIS - 8	MIS & Reporting	All regulatory reports should be the part of product offering (pertaining to data originated / captured from the platform)		
MIS - 9	MIS & Reporting	Exception/Outlier report – Any failure , validations , mismatch needs to be shared.		
MIS - 10	MIS & Reporting	Blank/Null Check Report – It will report on elements that are mandatory. No of records having Null values		
MIS - 11	MIS & Reporting	Renewal needs to be implemented/ tagged appropriately.		
MIS - 12	MIS & Reporting	Validation on New business, Rollover, Renewal		
MIS - 13	MIS & Reporting	All Data Quality validations , rules shared by Regulators / IIB for Motor, Health and other line of business needs to be incorporated in Platform		
MIS - 14	MIS & Reporting	SI and no of lives/locations added or deleted (differential value) to be made available for endorsement records		
MIS - 15	MIS & Reporting	Motor - Base TP Premium and Addon other than TP values to follow IIB validations		
MIS - 16	MIS & Reporting	System should be able to send the daily status report. All reports required by Business Reports at each stages of transactions, audit trail of each stages including the reserves and Personalized dashboards with Claim Status Report.		
MIS - 17	MIS & Reporting	Solution to generate ~200 MIS. 20% can be assumed to be simple MIS, 60% to be medium complexity and 20% to be assumed to be high complexity reports. The bidders to size their solution as per this volume for reporting		
MIS - 18	MIS & Reporting	Platform to support customization of Reports and Dashboards based on available parameters		
MIS - 19	MIS & Reporting	Platform should support reporting & customized dashboards for various stakeholders as per requirements of UIIC and the platform should be flexible to modify the dashboards as per requirement of the bank		
MIS - 20	MIS & Reporting	Platform to support access to multiple dashboards with flexibility of adding filters to slice the data as per requirement		
MIS - 21	MIS & Reporting	Platform to support defining of new reports which can be generated periodically. Reports to be made downloadable across different formats as well as support the sharing of reports through various distribution methods (email/notification/webhook etc.)		
MIS - 22	MIS & Reporting	Platform to support extraction of standard reports in PDF and also be exportable to Word or Excel or other data analysis formats		
MIS - 23	MIS & Reporting	Platform should be capable to generate reports in multiple formats – PDF, RTF, HTML, CSV and XLS/XLSX and should support for user configuration for the columns and print settings - header, footer etc.		
MIS - 24	MIS & Reporting	Platform should support for auto generation of reports over the specified frequency and send notifications to the users as per UIIC requirement		
MIS - 25	MIS & Reporting	Platform should support for generation of reports to view pending for upload at a summary level, like no. of documents outstanding, no. of days pending in descending order as per UIIC's requirement and the platform should support for communicating the reports via automated e-mail on daily basis.		
MIS - 26	MIS & Reporting	Admin module / dashboard of the platform should provide the facility to the bank for real-time analytics on deduplication process		
MIS - 27	MIS and Reporting	Provide Business & Ops reporting including some indicative reports listed blow (non-exhaustive). Bidder to gather MIS requirements from business teams during the Requirement Gathering phase		
MIS - 28	MIS and Reporting	Ability to generate reports for costs incurred per surveyor, assessor, for specified periods.		
MIS - 29	MIS and Reporting	Report on Renewal performance, missed renewals, lapsed policies.		
MIS - 30	MIS and Reporting	Report on dispatched and undispached policies		
MIS - 31	MIS and Reporting	Underwriting reports, track them and also send them to the respective parties		
MIS - 32	MIS and Reporting	Reports as required on underwriting, claims, finance and re-insurance and other UIIC business functions		
MIS - 33	MIS and Reporting	System to automatically send production reports to predefined email groupings		
MIS - 34	MIS and Reporting	Automated reports after a defined duration.		
MIS - 35	MIS and Reporting	Ability of the system to allow the users to customize their own headers and generate report (Report engine)		
MIS - 36	MIS and Reporting	Ability of the system to run bulky/heavy report in terms of time period, e.g. premium register, production report etc		
MIS - 37	MIS and Reporting	Ability to generate TAT (Turnaround Time) across various stages and productivity reporting across various user types / personas		

Functional Requirement for Conversational AI			Bidder Response	Bidder Remarks
S. No.	Area	Functional requirements		
CB - 1	Conversational AI Bot Overview	Conversational AI Bot able to be deployed on digital assets such as Customer Portal/App, Corporate Website, Distributor Portal/App, Call Center IVRS to address user queries by itself and.Or generate tickets for human intervention		
CB - 2	Conversational AI Bot Overview	Conversational AI Bot platform should provide functionality for live chat agents and call center agents to join the customer conversations over chat/voice channels		
CB - 3	Conversational AI Bot Overview	Ability of Pushing and Pulling data from and not limited to Insurance Core System, ODS, Ticketing tools among others		
CB - 4	Conversational AI Bot Overview	Platform to be capable of accepting voice-based instructions through user touchpoints		
CB - 5	Conversational AI Bot Overview	Ability of broadcasting personalized reminders for payment, update on application/ complaint/ Service request ticket status, policies, polls, surveys, targeted broadcasts to a particular age range		
CB - 6	Conversational AI Bot Overview	Ability to support following functional requirements and use-cases:		
CB - 7	Customer Queries	Locate nearest UIIC branch/ office - Bot to provide list of nearest UIIC office/s and branch/es based on Pincode/City/Area provided by the user		
CB - 8	Customer Queries	Locate nearest network hospital/ diagnostic center - Bot to provide list of nearest network hospitals/ diagnostic based on Pincode/City/Area provided by the user		
CB - 9	Customer Queries	Locate nearest network garage/workshop - Bot to provide list of nearest network garage/workshop based on Pincode/City/Area provided by the user		
CB - 10	Customer Queries	Describe Policy Coverage and exclusions - Bot to provide policyholders information about what their policy covers and excludes based on policy number		
CB - 11	Customer Queries	Describe product features - Bot to respond to the available list of product features or documents		
CB - 12	Customer Queries	Provide clarifications based on FAQ - Bot to respond to the customer based on FAQ sheets		
CB - 13	New Business	Product Recommendation - Basis the user query Bot to provide the list of product recommendations		
CB - 14	New Business	Quick quotes to customer - Chatbots can collect information about the customer's finances, properties, vehicles, health status, and relevant data to provide advice on quotes and insurance claims, and offer potential customers an overview about the available insurance solutions that fit their criteria		
CB - 15	New Business	Provide link to pay Premium - Bot to send the link for premium payment based on existing Proposals for that customer in the system		
CB - 16	New Business	Cross-sell - Bots can leverage recommendation systems which leverage machine learning to predict which insurance policies the customer is more likely to buy. Based on the collected data and insights about the customer, the Bot can create cross-selling opportunities through the conversation and offer customer's relevant solutions.		
CB - 17	Servicing	Download Documents (Claims form, policy wording, proposal form and others) - Bot to direct the customer to the appropriate link to download documents		
CB - 18	Servicing	Endorsements - Bot to fulfil directly serviceable requests directly (like customer clarifications, query etc.) and for service requests which require Endorsements in Core system, Bot should be able to create a ticket in the ticketing tool with required data points		
CB - 19	Servicing	Provide Service Request Status - Bot to provide the service request status against policy number by integrating UIIC systems		
CB - 20	Servicing	Log Customer Grievances - Bot to log customer grievances and log in the Grievance management system		
CB - 21	Renewal	Provide Renewal date and renewal premium - Bot to provide the Renewal date and renewal premium against policy number by integrating UIIC systems		
CB - 22	Renewal	Provide link to pay renewal premium - Bot to direct the customer to the appropriate link for renewal premium payment		
CB - 23	Renewal	Share premium payment confirmation - Bot to log the customer request and log the ticket in UIIC systems to send premium payment receipt on customer registered email id		
CB - 24	Claims	Claim Intimation - Bot to gather required fields/details from customer based on policy number (product type) and share a Claim Intimation number with the customer after logging the claim intimation in the system		
CB - 25	Claims	Assist during claim form filling - Bot to assist claimant in understanding the claim form, details required and suggest the required documents in order to facilitate the filing process of a claim		
CB - 26	Claims	Claims processing - After the damage assessment and evaluation is complete, the Bot can inform the policyholder of the reimbursement amount which the insurance company will transfer to the appropriate stakeholders.		
CB - 27	Claims	Provide Claims Status - Bot to provide the claim status against policy number by integrating UIIC systems		
CB - 28	Claims	Understand claims process - Bot to provide the detailed steps for claim registration, Document upload and tracking etc		
CB - 29	Claims	Upload Claim documents - Bot to direct the customer to the appropriate link to upload the documents against open claim		
CB - 30	Assistance to Agents	<b>Assistance to Agent</b> - Bot to assist Agents with next course of action with predefined responses to respond to the customer		
CB - 31	Assistance to Agents	<b>Assistance to Agent</b> - Knowledge Bot to allow the Agents/Employees to ask queries to the Bot (related to Products, Process, FAQs etc. ) at each stage of journey		
CB - 32	Assistance to Agents	<b>Assistance to Agent</b> - Knowledge Bot to have the capability to learn from variety of UIIC specific sources such as SOPs, Process flows, Process Diagrams, FAQ documents etc.		
CB - 33	Chat Functionality for Live agents	Platform should have a live agent chat platform for seamless transfer of entire chat to the live agent basis business rule of handling the exceptions such as frustration based, intent based, scheduled based hand-off, Conversational Bot unable to process the request after a specified no. of attempts, Conversational Bot escalations, etc.		
CB - 34	Chat Functionality for Live agents	The Chatbot platform should also support rule-based re-directing of chat to a relevant live agent based on customer or conversation type. The live agent chat should display the entire chat history and must integrate with the UIIC's ticketing system.		
CB - 35	Chat Functionality for Live agents	If the agent is not available, the Chatbot should be capable of raising a service ticket and tracking the same. Platform should provide alerts to business users / stakeholders on any deviations, failures as per escalation matrix.		
CB - 36	Chat Functionality for Live agents	The Platform should provide UI/Console/Module for Live Agents to chat with the customers		
CB - 37	Chat Functionality for Live agents	The Platform should notify the available Live Agents about incoming customer request for Live Agent Support with case details to help the Agent to understand the context		
CB - 38	Chat Functionality for Live agents	The Platform should also be able to provide Intent & Sentiment Analysis cues to the Agent		
CB - 39	Chat Functionality for Live agents	The Platform should be able to provide ready-made smart replies for faster interactions based on customer's response		
CB - 40	Chat Functionality for Live agents	The Bot should provide the capability for Live Agent to join the chat		
CB - 41	Voice based functionality	For Calls, which require Live Agent Support (Live Agents to be provided by UIIC), the platform should connect with UIIC's Call Center component (ACD) to queue the call for the Live Agent (available for call) to interact with the customer		
CB - 42	Voice based functionality	The Platform should provide the option for the customer to log a "Call back" request		
CB - 43	Voice based functionality	The Platform should provide the option for the customer to log a "Call back" request		
CB - 44	Miscellaneous	Schedule a call - Bot to schedule a call between the customer and agent as per customer preferred time		
CB - 45	Miscellaneous	Log ticket automatically in the ticketing tool - Bot to create a ticket automatically with required case details by integrating with external ticketing tool		
CB - 46	Miscellaneous	Set preferred language - Bot to set the preferred language of the conversation as per customer's preference		
CB - 47	Miscellaneous	New offers - Bot to provide details on ongoing offers, promotions to the customer etc.		
CB - 48	Customer Feedback	Provision for capturing Feedback for each query has to be given. It can be a binary parameter like thumbs up or thumbs down which will reflect positive and negative feedback respectively. The cases where negative feedback is received, adequate provision for capturing the detailed feedback is to be provided and should be included in the analytics.		
CB - 49	Customer Feedback	Provision for capturing user feedback as a complete user experience at the end of the conversation or at the footer of the chatbot or if the user chooses to close the session of the chatbot. It will also be based on binary parameters such as "yes" and "no" against the question "do you feel I was helpful?". The cases where "no" is captured as a feedback are to be recorded in detail and report is to be provided on the same		
CB - 50	Platform Capabilities	<b>Natural Language Processing</b> - Platform should be capable of understanding the conversation by recognizing sentence structure, idioms, and machine-learned pattern recognition using Named Entity Recognition		
CB - 51	Platform Capabilities	Platform should predict or match to an "intent" which is already predefined or programmed in the bot to identify certain things people want from it.		
CB - 52	Platform Capabilities	Platform should be responsive to unstructured sentences, grammatical errors, spelling mistakes and free text.		
CB - 53	Platform Capabilities	The platform should have advanced capabilities of Intent Recognition, Context awareness, Entity Extraction (System as well as Custom), Sentiment Analysis, Training etc. as per the industry standards		
CB - 54	Platform Capabilities	The platform should be able to generate high volume training data, which should be accurately labelled and annotated) for improving the NLP engine. Generation of training data should be automated as well as manual. The usage data should result in a structured and reusable knowledge base.		
CB - 55	Platform Capabilities	The platform should support intent classification, platform should also provide capability to train the system for Intent Recognition with examples.		
CB - 56	Platform Capabilities	The platform should have capability to understand what the user said using both general and domain specific language objects such as lexicons, synonyms and themes etc. which should be used with Machine Learning algorithms or rules to construct conversation flows by the bots/applications (Chat and Voice)		
CB - 57	Platform Capabilities	The platform should have capability to understand what the user said using both general and domain specific language objects such as lexicons, synonyms and themes etc. which should be used with Machine Learning algorithms or rules to construct conversation flows by the bots/applications (Chat and Voice)		
CB - 58	Platform Capabilities	<b>Machine Learning</b> - Platform to have the provision to be trained by both Supervised and Unsupervised learning Supervised Learning - Should be able to train the machine to translate the input data into a desired output value. In other words, platforms assigns an inferred function to the data so that newer examples of data will give the same output for that "learned" interpretation.		
CB - 59	Platform Capabilities	<b>Unsupervised Learning</b> - Platform should discover new patterns in the data without any prior information and training. The platform itself assigns an inferred function to the data through careful analysis and extrapolation of patterns from raw data.		
CB - 60	Platform Capabilities	<b>Multilingual Support</b> - Platform should be able to detect the English, Hindi, other regional Indian languages (Hindi, Malayalam, Tamil, Telugu, Kannada, Odia, Gujarati, Punjabi, Marathi, Bengali) and Hinglish (Hindi sentences typed in English script) to respond to the queries. Platform should also allow the user to configure the responses in multiple languages as and when required.		
CB - 61	Platform Capabilities	The Platform should include an Workflow manager to configure and customize bots.		
CB - 62	Platform Capabilities	The platform should provide operational tools to define and create customer conversations, understanding failure points, optimizing contents, journey's, new channels and adding new intents.		
CB - 63	Platform Capabilities	<b>Chatbot</b> deployed should be capable of having an end-to-end conversation with the users with provision to define Menu based guided options (end to end conversation is primary requirement and Menu based is secondary) but not limiting the conversation to certain/ fixed template or pattern		
CB - 64	Platform Capabilities	Platform should also support voice based navigation in English to relevant content on web channels.		
CB - 65	Platform Capabilities	If the customer is using the Conversational Bot, platform should greet the user by his first name.		
CB - 66	Platform Capabilities	The bot can seamlessly transition conversations between different channels (e.g., from chat to voice or vice versa) while retaining the conversation history. This ensures continuity and convenience for customers who switch channels during an interaction		

CB - 67	Platform Capabilities	The bot can be integrated into various communication channels, including Interactive Voice Response (IVR) systems, website to streamline and enhance customer interactions across multiple touchpoints		
CB - 68	Platform Capabilities	Bot shall have an advertisement placeholder. UIIC shall decide to activate or deactivate the placeholder and shall notify the Bidder accordingly. The placeholder should integrate with other solutions/tools meant to publish and measure the various parameters related to ads.		
CB - 69	Platform Capabilities	The interactions should avoid unnecessary questions and make smart assumptions. It should avoid dialogs that create too many confirmations and obtain optimum information at a time instead of trying to collect everything in one go or breaking into too many parts.		
CB - 70	Platform Capabilities	Bot should support customer authentication mechanism to the extent allowed by the platform on which it is deployed (example customer authentication based on policy number, mobile number etc.)		
CB - 71	Platform Capabilities	Platform should support speech-to-text (S2T) conversion of the user's voice, and text-to-speech (T2S) conversion for the chatbot's spoken response.		
CB - 72	Platform Capabilities	Out of the box connectors or adaptors for IVR available?		
CB - 73	Platform Capabilities	Out of the box connectors or adaptors for SMS/email available?		
CB - 74	Platform Capabilities	Customer Servicing (B2C) - On UIIC's website, the customer must be provided to select the Conversational Bot from the page directly. Bidder to elaborate more on the out of the box adaptors available in the platform		
CB - 75	Platform Capabilities	The Conversational Bot to be activated through Direct Message (DM) on WhatsApp.		
CB - 76	Admin and Housekeeping	Provision to implement other Regional languages as per industry standards should be available without any extra cost to UIIC.		
CB - 77	Admin and Housekeeping	Bidder must provide training to UIIC's team before go-live of the solution		
CB - 78	Admin and Housekeeping	The selected bidder should provide Software Development Toolkit and training for configuring voice-based instructions.		
CB - 79	Admin and Housekeeping	Platform to provide feature for Admins to add / update responses of the unanswered queries on the basis of conversation analysis between bot and customer.		
CB - 80	Admin and Housekeeping	Platform to provide feature for Admin should be having access to monitor the performance of the chatbot based on the reports and finetune it regularly. Bidder to provide training to UIIC's admins on the same.		
CB - 81	Admin and Housekeeping	Bot Knowledgebase: Platform should provide integration with one or more knowledge sources that can be used in designing the Bot flow. UIIC's Subject Matter Expert (SME) shall provide information / FAQ on product / services and the solution shall convert the information ready for Conversational Bot conversation. These knowledge sources can be Rich media response, PDF documents (One or more pdf documents can be also be used as the knowledge source), HTML pages / URL Links (Web pages or static resources).		
CB - 82	Admin and Housekeeping	Platform should allow import Knowledge Sources in the form of CSV (FAQ with question and responses listed in a CSV format),		
CB - 83	Admin and Housekeeping	Governance / Monitoring Systems: Platform should include monitoring capabilities to track the different command and responses of its users and consumers applications		
CB - 84	Authentication and Sign up	Platform must allow users login or sign-up new users from chatbot. Users can use any channel to login or sign-up (website chatbot, mobile app chatbot, messenger chatbot).		
CB - 85	Authentication and Sign up	Platform to also support Guest access with restricted functionalities.		
CB - 86	User Interface	Platform should be flexible to configurable UI/forms and themes as per UIIC's marketing guidelines.		
CB - 87	User Interface	Platform should have inbuilt tools to design UI/Form using Form Designer and should be responsive.		
CB - 88	User Interface	Platform should have the capability to pull and push data to various systems and to define a workflow based on the actions initiated.		



Functional Requirement for Business Rule Engine			Bidder Response	Bidder Remarks
S. No	Area	Requirements		
RE - 1	Rule Engine Capability	Rule Engine should be the central place for all the rules pertaining to New Business, Issuance, Underwriting, Claims, Servicing, Endorsements and Renewals		
RE - 2	Rule Engine Capability	The system should support definition and modification of all rules using Graphic User Interface (GUI) / frontend without any coding and be available to the a business user with administration rights.		
RE - 3	Rule Engine Capability	Rules should be built by following dimensions (but not limited to): Business user type Channel type Intermediary Code Business Type e.g. Quote, New Business (Fresh or Rollover), Renewal LOB Risks covered Sum Insured Perils Rating factors Any other system captured data Short term, Prorata, annual and long term Probable Maximum Loss (PML) / Per Bottom Limit (PBL) Any combination of above		
RE - 4	Rule Engine Capability	System should have the flexibility to define rules or edit any existing rules and make the rules effective in future dates.		
RE - 5	Rule Type (indicative)	The system should define STP/NSTP rules the rule engine across functionalities such as issuance, claims, underwriting etc.		
RE - 6	Rule Type (indicative)	The system should identify if the application / case is not STP and process the same for referral / underwriting / Claims Authority matrix		
RE - 7	Rule Type (indicative)	Logical, Boolean and arithmetic calculations/rules must be supported for workflow rules		
RE - 8	Rule Type (indicative)	Ability to ensure that the data meets specific criteria before processing. Eg: Format, Range and completeness		
RE - 9	Rule Type (indicative)	Ability to validate business specific logic such as eligibility criteria		
RE - 10	Rule Type (indicative)	Should aggregate data from multiple sources to drive a single value		
RE - 11	Rule Type (indicative)	Should make decision based on if-else conditions. Eg: STP/NSTP, dedupe logic		
RE - 12	Rule Type (indicative)	Should assign scores based on various criteria. Eg: Credit Scoring, Risk assessment		
RE - 13	Rule Type (indicative)	The system should support creation of automated rules set up in a context dependent way, so that answer to one question may lead to more drilled down questions. The user should be able to add any more questions apart from predefined questions. This should be GUI driven.		
RE - 14	Rule Type (indicative)	Rule related to different suite of Products offered through offline and online channels		
RE - 15	Rule Type (indicative)	Ability to incorporate special requirements like discounts		
RE - 16	Rule Type (indicative)	Ability to configure user specific rules such as Agent red flag criteria (e.g. blocking the agent as per defined criteria, etc.)		
RE - 17	Rule Type (indicative)	Channel related rules - Online channel (app, portal, chatbot, website), Offline channel (physical), captive, Banca, other corporate agents		
RE - 18	Rule Type (indicative)	Agent license rules		
RE - 19	Rule Type (indicative)	Agent commission related rules (e.g. Premium band based commission set-up)		
RE - 20	Rule Type (indicative)	Rule based referrals for underwriting including but not limited to: Rules to define conditions when application will be referred to UW Rules and triggers for referral to Financial UW Rules and triggers for referral to Medical UW Underwriting assignment rules e.g. once a case is triggered for UW, then to which underwriter it will be assigned Approval and refer to senior UW/top authority rules - e.g. if the case received is HNI, then it will get referred to senior/chief underwriter		
RE - 21	Rule Type (indicative)	Rule based application of discounts, loading, conditions, including but not limited to: Reinstatement waiver/discount rules Flat rate loading rules Premium loading rules Volume based premium discount rules Premium loading during reinstatement rules		
RE - 22	Rule Type (indicative)	TDS Rules (e.g. Deduction of Tax for payouts like Partial withdrawal, Surrenders, Survival benefit, maturity etc.; Deduction of Tax for payouts on interest paid)		
RE - 23	Rule Type (indicative)	Should combine multiple criteria or nested conditions with Logical (AND, OR) Operators		
RE - 24	Rule Type (indicative)	Should have actions that triggers other processes or workflows like sending notifications, generating report etc.		
RE - 25	Rule Type (indicative)	Should execute rules in real-time/batches as per requirement		
RE - 26	Rule Type (indicative)	Should trigger rules based on specific events and conditions		
RE - 27	New Business Rules (Indicative list)	The system should identify if the application / case is not STP and process the same for referral / underwriting		
RE - 28	New Business Rules (Indicative list)	STP rules and conditions - Rules grid will be shared by UIIC and Insurers which will define the conditions and triggers when the case will be marked as STP		
RE - 29	New Business Rules (Indicative list)	STP with loading rules and conditions - Rules grid will be shared by UIIC to define the conditions and triggers when the case will be marked as STP with loading		
RE - 30	New Business Rules (Indicative list)	Ability to configure Rules grid defining scenarios for financial eligibility		
RE - 31	New Business Rules (Indicative list)	De-dupe logic and rules (e.g. if existing customer or not and to return the % match with existing same customer records)		
RE - 32	New Business Rules (Indicative list)	Rules for product recommendations basis the various parameters but not limited to: Income, Age, Gender, Previous purchase history		
RE - 33	New Business Rules (Indicative list)	Rules to perform Risk Profiling and Health based assessment based on the customer data		
RE - 34	New Business Rules (Indicative list)	Rules for product recommendations basis the various parameters but not limited to: Income, Age, Gender, Marital Status, No. of Children, Previous purchase history		
RE - 35	New Business Rules (Indicative list)	Rules to Recommend products basis what other customers of same age group with same demographics bought		
RE - 36	New Business Rules (Indicative list)	Rules to Recommend riders basis history of other customers' purchase		
RE - 37	New Business Rules (Indicative list)	Rules to Recommend riders basis details provided by insured/policyowner		
RE - 38	Product Rules Set Up (Indicative list)	Rule related to different suite of Products offered through offline and online channels		
RE - 39	Product Rules Set Up (Indicative list)	Mode of premium payment		
RE - 40	Product Rules Set Up (Indicative list)	Critical Illness Benefit - with min/max. limit		
RE - 41	Product Rules Set Up (Indicative list)	Types of critical illness which can be covered		
RE - 42	Product Rules Set Up (Indicative list)	Amount of change in sum assured		
RE - 43	Product Rules Set Up (Indicative list)	System should have provision to add on to the product withdrawal rules		
RE - 44	Underwriting Rules (Indicative list)	Underwriting rules across LOBs, Products, Covers should be available and configurable		
RE - 45	Underwriting Rules (Indicative list)	Personal habits rule (e.g. Smoking, drinking habits, substance abuse beyond a threshold will be treated as NSTP)		
RE - 46	Underwriting Rules (Indicative list)	Agent red flag list rule (e.g. Cases which are sourced by agent who is red flagged in the list shared should be treated as NSTP)		
RE - 47	Underwriting Rules (Indicative list)	Random sample rules (e.g. Every 50th or X case which is STP should be treated as NSTP)		
RE - 48	Underwriting Rules (Indicative list)	Fraud related rules/compliance rules at the time of underwriting		
RE - 49	Underwriting Rules (Indicative list)	Loading rules (e.g. if tobacco consumer, then load the premium by X%)		
RE - 50	Underwriting Rules (Indicative list)	Rules to support configurable inclusions and exclusions for each product underwriting		
RE - 51	Underwriting Rules (Indicative list)	Rules to allow to configure underwriting rules/guidelines as outlined in the product disclosure statements of the organization		
RE - 52	Underwriting Rules (Indicative list)	Rules for Reinsurance (e.g. cases beyond certain SA threshold will be referred to RI)		
RE - 53	Underwriting Rules (Indicative list)	STP/NSTP based rules to define when case will be referred to underwriter (e.g. some of the medical questions were answered as yes during the proposal form and since these are critical while underwriting the risk, it will be referred to UW)		
RE - 54	Underwriting Rules (Indicative list)	Rules related to eligibility of the customer based on medical history, age, sum assured limits, sum at risk, PEP, country of birth, financial questionnaire and other necessary information provided and supporting documents		
RE - 55	Underwriting Rules (Indicative list)	Rules to take the UW decision on basis of response to financial questionnaires, criminal questionnaire/ insured travelling out of country		
RE - 56	Underwriting Rules (Indicative list)	Rules to take the UW decision on basis of response to medical questionnaires and medical report		
RE - 57	Underwriting Rules (Indicative list)	Counter offer related rules		
RE - 58	Underwriting Rules (Indicative list)	The system should enable defining rules and number of levels of approvals required ('n' level) of underwriting approvals based on parameters like Sum Insured, LoB, Industry type, etc. This should be GUI driven.		
RE - 59	Underwriting Rules (Indicative list)	System should be able to create separate underwriting rules for Policy, Endorsement and Renewals independently within the same product line based on source		

RE - 60	Underwriting Rules (Indicative list)	Certain cases of quotes generated may get referred to the underwriter based on certain rules such as sum-insured is greater than pre-defined limit, if the risk accumulation is higher than predefined limit or if the premium is greater than a predefined amount etc. These rules need to be easily modified through a GUI. (System must support underwriting variables and parameters to be defined from the front end.)		
RE - 61	Servicing & Endorsement rules (Indicative list)	Non-financial endorsement rules - Address change, DOB change, Vehicle number update etc.		
RE - 62	Servicing & Endorsement rules (Indicative list)	Financial endorsement rules - Sum insured changes, addition of load body or vehicle type change etc.		
RE - 63	Servicing & Endorsement rules (Indicative list)	Rules during endorsements to generate notifications ( alert for over 1crore, SI was less but has now crossed 1Crore, the alert should be triggered)		
RE - 64	Servicing & Endorsement rules (Indicative list)	DOB change - rules to define limit beyond which there will be financial impact		
RE - 65	Servicing & Endorsement rules (Indicative list)	Other rules for non-financial endorsements as applicable		
RE - 66	Servicing & Endorsement rules (Indicative list)	Rules related to payment methods		
RE - 67	Servicing & Endorsement rules (Indicative list)	Rules related to increase in Sum Insured, addition/deletion of coverage/financially impacting change in any parameter like age etc.		
RE - 68	Servicing & Endorsement rules (Indicative list)	Renewal Premium Rules (e.g. Collection of the renewal premium shall be allowed within the same financial year for premium due in that FY)		
RE - 69	Servicing & Endorsement rules (Indicative list)	Renewal notice generation and trigger rules.		
RE - 70	Claim related rules (Indicative list)	Claims rules across LOBs, Products, Covers should be available		
RE - 71	Claim related rules (Indicative list)	Ability to define fraud detection related rules in case of claims. Some examples are as follows (non exhaustive): If there is a short interval between the effective date of policy and the claim date If there is a short interval between the changes on the policy and the claim date If the premium cheque / cheque payment has not cleared and the claim has occurred. If there is short interval between two claims Specific Location of claimant and cause of loss same DL used in different claims etc.		
RE - 72	Claim related rules (Indicative list)	Claim assignment rules		
RE - 73	Claim related rules (Indicative list)	Claim approval rules		
RE - 74	Claim related rules (Indicative list)	Claims De-dupe logic (e.g. rules to define the de-dupe/duplication check for claims and returning % match)		
RE - 75	Claim related rules (Indicative list)	Claims Rejection and Repudiation rules		
RE - 76	Claim related rules (Indicative list)	Add-on cover related rules		
RE - 77	Claim related rules (Indicative list)	Claim eligibility rules		
RE - 78	Claim related rules (Indicative list)	Ability to define fraud detection related rules in case of claims		
RE - 79	Claim related rules (Indicative list)	Claims De-dupe logic (e.g. rules to define the de-dupe/duplication check for claims and returning % match)		
RE - 80	Rule Management and Governance	Bidder should regularly review rules for relevance and accuracy		
RE - 81	Rule Management and Governance	Bidder should identify and remove obsolete or redundant rules		
RE - 82	Rule Management and Governance	Should keep track of different version of rules and their changes over time		
RE - 83	Rule Management and Governance	Should have ability to rollback to previous versions of rules if needed		
RE - 84	Rule Management and Governance	Should implement hierarchical approval processes for rule changes		
RE - 85	Rule Management and Governance	To maintain detailed logs of rule modifications and approvals for accountability		
RE - 86	Rule Management and Governance	Should have detailed documentation for each rule including its purpose scope and impact		
RE - 87	Rule Management and Governance	Should add metadata to rules for easy categorization and retrievals		
RE - 88	Miscellaneous	Should apply techniques (such as caching) to improve rule execution efficiency		
RE - 89	Miscellaneous	Should test rule performance under various load conditions		
RE - 90	Miscellaneous	Control reports to be generated by rules engine to validate that all rules set up in rule engine and core are same		
RE - 91	Miscellaneous	The system must work as a centralized rule engine for all applicable journeys and should integrate with portals/systems to run business rules as applicable		
RE - 92	Miscellaneous	System should have the capability to expose these rules to other systems as well through integration/APIs		
RE - 93	Miscellaneous	The system should keep audit trail of all the modification done in the rules		
RE - 94	Miscellaneous	System should have provision to extract rating rules and algorithms in excel format, which can be used for double check/testing etc.		
RE - 95	Miscellaneous	The system should generate alert/warning/error messages when a case fails any rules - this should be configurable.		
RE - 96	Miscellaneous	System should have a provision to by pass the any rules based on the predefined criteria and approvals - this should be configurable		
RE - 97	Miscellaneous	Ability to integrate with required internal/external systems for successful completion of the application processing		
RE - 98	Miscellaneous	System should have the capability to integrate with various maps/geo location service to ascertain the geographic property of the area like earthquake prone area etc. which will help underwriter to take the decision		

Functional Requirement for Product Configuration			Bidder Response	Bidder Remarks
S. No	Area	Requirements		
PC - 1	Product Configuration	Ability to support all products as defined in the scope of the RFP		
PC - 2	Product Configuration	The system should support all products & add-ons required for carrying out the complete general insurance business and Health line of business.		
PC - 3	Product Configuration	The system should have the provision to configure products and it's variants.		
PC - 4	Product Configuration	The system should be capable of defining the structure of products down to ‘n’ levels e.g. product, LoB, peril type, cover type, risk category, Premium class, sections etc.		
PC - 5	Product Configuration	The product versions should be maintained to take care of evolution of products over time, It should be possible to maintain a version with old rates and new rates. Excel upload functionality or pushing the rates should be provided to manage the rates.		
PC - 6	Product Configuration	The system should be able to manage product through rate setup across products lines		
PC - 7	Product Configuration	The user interface should support LoB, product, cover type etc. specific validations on individual data fields defined through frontend. Should allow to Edit the defined fields to change and should have Maker checker if getting change.		
PC - 8	Product Configuration	System should support validations to mark mandatory/non-mandatory fields, cross validations across fields and label changes through configuration. It should support validation for defining the format and data type that can be captured.		
PC - 9	Product Configuration	The system should facilitate changes in the product setup rates and rules on the fly with the use of a UI by business users and should maintain the history with respect to rate and rule changes. (For Premium specified products where rating not available table set up should be facilitated)		
PC - 10	Product Configuration	Ability to clone a LOB/product/cover type/ etc from an existing one and then subsequently modify the same to reduce set-up time for a product.		
PC - 11	Product Configuration	Ability to re-use any business rules across any LOB/product/cover type		
PC - 12	Product Configuration	Ability to configure premium options, premium factors logic at LoB, Product, cover type through front end setup with no coding effort.		
PC - 13	Product Configuration	The system should provide for a product catalogue that provides visibility to all product information including the rules that apply to all available products and templates attached to the product.		
PC - 14	Product Configuration	The system must have capability to upload rates through UI using excel/xml, csv upload.		
PC - 15	Product Configuration	The system must have capability to upload masters through UI using excel/xml, csv upload. This should be workflow driven with maker/checker mechanism to be provided to select users as per roles. This should be configurable		
PC - 16	Product Configuration	The system should have capability to define and configure the rating algorithms, table structures and rating table values through UI.		
PC - 17	Product Configuration	The system must have capability to define status/reason etc. from a pre-defined list.		
PC - 18	Product Configuration	The system must allow to perform a rule simulation through UI to test rules by entering relevant values.		
PC - 19	Product Configuration	All changes in system should have an audit trail with user id and timestamp		
PC - 20	Product Configuration	The following specific configurations should be possible at LoB, Product, peril, cover type and contact level through a GUI setup with no coding effort. Few examples are given below (indicative but not exhaustive)		
PC - 21	Product Configuration	Sum insured setup ( user input, Flat amount, Computed based on various parameters)		
PC - 22	Product Configuration	Deductible setup ( user input, Flat amount, time deductible, Percentage, Computed based on various parameters)		
PC - 23	Product Configuration	Discounts / Loadings / Charges / Administrative cost / Taxation		
PC - 24	Product Configuration	Premium rating tables (as a % of Sum Insured, per mille, flat rate, benefit wise rate, occupation grading, vehicle category [using multiple parameters])		
PC - 25	Product Configuration	Utilization of previous terms premium in determining future periods premium.		
PC - 26	Product Configuration	Limits should be configurable based on the Per Bottom Limit (PBL) / Probable Maximum Loss (PML) and policy Sum Insured.		
PC - 27	Product Configuration	System should have capability to define the boundary condition rules to be triggered , few examples mentioned below (indicative and not exhaustive) :		
PC - 28	Product Configuration	Min-max Sum Insured		
PC - 29	Product Configuration	Min-max entry age (in case of health related products)		
PC - 30	Product Configuration	Min & max Policy term		
PC - 31	Product Configuration	System should have capability to define boundary conditions such as Min/Max loss limits (e.g. first loss, occurrence / aggregate limits)		
PC - 32	Product Configuration	System should have capability to define underwriting rules based on combination of product, section, coverage etc.		
PC - 33	Product Configuration	System should have capability to define clause/warranties/deductibles and should be triggered automatically based on the product configuration.		
PC - 34	Product Configuration	Commission structure should be defined at product level / Risk / Coverage level - 1) Multi Reporting commission structure, 2)Sum Insured based commission structure,3) Intermediary Agreement wise commission structure 4) Intermediary type wise commission structure. 5) Product classification wise commission structure		
PC - 35	Product Configuration	The system should provide for a product catalogue that provides visibility to all product information including the rules that apply to all available products and templates attached to the product.		
PC - 36	Product Configuration	The system must support setup of various plans within a product.		
PC - 37	Product Configuration	<b>Rating and Premium Computation</b> - all the following will be based on authorities which can be set up in the system with predefined rules using a GUI/frontend with no coding effort		
PC - 38	Product Configuration	The system should have capability to define and configure the rating algorithms, table structures and rating table values through a GUI.		
PC - 39	Product Configuration	The system should support different premium calculation methods using any type of mathematical formula. (e.g. sum insured driven, flat calculation, rate tables, points systems etc).The logic should be configurable in rule engine.		
PC - 40	Product Configuration	These rate algorithms must be able to applied at any level of product configuration e.g. Product, LoB, cover type, peril type, risk type, section etc.		
PC - 41	Product Configuration	The system must support rate tables (export and import functionality) with large number of records		
PC - 42	Product Configuration	The system must allow to perform a rule simulation through a GUI to test rules by entering relevant values.		
PC - 43	Product Configuration	The system must allow to perform Rating Configurations for Quote, DTD, Loading, Discounts, Commission etc. This should be configurable and GUI driven		
PC - 44	Product Configuration	The system should be able to capture the complete accumulation for each location example - one single policy with multiple location.		
PC - 45	Product Configuration	System should support to define an umbrella product and combo products bundled policy		
PC - 46	Product Configuration	Multiple products/LoB/Peril type/cover types should be able to refer to the same tariff/rating structure without recreating the same rating structure/set.		
PC - 47	Product Configuration	The system should allow additions/modification to the captured and stored data items - user defined fields and logic without impacting the existing product versions and past policies.		
PC - 48	Product Configuration	System must have the capability to choose covers from various products to design a new product. However there should be provision manage issuance, renewal policy servicing and claims transaction at respective risk level or cover level or product level		
PC - 49	Product Configuration	System must have the capability to define combination of products by creating a reference to the other base products and all changes to the base products should be applied to the combination product automatically. However provision to customize the rules should be there for new product.		
PC - 50	Product Configuration	The system must have capability to upload rates through a GUI using excel/xml, csv upload. Effective start date and end date has to be defined to manage the new and old rates.		
PC - 51	Product Configuration	The system must allow to define dependant covers ( from different LOB) which do not allow for cancellation of the parent cover. E.g. If for an auto policy, home cover is sold as an add-on, the customer can ask to cancel the home cover (dependant) , but if the customer cancels the auto cover (parent), the home (dependant) cover is also cancelled.		
PC - 52	Product Configuration	The system must allow to setup multi year/long term policies. It must show the yearly rate and allow for discounts on pre-defined rules.		
PC - 53	Product Configuration	The system must allow to issue long term policies like project policies where premium/rate is defined for the entire project period. The system must have provision to generate the instalment schedule.		
PC - 54	Product Configuration	The system must support rate tables with large number of records		
PC - 55	Product Configuration	The system must have a flag in product configuration to define if the sum insured is of additive nature or not. E.g. Earthquake cover has the same sum insured (SI) as the Fire cover SI but the total policy SI is not an addition of these cover SI.		
PC - 56	Product Configuration	The system must have the capability to not charge the GST/additional taxes/surcharges/cess for certain transactions or at sub product/cover level within a product, with valid reason and authorization and alert triggers.		



PC - 57	Product Configuration	The system must have capability to capture status/reason etc. from a pre-defined list, (to block refund of charges, stamp duty etc.) List should be populated from the master table based multiple parameters like product, LOB, etc)		
PC - 58	Product Configuration	The system must have capability to define more than one premium and different sum Insured band within the product during the renewal generation process.		
PC - 59	Product Configuration	System must have capability to define minimum premium at policy/location/section/risk/coverage level/Plan level through pre-defined rules. This logic should be configured in rule engine and applied in Product Configurator.		
PC - 60	Product Configuration	The system must have the capability to block refund of charges, stamp duty etc. This logic should be configured in the rule engine.		
PC - 61	Product Configuration	The system must have the capability to define flag for covers / charges to determine if they are refundable or non-refundable at time of cancellation of policy .e.g. Pre-inspection charges to be a one time fee with the exception of cheque bounce. This logic should be configured in the rule engine.		
PC - 62	Regulatory Requirements	The system must be capable of maintaining product classification as per IRDA guidelines, LOB- Health, Travel, Motor etc.		
PC - 63	Regulatory Requirements	The system must have the capability to add a reference of the IRDA product approval number.		
PC - 64	Regulatory Requirements	Ability to reference multiple IRDA UIN as well as their versions (where products are revised)		
PC - 65	Regulatory Requirements	The system should support all mandatory products, guidelines and latest changes stipulated by the IRDA and any other government bodies till date.		

Functional Requirement for Workflow			Bidder Response	Bidder Remarks
S. No	Area	Requirements		
WF - 1	Overview	Ability to support end to end workflow across new business, issuance, underwriting, servicing & endorsements, claims, renewals etc. with configurable and efficient mechanism to define/update workflow steps.		
WF - 2	Ad-hoc Workflows	Workflow should allow the Admin to create ad-hoc workflow with steps, documents to be attached, mandatory fields, remarks etc.		
WF - 3	Ad-hoc Workflows	System to enable users (as per Admin allowed rights) to access and edit these ad-hoc workflows		
WF - 4	Ad-hoc Workflows	Workflow to support configurability in terms of status/notifications etc. for the users		
WF - 5	Ad-hoc Workflows	Reports for ad-hoc workflow to be generated from the system as per the requirements (configurable from Admin module)		
WF - 6	Ad-hoc Workflows	Ability to integrate with other systems for fetching any data for these ad-hoc workflows (APIs available with UIIC)		
WF - 7	Task Assignment/Re-assignment	It should be possible to reassign tasks from one queue to another based on rules. It should also be possible to assign a specific task from one queue to another.		
WF - 8	Task Assignment/Re-assignment	It should be possible to reassign bulk/all tasks from one queue to another. E.g. A user is out of office, reassign all tasks to a co-worker		
WF - 9	Task Assignment/Re-assignment	It should be possible to filter and view a subset of the tasks based on parameters available through a GUI and assign this block of tasks to a queue or users		
WF - 10	Task Assignment/Re-assignment	It should be possible to set up TATs / SLAs and track them. The system should support tracking and should produce audit reports as well as alerts and warnings when TATs / SLAs are breached.		
WF - 11	Task Assignment/Re-assignment	TAT / SLA for the customer from initiating a transaction till completion of transaction. E.g. for issuance of policy the TAT / SLA for customer may be 48 hours from the time of receipt of the documents. Hence the system should allow setting up of such a TAT / SLA and track performance against the TAT / SLA.		
WF - 12	Task Assignment/Re-assignment	Internal SLA at various stages of the process. E.g. The policy issuance process may have several sub-tasks such as document verification, data entry, premium collection, policy printing, policy dispatch etc. It should be possible to set up SLA's for sub task and track performance.		
WF - 13	Task Assignment/Re-assignment	The system should facilitate setting up of alerts for pending tasks nearing the committed turnaround time.		
WF - 14	Task Assignment/Re-assignment	The system should have facility to escalate tasks where the SLA has been breached or likely to be breached.		
WF - 15	Task Assignment/Re-assignment	The system should have a dashboard facility, with red, amber, green signalling to identify task at various stages of the process		
WF - 16	Task Assignment/Re-assignment	The tasks should have a green flag if there is sufficient time (predefined) between the task creation and the task SLA.		
WF - 17	Task Assignment/Re-assignment	The task should have an amber flag, if the task is nearing SLA deadline, also should have option to extract data and auto trigger mail to hierarchy		
WF - 18	Task Assignment/Re-assignment	The task should have a red flag, if the task has breached the SLA, should have option for sorting based on ageing or priority set		
WF - 19	Task Assignment/Re-assignment	The system should enable intimation of the next level authority where a specific task is signalled as red.		
WF - 20	Task Assignment/Re-assignment	It should be possible to generate a list of task where the SLA has been breached. The system should have the facility to generate alerts and warnings.		
WF - 21	Task Assignment/Re-assignment	Users should be able to choose to set any authorization process as sequential or parallel.		
WF - 22	Task Assignment/Re-assignment	The system should support a diary function which allows the user to diarize a task. The system should remind/alert the user of the task to facilitate its completion.		
WF - 23	Task Assignment/Re-assignment	The system should support setting up of workflows for specific channels, products, perils, LoB, channel partners, roles etc.		
WF - 24	Task Assignment/Re-assignment	The system should support multiple methods of allocation of work items to different departments and individuals, such as round robin, random, based on experience of user, efficiency, work load, etc. The system should also support allocation of work items to group queues from which individuals can pick work items.		
WF - 25	Task Assignment/Re-assignment	The systems should be able to measure and track productivity of individual users and display the same on screens, and allow for it to be reportable to management on a periodic or real-time basis.		
WF - 26	Task Assignment/Re-assignment	The system should support different parameters to be defined for Workflow Authorization Matrix. The workflow configuration must allow to add/modify/delete without changing the product versions.		
WF - 27	Task Assignment/Re-assignment	The system should support maintenance of to-do list / check list at various levels such as product / risk / class / subclass / coverage etc. For each process, the system must have capability to define the parameters/fields applicable. E.g For a QC process, based on multiple parameters, the applicable fields would vary.		
WF - 28	Task Assignment/Re-assignment	The system should be able to generate alert messages for predefined specific scenarios.		
WF - 29	Task Assignment/Re-assignment	The system should be able to generate work lists based on work accepted, allocated to, and outstanding for a user/user group/contact/contact group.		
WF - 30	Task Assignment/Re-assignment	If the sum insured crosses the retention limit with subsequent endorsements and requires Facultative Reinsurance support, system should generate tasks to the underwriter and reinsurance department.		
WF - 31	Task Assignment/Re-assignment	Ability to assign tasks to 3rd parties like surveyors, TPAs, garages etc for claims management. (Assuming that limited access will be given to such parties to access the UIICI's system to complete the required tasks like submitting survey reports, repair bills etc.)		
WF - 32	Task Assignment/Re-assignment	System should have the ability to send acknowledgement to the customer on receiving the documents (hard copies / soft copies).		
WF - 33	Task Assignment/Re-assignment	System should have the ability to assign tasks to the channel partner, which in turn may be allocated to the employees within the hierarchy of the channel partner.		
WF - 34	Task Assignment/Re-assignment	Ability to trigger Cash Before Cover override into the F&A department queue for authorisation		
WF - 35	Task Assignment/Re-assignment	Alert when the cheque date is not on/or before the policy inception date.		
WF - 36	Task Assignment/Re-assignment	Alert for cash transactions when agent receipt date is not on/or before the policy inception date.		
WF - 37	Task Assignment/Re-assignment	Name mismatch alert on payment instrument name vs insured name, alert for exceptional details.		
WF - 38	Task Assignment/Re-assignment	System to have capability to define classification of alerts E.g. :1) Information only 2) Can be overridden by authorized users 3) Blocking alerts		
WF - 39	Task Assignment/Re-assignment	System must have be ability to generate alerts for any transaction and trigger the same to customer,agent,broker, underwriter through multiple delivery mechanisms( SMS, email, follow-up in the queue/bucket)		
WF - 40	Task Assignment/Re-assignment	The system must have capability to allow a user to trigger a manual transaction to trigger an alert/approval to any person/department queue.		
WF - 41	Task Assignment/Re-assignment	System must maintain audit trail of changes to workflow.		
WF - 42	Task Assignment/Re-assignment	The system must allow to select multiple tasks for action with a single selection based on search criteria and parameters. It must have the capability of uploading using an xls/csv/email to modify the status of a workflow task or trigger a new workflow task		
WF - 43	Task Assignment/Re-assignment	System must have the capability to clone/copy workflow rules and structure for any additional branches/products/channels etc.		
WF - 44	Task Assignment/Re-assignment	The system must have capability to define workflow rules based on regulatory guidelines to transfer to a different bucket based on pre-defined rules. E.g. Compliance to PPI guidelines for complaints.		
WF - 45	Task Assignment/Re-assignment	The system must have the capability of allowing an authorized user to bypass a process/queue. E.g At month-end allow to skip a particular queue.		
WF - 46	Task Assignment/Re-assignment	The system must have the capability to interface with mobile/email for approvals/rejections.		
WF - 47	Task Assignment/Re-assignment	System must have facility for triggering batches for SLA tracking. If an SLA is breached, reassign to another queue. E.g. Transaction has breached SLA and is hence reassigned to complaints queue.		
WF - 48	workflow	The system supports multiple methods of allocation of work items to different departments and individuals, such as round robin, random, based on agent experience and efficiency, work load, availability of resource/roaster functionality etc.		
WF - 49	Claims workflow	System should have ability to configure rules, validations and processes during a new product roll out		
WF - 50	Claims workflow	In case due to some technical reason if payment is not getting posted / not getting approved / not reflecting at finance end, then claim team request for manual payment System should support such entry to be uploaded back into the core system with all the payment details once system is up which will be shared by claim teams.		
WF - 51	Claims workflow	It should be possible to setup different workflows using GUI based on parameters indicated but not limited to Tye of claim, claim amount, Channel and Line of business		
WF - 52	Claims workflow	The system should support setting up of workflows for specific channels, products, perils, Lob, channel partners, and roles.		
WF - 53	Claims workflow	The system should support different parameters for Workflow Authorization Matrix		
WF - 54	Claims workflow	The system must have the capability to track the performance of service providers (e.g. surveyors, advocates, loss adjusters). This would be based on pre-defined rules and score each service provider on parameters such as the time to respond, TAT etc. This score would be linked to workflow allocation.		
WF - 55	Claims workflow	The system must have the capability to process a fast-track claim based on pre-defined rules.		
WF - 56	Claims workflow	The system must have the capability to define specific workflow customized for large clients at a policy/claim level.		
WF - 57	Servicing	The system should support authorization limits / access for endorsement by product types/user groups.		
WF - 58	Servicing	System should have provision to define the maker-authorizer validation for endorsement processing or any other transaction. User(ADMIN) should have flexibility to define this provision of maker checker		
WF - 59	Servicing	It should be possible to define complete workflows for all types of endorsements.		

WF - 60	General	Workflow should be well-integrated with upstream/downstream systems with the intention to provide users a seamless experience across journeys		
WF - 61	General	The entire workflow management from a setup, configuration and use should be GUI driven. Simplified GUI / one pager for data entry (quote, endorsement, receipting/issuance)		
WF - 62	General	The system should support an evolved and rich functionality of complex workflows.		
WF - 63	General	It should be possible to set up separate workflows based on a combination of products, channel, claims, customer, process, event, transactions etc. The workflow should support rules that may be setup based on any field captured in the system, (data entered/master/derived field) or a combination of them.		
WF - 64	General	It should be possible to create separate queues		
WF - 65	General	Individual queue – where the task is specifically assigned to a user		
WF - 66	General	Group queue (Push and pull functionality)– where the tasks are assigned to a group of users and from where the tasks are picked by users of that group		
WF - 67	General	With all alert / referral emails, where recipient is required to login in the system for action, an URL must be provided which should enable user to login and directly land on the page where his intervention / review / action is required.		
WF - 68	General	It should be possible to assign tasks using different methodologies.		
WF - 69	General	Round robin – equal distribution of load		
WF - 70	General	Based on the efficiency of the user		
WF - 71	General	Based on user login status - system should be able to identify user login status on Realtime (Not logged in, inactive, active etc.)		



Functional Requirement for Communication Management System			Bidder Response	Remarks
Sr No	Area	Requirement		
CM - 1	Communication Management	The system should have a messaging platform wherein it should be possible to communicate with all entities (customer, agents, channel partners) in the insurance cycle (Prospective customers, New business, policy servicing, claims, servicing, distributor channel communications) or otherwise through multiple modes of communication such as: Email, Postal Mail, SMS and Phone, Bit-ly link, WhatsApp		
CM - 2	Communication Management	System should support different message rules as follows :- Global message to all customers Message to individual customers or customer segment Message to customer under certain criteria such as by age, location, service type, usage charge, age of account or account type etc.		
CM - 3	Communication Management	The system should support generation of all types of documents. These documents should be available in pdf, word, excel etc formats based on pre-defined rules. PDF converter should be PDFA complaint. This may include but not limited to - Quote cum Proposal Replica Quote Welcome Letter Policy Schedule with detailed schedule / annexure (including multi-line / multi-risk / multi-cover policies/Terms & conditions/ Warranties grievance redressal procedure/option for financier copy (excluding standard terms and conditions) Policy Certificate Marine Open Cover / Risk Notes / marine certificate and declaration statement Memorandum / Reminder Letter / Standard Letter Covernote Renewal Notice Closing Slip Binder / Held Covered Letter Debit / Credit Notes / CD statement Invoice Work in Process Letter including requirements from client / agent as captured in remarks / discrepancy reasons / Notification to RMs and report generation Receipt / Temporary Receipt Status Request Letter / Confirmation Letter / Reserving Letter (No Claim Bonus, Previous claim history etc) Master Policy Documents Claim related letters (surveyor appointment letter / document request letter / reminder letter / settlement letter etc.) Endorsement / Cancellation Endorsement Letter to external bodies (e.g. Cheque bounce intimation to RTO)		
CM - 4	Communication Management	The system should be able to issue duplicate documents. It should capture reason, track and control the number of duplicate documents created along with audit trail. Depending upon pre-defined rules it may be required charging a fee for generation of duplicate document. Exception to this can be allowed to certain user groups.		
CM - 5	Communication Management	The system should allow users to define watermarks (e.g. DRAFT, ORIGINAL, DUPLICATE) as standard templates for different types of documents.		
CM - 6	Communication Management	The system should support emailing of documents in PDF or other secure formats.		
CM - 7	Communication Management	Xml generation of documents should be supported on defined rules (e.g. for particular day) and these should be passed on to printing vendor / stored in a pre-defined folder.		
CM - 8	Communication Management	The system should support re-generation of xml from a stored / achieved pdf / document with same data as was originally sent		
CM - 9	Communication Management	Channel partners should be able to print/issue documents within certain limits based on LoB/Sum Insured/User groups, with proper authentication.		
CM - 10	Communication Management	The system must save all pdfs created for any print request. Even if a new version of template is attached, the original pdf should be retained.		
CM - 11	Communication Management	The system should support printing basis a single document, multiple documents basis range, automatic queue or batch mode basis pre-defined rules.		
CM - 12	Communication Management	The system should support re-printing of any document from the stored pdf / re-generation of document and simultaneously should store the pdf, generate xml and direct to vendor / store in pre-defined folder. Basis the pre-defined rules it should collect any additional charge and should support capturing reasons. It should also record audit trail e.g. user id, timestamp etc.		
CM - 13	Communication Management	The system should support storing of pdf / image of the document printed at any stage and should store the same in a pre-defined folder. The system should integrated with DMS system to push all customer communication and document.		
CM - 14	Communication Management	The system should support printing of renewal notices, store pdf, generate xml and direct to vendor / store in pre-defined folder based on renewal extract on a pre-defined period for each LOB / product.The system should integrate with the communication system to push all communication to internal and external stakeholders		
CM - 15	Communication Management	The system should support capturing of variable printing data from stored procedures and tables for each transaction / print directly or through template		
CM - 16	Communication Management	The system should support sorting and segregation of various documents basis pre-defined rules e.g. date range, LOB(various combinations) ,user defined rules for triggering prints (ex: speciality line business), branch, location, pin-code, product, agent etc.		
CM - 17	Communication Management	The system should support different fonts, font size and formats like italic, bold, underline, strikeout etc. and should accordingly print, save and generate pdf		
CM - 18	Communication Management	The system should support print in vernacular languages as per the scheduled languages defined by the government of India		
CM - 19	Communication Management	The system should be able to extract data from different data sources to feed the document / communication templates (structured/unstructured data)		
CM - 20	Communication Management	Ability to allow customers to fill and return the documents in electronic format to the back end system for further processing.		
CM - 21	Communication Management	Ability to offer secured access to consumer data through identification from an electronic document, example, outstanding premium, etc		
CM - 22	Communication Management	The systems must support e-signature		
CM - 23	Communication Management	System must be integrated with document management system to enable printing of documents		
CM - 24	Communication Management	System must allow bulk printing of documents by any user with rights to manage the printing authority		
CM - 25	Communication Management	System should support batch & real-time communication generation		
CM - 26	Communication Management	Dashboard showing information about communication and document lifecycle (Tracking Measures, Communication Status, Channels used, response rates, etc)		
CM - 27	Communication Management	Ability to easily search and retrieve documents/ templates		
CM - 28	Communication Management	It should be possible to print a bar code on every outgoing document generated from the system.		
CM - 29	Communication Management	Solution Software should support 2D, 128 and other forms of barcodes, digital certificates, water marks & OMR		
CM - 30	Communication Management	The system should be able to add smart identification as needed to the documents.		
SM - 31	Communication Management	Ability for the system to automatically update on standard clauses, conditions, deductibles/excess, exemptions, Limits in the policy schedules when processing new businesses/endorsements and also flexibility to edit, delete or add.		
SM - 32	Communication Management	Have capability to generate an e-policy document which can be Printed, downloaded or emailed directly to the client or intermediary		
SM - 33	Communication Management	Ability to E-stamp policy Schedules.		
SM - 34	Communication Management	Ability to auto archive a copy of auto dispatched policy document		
SM - 35	Communication Management	The system should provide a dashboard for tracking the status of dispatched policies, including delivery confirmations and outstanding dispatches.		
SM - 36	Communication Management	The system should support electronic signatures for policy documents, allowing clients to sign documents digitally for faster processing.		
SM - 37	Communication Management	Ability to issue, cancel, update, Issue/Print, Bulk Cancellation, Bulk Issuance, Bulk Printing with minimal user entry and involvement.		
SM - 38	Communication Management	Ability of the system to auto archive the certificates issued/cancelled for ease of viewing and retrieving		
CM - 39	Template Management	Ability to have role based access controlled workflow for template management		
CM - 40	Template Management	The system should support defining standard templates for preparation of all documents. These templates should be modifiable only by authorized users.		
CM - 41	Template Management	The system should support linkage of one template with multiple products / plans.		
CM - 42	Template Management	Versions and dates of document templates must be maintained by the system.		
CM - 43	Template Management	System should have an intuitive & robust graphical interface for designing of communication templates. Document design should not involve any coding or scripting. The template creation should be automatic. The templates should have standard text sections, logos, images, videos, etc		
CM - 44	Template Management	System must have the ability to create templates with Effective Date and Expiration Date		
CM - 45	Template Management	System should provide a web interface for the stakeholders to preview the communication template with sample data. Multi-lingual support to be enabled for creation and preview.		
CM - 46	Template Management	The system should allow ad-hoc matter to be added in any of the standard letters or documents generated		
CM - 47	Template Management	Ability to generate appropriate correspondence based on the record from which the correspondence is being generated. For Example: The template of the letter to be used while sending claim discharge vouchers for 'Full & Final Settlement' will not be the same as the letter sent while settling a claim on 'Ex-gratia'.		

CM - 48	Template Management	It should be possible to define the hierarchy of the mode of communication. E.g. for a particular process email may be the no. 1 choice of communication followed by WhatsApp, and for another postal mail may be the no. 1 choice of communication followed by SMS. This hierarchy may be configurable by user role, product, LoB, service request type, or contact level.		
CM - 49	Template Management	The system should be allowed to identify if one communication is to be sent multiple channels. Such rules should be configurable via an easy to use UI.		
CM - 50	Incoming Document Management	System should be able to integrate with document management system . System should allow to fetch and display document. Also should support simultaneous scrolling of documents field wise. (PID details field against customer details in PF, and risk details in system against PFs risk details) and ability to integrate with OCR tools.		
CM - 51	Incoming Document Management	User should be able to view documents in a full screen or split screen view, while parallelly working on the policy. Documents nomenclature and split of documents for future use against Party ID		
CM - 52	Incoming Document Management	System should be able to view notification for any documents/emails/details received for the policy		
CM - 53	Incoming Document Management	System should auto mark the document as received, basis document tag, once the document is received/uploaded in DMS repository. Also should have the provision for maker checker validation.		
CM - 54	Incoming Document Management	The system should allow for documents to be catalogued based on predefined document types, e.g. document type can be drivers license, proposal forms etc. The system should facilitate linking of a catalogued document to multiple contacts, products, transactions – e.g. drivers license should be attachable to a policy as well as any claims which may be lodged.		
CM - 55	Outgoing Document Management	The system must have functionality to electronically generate the welcome kit (and any other documents as may be defined during implementation for example policy statements, renewal letters etc.) - display on portal and print the standard policy document along with the cover letter, policy schedule and annexure documents such as copy of proposal form, copy of medical reports etc. at the time of policy issuance at the processing centre/online STP policy issuance		
CM - 56	Outgoing Document Management	There should be a central dispatch module in the system, where all communications, electronics or print, to client, third-party or internal staff can be managed.		
CM - 57	Outgoing Document Management	The system should be able to track the letters and documents sent by postal mail, email, SMS, bit-ly link or WhatsApp.		
CM - 58	Outgoing Document Management	The letters and documents sent by email should be in a secure format such as PDF. The system should be able to provide appropriate customized subject headers and customized messages for the body of the email message.		
CM - 59	Outgoing Document Management	Ability to prioritize different documents coming from different print streams (CRM System/ Claims System, etc) to assemble in a same shipment (for instance a renewal statement along with a new product promotion)		
CM - 60	Outgoing Document Management	The system should provide for setting up of standard templates of documents generated at various stages of processes set up in the system.		
CM - 61	Outgoing Document Management	The system should allow ad-hoc matter to be added in any of the standard letters or documents generated based on the circumstances.		
CM - 62	Outgoing Document Management	The system should be able to send the letters and documents through different mediums like snail mail, digital channels etc.		
CM - 63	Outgoing Document Management	The letters and documents sent by email should be in a secure format such as PDF/A compliant. The system should be able to provide appropriate customised subject headers and customised messages for the body of the email message.		
CM - 64	Outgoing Document Management	The system should be integrated with the different communication servers such as SMS, email servers, such that it should be possible to send automated alert messages at various stages of processing. E.g. If the commission cheques are dispatched, a message may be sent to the channel partners advising them of the same. If a premium payment is not realized and the policy is cancelled, an SMS/email/etc message may be sent to customers advising them of the same.		
CM - 65	Outgoing Document Management	System should keep track of re-prints of documents, with reason and audit trail for the reprint.		
CM - 66	Outgoing Document Management	The system must allow to send to different print queues/printers based on various parameters.		
CM - 67	Outgoing Document Management	The system must allow to upload the delivery details. E.g. Delivery status, date, recipient name etc. In case of return to origin, the date and reason as well as alternate delivery mechanism.		
CM - 68	Outgoing Document Management	The system must be capable of defining dispatch rules on basis of which printing would be triggered. E.g. Customer copy, bulk printing in sequence for agent copy.		
CM - 69	Outgoing Document Management	The system should have the capability to integrate with bank for cheque printing for commission, claims and refunds.		
CM - 70	Outgoing Document Management	Ability to share documents with chatbots, emailbots, WhatsAppbot etc		
CM - 71	Outgoing Document Management	The systems should have review and release functionality for all correspondence documents		
CM - 72	Outgoing Document Management	The systems should have undelivered document/communication tracking and management tool		
CM - 73	Outgoing Document Management	Ability to generate ad-hoc correspondence and ability to attach any additional correspondence along with regular correspondence, ex: promotional brochures, etc		
CM - 74	Alert based Communication	System should be capable of generating a variety of alerts (indicative list below). These alerts are to be sent to various stakeholders (through SMS, WhatsApp, email, print as may be applicable): - Online Proposal submission confirmation - Requirement trigger alerts and reminders - Document/Requirement Receipt Confirmation - Premium due alerts - Payment collection confirmation alerts - Policy service request alerts - Query Registration alerts - Do not Disturb Registration alerts - Claim intimation alerts - Disbursement alerts - Commission processed alerts - Policy Enrolment alert - Target Reminders to channel partners - Competition alerts - Marketing alerts - Licensing alerts - Training program reminders - Birthday wishes and alerts - Pending Invoice alerts - Policy Statements - Settlement Related Communication - Commission Statements - Promotion Campaigns - Enrolment details to partners		

Functional Requirement for ICR/OCR			Bidder Response	Remarks
S. No	Area	Requirements		
ICR/OCR-1	OCR/ICR capabilities	Ability to recognize both typewritten & handwritten data in documents including cursive writing		
ICR/OCR-2	OCR/ICR capabilities	Ability to recognize numeric, alphabetic, and special characters (e.g., checkmarks, symbols used in forms).		
ICR/OCR-3	OCR/ICR capabilities	Ability to support image enhancement (skew correction, noise removal, watermark cleaning, brightness/contrast adjustment).		
ICR/OCR-4	OCR/ICR capabilities	Ability to auto-detect and realign orientation of scanned pages and multi-page claims documents.		
ICR/OCR-5	OCR/ICR capabilities	Ability to extract data from structured (forms), semi-structured (invoices, medical bills), and unstructured (letters, reports) documents.		
ICR/OCR-6	OCR/ICR capabilities	Ability to extract key insurance data fields such as policy number, claim number, proposer name, premium, dates, and sum insured.		
ICR/OCR-7	OCR/ICR capabilities	Ability to accurately extract data from documents printed on colored or patterned paper.		
ICR/OCR-8	Post-processing	Solution must provide confidence scoring for extracted data fields and flag low-confidence results.		
ICR/OCR-9	Post-processing	Ability to validate extracted data against UIIC’s core PAS , underwriting rules, KYC master data, external sources.		
ICR/OCR-10	Post-processing	Solution must provide workflow for manual review and correction of low-confidence extractions.		
ICR/OCR-11	Post-processing	Ability to add extracted documents and data in relevant journeys for user access		
ICR/OCR-12	Data Standardization	Ability to read dates and convert them into standardized format (DD/MM/YYYY) as per Indian insurance standards.		
ICR/OCR-13	Data Standardization	Ability to handle two-digit years and automatically expand them into four-digit years (e.g., 25 → 2025).		
ICR/OCR-14	Data Standardization	Ability to convert month names into numeric values (e.g., Jan → 01, July → 07, Dec → 12).		
ICR/OCR-15	Usability	Solution must provide a browser-based review interface for business users to validate and approve extracted data.		
ICR/OCR-16	Usability	Ability to configure role-based access and maintain full audit trail of ingestion, extraction, corrections, and approvals.		
ICR/OCR-17	Usability	Ability to perform bulk upload and batch processing of documents and support a workflow to address failure cases		
ICR/OCR-18	Deployment	Solution must be available on a CSP-provided cloud platform with regulatory compliance for data residency in India.		
ICR/OCR-19	Localization	Solution must process all data within UIIC Cloud / UIIC provided or authorized Infrastructure. No data should go outside of UIIC approved data locations / cloud storage		
ICR/OCR-20	Performance & Accuracy	Solution must maintain at least 90% accuracy rate in extracting data across supported document types.		
ICR/OCR-21	Performance & Accuracy	Solution should provide self-learning AI/ML capability to improve recognition for recurring document formats.		
ICR/OCR-22	Integration	Solution must provide APIs for integration with UIIC’s PAS, Claims Management System, Data store, Reporting solution etc.		
ICR/OCR-23	Integration	Solution must support export of extracted data into JSON, XML, CSV, or direct DB formats for downstream processing.		
ICR/OCR-24	Error Handling	Ability to ignore strikethroughs in documents to avoid misinterpretation of deleted data.		
ICR/OCR-25	Error Handling	Tick mark exclusions — system should not misinterpret slanted dashes or marks as digits (e.g., “3 /” should remain as 3, not 31).		
ICR/OCR-26	Error Handling	Solution must flag data that cannot be confidently read or has questionable accuracy for further review.		
ICR/OCR-27	Error Handling	System must provide error-checking workflows for UIIC personnel to correct flagged data before final submission.		