

RESPONSE ON THE QUERIES FOR RFP FOR PRE_INSURANCE MEDICAL EXAMINATION

SR #	RFP Page #	Para #	Paragraph from RFP document	Query	MSP Name	SBIL Response
1	6	2. a	Such requests are either uploaded on the secured login or extranet of the service provider by SBI Life or transferred to their IT system through a real time web service.	UHCI would request SBI Life to share the API details for API integration. Currently, UHCI receives cases through regional branches over email as per ongoing process.	UHCI	The present practice of sharing detail via e-mail will continue. However, once agreement is finalized we have to have realtime integration with SBI Life system. API details will be shared for integration.
2	6	2. b	they will do calling to SBI Life customers through dedicated team for fixing appointment	UHCI has well qualified experienced & trained appointment fixing professionals who fix appointments for all our partners. In order to maintain data privacy, we have secured role based access from the physical & process stand point. A dedicated team for SBI Life is possible to be recruited & this can be offered as an exclusive service to SBI Life & the proposal for which including commercials can be shared. Usually, the exclusive service will be on much higher side from the cost perspective & hence, common appointment fixing team helps in keeping cost under control & simultaneously, derive the targeted output.	UHCI	Our expectation is that MSP/s should have calling capabilities and same should be done through separate team. No separate extra cost will be allocated for this activity from SBI Life.

3	6	2. b	Calling and recording facility has to be available along with easy retrieval facility and data security compliance.	While UHCI has call recording facility & data security compliance around the same, there are chances of isolated instances pertaining to call recordings, which may occur due to technical snags, low internet bandwidth, in a work from home environment, which happens to be the operating pattern, since the inception of the pandemic.	UHCI	MSPs to ensure required technological adoption to suite the 'work from home' scenario to avoid any missout with regard to 'Call recordings.'
4	7	2. o	There will be quantifiable penalty for proven instances of fraud and fabrications and for persistent irregularities against MSP/s. The exact details with regard to penalty for breaching operational benchmark, data security, fraud etc will be defined in the SLA.	The quantifiable penalty would need to be capped with a certain amount as an upper limit based on mutual acceptance.	UHCI	This will be finalized at the SLA level.

5	7	2. p	MSP/s will do calling to SBI Life customers through their trained doctors for Tele MER/ Video MER examination.MSP/s should have high quality call/video recording and storage facility. MSP/s should have ISD calling facility for overseas customers.	<p>1) Request SBI Life to define the format in which Tele / Video MER files & recordings will be stored.</p> <p>2) The clarity of the Video quality is highly dependent upon the internet bandwidth available at the customers' residence. A strong internet bandwidth will have the best desired output & vice-versa.</p> <p>3) What will be the storage duration of the Tele / Video recordings?</p> <p>4) We have our own set of trained employee doctors for conducting Tele / Video MER examinations, at the same time we also have an arrangement with Medical Service Providers, who have a team of qualified doctors, trained in Tele / Video MER examinations for rendering the service.</p> <p>5) UHCI has an ISD calling facility for NRI customers & the same has an additional commercials based on the ISD tariff.</p>	UHCI	<p>1) The storage format will be defined. Currently, MP3 and Exotel format are being used.</p> <p>2) Noted. However, our endeavour would be get best quality video recording.</p> <p>3).This will be defined in SLA. As per the current practice,the storage duration of the Tele / Video recordings is for minimum of 3 months from date of submission of data to SBIL or payment of invoice whichever is later.</p> <p>4) Further vendorization of activity is not allowed.</p> <p>5) The total effective cost can be mentioned in the commercial proposal.</p>
6	8	2. t	Audio files of Tele MER and Video files of Video MER to be submitted to Central Processing Center of SBI Life on monthly basis.	Audio & Video files can be shared through SFTP & post successful sharing, the data will be purged from UHCI system.	UHCI	This will be as per the process defined in the SLA.
7	8	2. x	There will be penalties for defective reports and breach of defined TAT.	We believe all the penalty factors & their respective thresholds will be defined in the SLAs of this RFP document & there will not be multiple penalties for the same factor.	UHCI	The penalty clause will be defined in SLA.
8	8		Additional capabilities/services:	Under which Annexure we should provide our additional capabilities basis each point mentioned below.	UHCI	

9	8	d	High Number and spread of DCs having web connectivity to enable transmission of reports	All centres empaneled with UHCI for SBI Life has Web connectivity to enable transmission of reports through an email post getting the reports scanned.	UHCI	Please refer to page no.25, Chapter 3 of RFP document.
10	8	e	APP based control mechanism to monitor home visits, test performance etc	UHCI has already developed the ETA (Estimated Time of Arrival) Tracking tool which would give real time ETA to the customer through web based link to monitor the location/arrival of the home visit doctor. This ETA tracking tool is a WAP based tool & is a sub-component of the Digital Fraud Control System.	UHCI	Please refer to page no.25, Chapter 3 of RFP document.
11	8	f	DC network with geo-tagging during the medical examination.	DC network with geo-tagging during the medical examination is available and developed by UHCI. Geo-tagging as a byproduct is embedded in the WAP based Digital Fraud Control System solution. The only challenge on the implementation side is on the internet. Where should we mention the commercials for this.	UHCI	For describing technical capabilities, please refer to page no.25, Chapter 3 of RFP document. For Various cost involved and the final cost must be part of commercial proposal.
12	8	g	Post Medical Verification calling and arranging the case wise feedback in the specified format along with the call recordings, for the selected cases.	We can provide this as a service, provided we get a detailed scope.	UHCI	The feedback to be shared with SBI Life on regular basis at no additional cost.
13	9	i	Post success of Tele MER/ Video MER, arranging the case wise customer feedback in the specified format	This is possible & can be provided as a service. Please give us more insights in this process.	UHCI	The feedback to be shared with SBI Life on regular basis at no additional cost.
14	9	3	Eligibility	Under which Annexure we should provide our eligibilities basis each point mentioned in Eligibility header.	UHCI	Please refer to page no.24, 'Table of Contents' of RFP document.

15	28		Due Diligence Checklist attached with this RFP to be answered & submitted	The Due Diligence Checklist is not attached with the R	MD India	Please refer to Annexure - VI – Mandatory 'Information Security Requirements' Criteria (Page 39 of RFP)
16	25		Chapter 2 Brief Company Overview - Business performance during last three completed financial years (FY 2018-19, 2019-20 and 2020-21) along with brief summary of audited financial results. (Audited business financials for above three years to be submitted)	Since the books for FY 20-21 are yet to be closed the requirement for FY 20-21 cannot be fulfilled currently. Please suggest if it can be submitted later	MD India	Atlest business financials upto AY 20-21 must be submitted.
17	16		10.1. Confidentiality & Non-Disclosure - The participant(s) have to execute Non-Disclosure Agreement on Rs.200/- Non judicial stamp paper. The undertaking should be notarized and stamped	Due to Covid-19 situation it will be difficult to get the undertaking notarized and stamped. Please suggest if it can be submitted later.	MD India	till such time the same can be submitted on stamp paper without Notary with authorised person's signature and seal. However, same must be submitted duly notarised on or before 15th May 2021. Only physical documents will be accepted.
18	7	Point g.	Physical Copy of Medical reports must be submitted to earmarked offices of SBI Life	Now mostly cases are closed on scan copies due to the pandemic as courier challenges, etc. presently the earmarked offices are not entertaining hard copies of reports. Please confirm on the process	Health India	As per current process the pphysical reports are to be sent to 'Archival' directly at specified address which is provided by SBI life.

19	10	Respon	Information on the industry exposure, projects executed.	Clarity Required	Health India	MSP may provide the details of experience in life and health insurance industry.
20	10	Respon	List of existing clienteles with overview of support provided on projects undertaken for them of similar nature and duration of such projects	Clarity Required	Health India	MSP may submit the track record with relevant supporting documents indicating client details and nature of services provided.
21	12	Proposa	Proposal submission	confirm whether we need to send somebody physically to submit the proposal documents on 3rd May'21 to SBIL office (Seawoods).	Health India	Proposal may be sent through courier and /or post. The Airway bill reference number should be intimated in advance at least two working days before the date of submission at E-mail ID 'operations.solution@sbilife.co.in, if proposal being sent through courier and /or post. Details mentioned on page 12 of RFP.

22	Evaluati	Evaluation Criteria	Request to clarify how Least financial quote be calculated. Financial prices to be quoted for multiple line items. Request clarification on how the Least financial quote will be arrived at as prices for multiple line items to be quoted.	Apollo	<p>The basis of evaluation will be on techno-commercial criteria. Weightage of the technical-commercial evaluation will be in the ratio of 60:40 ratios. Participants scoring highest in technical evaluation with lowest price will have advantage in techno-commercial evaluation.</p> <p>Cost of group (combo) medical will be considered for this purpose as individual tests are rarely called.(mostly as an additional test)</p>
23	Evaluati	The following criteria will be adopted during technical evaluation. These are only indicative and not exhaustive	Request for more clarity, for our understanding on the process of evaluation of technical documents. Request authority to clarify how many points are allocated against each of the technical evaluation points	Apollo	Broad criteria has been defined in RFP. Allocation of points will be prerogative of Technical comitte.
24	Respons	As outlined, both technical and commercial proposal is required to be submitted. SBI Life may select multiple participant(s) and there will not be any minimum volume commitment.	What is the evaluation criteria for selection of multiple participants whose quoted financial bids are different. Will the participants be asked to match the prices of L1 Bidder.	Apollo	Please refer to response provided for Sr.no.22.

25		Scope of	MSP/s will arrange for scanning of medical reports as per requirements of SBI Life and transferring the images to SBI Life systems	Whether the digital transfer facility is enabled across all systems of SBI Life. Is online system is available across all branches of SBI Life.	Apollo	As per existing process, the medical reports are uploaded on SFTP and from there the images are transferred to Data Management System.
26		Scope of	Physical copy of Medical reports must be submitted to earmarked offices of SBI Life.	Since technical integration is part of the current project requirement, it is understood that the road map is towards digitisation and automation of the processes. Also, submission of physical copies is time consuming and cumbersome posing continuous challenges in the due process. Request the authority to kindly consider submission of only Soft/Digital copies to the respective branches to	Apollo	The physical reports are to be sent to 'Archival' directly at specified address which shall provided by SBI life.
27		Scope of	MSP/s will arrange for scanning of medical reports as per requirements of SBI Life and transferring the images to SBI Life systems. There will be indexing protocol for naming files of different types of images. MSP/s will create scanning locations with internet connectivity so that reports are submitted to SBI Life in least possible time from the date of medical examination.	Request the authority to kindly elaborate on the indexing requirement of the Images specified in the stated point here	Apollo	The images will be uploaded on SFTP of SBI life with specific indexing and nomenclature. For selected vendors suitable instructions/ training will be provided.
28		Scope of	Turn Around Times	Request the authority to kindly provide clarity on the expected Turn Around Times for various MER processes under the program	Apollo	The TAT for various MER process will be defined in the SLA. However, it is expected the images are uploaded immediately after the medical examination.

29		SLA	Penalisation	Details of the percentage considered for penalisation have not been provided in the document. Request the authority to kindly clarify on the percentages of invoice amount that would be considered against each of the KPIs for penalisation.	Apollo	The details shall be defined in SLA.
30		General	EMD & Bid Processing Fee	Request the authority to Kindly share the details of the EMD and Bid Processing Fee, if any. Also, the process to furnish the same.	Apollo	There is no EMD and Bid Processing Fee.
31		General	Prebid Meeting	Given the resurgence of covid and the risk of exposure to disease and lethality. Travel for pre-bid discussion may be a challenge. Given the prevalence of COVID cases, request the Authority to kindly conduct the pre-bid discussion online. The link may be shared with the respective participants.	Apollo	The pre-bid meeting will be conducted via online lifesize meetng and link will be shared via e-mail.
32	19	10.6.	Signing of Contract	The list of licenses and certifications required under point "Copies of Licenses, Certifications etc.	Health Assure	Please refer to page no.9 on Eligibility criteria and page no. 24 describing 'Table of contents' of RFP.
33	19	10.6.	Signing of Contract	Kindly clarify on "Participant shall not sub-contract/ outsource whole/any/or part of the processes, to any third party" as We will be outsourcing the entire work to DCs.	Health Assure	Outsourcing of DCs is not amounting to sub-contracting.
34	20	10.8.	Confirmation on Broad Terms & Conditions of Standard Master Agreement	On "Bidder is expected to go through the same and should provide the confirmation that he has read the Terms and Conditions of the Standard Master Agreement and agrees with the same." Will need to understand the time frame when they want us to provide this confirmation	Health Assure	The confirmation must be provided along with RFP proposal.

35	23	10.20.	Participant(s) Status	Any format proposed for this declaration?	Health Assure	There is no specific format proposed.
36	29	Chapter 10	Letter from Competent Authority	Need more clarity or an example of such a letter	Health Assure	Participant can submit the same giving required details duly signed by the competent authority.
37	37	Annexure-IV	Confidentiality and Non-Disclosure Undertaking	On "This Non-disclosure Undertaking is made and entered into on this _ day of.."- Pls suggest the time frame	Health Assure	This is to be submitted along with bid.
38	38	Annexure-IV	Confidentiality and Non-Disclosure Undertaking	On "Summary"- This is usually not a part of NDA. Pls suggest.	Health Assure	Noted.