

**INSURANCE REGULATORY AND DEVELOPMENT
AUTHORITY (IRDA)
Hyderabad**

EXPRESSION OF INTEREST

IRDA invites Expression of Interest (EOI) from reputed IT firms / Organizations for development of Agency Licensing portal. For details please visit <http://www.irdaindia.org/tenders.htm>. Last date for receipt of EOI is 30th March 2009 by 5.00 PM

EXPRESSION OF INTEREST (EOI)

FOR

DEVELOPMENT OF AGENCY LICENSING PORTAL, HOSTING, MAINTENANCE AND HELP DESK SUPPORT

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY
3RD FLOOR, PARISRAMA BHAVAN,
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Invitation of Expression of Interest for IRDA Agency Licensing Portal

The IRDA (herein after referred as 'Authority') invites applications for the purpose of development of Agency Licensing Portal from reputed IT organizations with experience in similar fields. In this regard, applications for Expression of Interest (EOI) would be invited in the first phase, technical bids from the short-listed EOI applicants would be invited in the second phase, financial bids would be invited from the short-listed technical bidders and suitable applicant would then be selected for award of the contract.

1. The application form for Expression of Interest is given in Annexure – A. Interested parties can submit the duly filled in application form along with all relevant supporting documents including the application fee.
2. The Last date for receipt of EOI is 30th March 2009.
3. At any time before the submission of EOI, the Authority may, for any reason, whether at its own initiative or in response to a clarification requested by the service provider, carry out amendment(s) to this EOI document. The amendment will be made available in our website (www.irdaindia.org) and will be binding on them. The Authority may at its discretion extend the deadline for the submission of proposals.
4. The Authority has a process to shortlist the interested parties and only the short-listed parties would be called for technical bids and the parties would be required to make a presentation before the Technical Committee of the Authority. The technical bid may be as per format given in Annexure B. The last date for receipt of Technical bid is 13th April 2009
5. A Pre-bid meeting of all the Technical Bidders (the short-listed EOI applicants) will be convened at the Authority on 6th April 2009. The purpose of this meeting will be to clarify the requirements as envisaged by the Authority and also to address the queries if any, of the Technical bidders.
6. An overview of the existing status of the works being done in the portal and enhancements required have been made available in this document. Any other available information, to the extent possible, will be provided to the shortlisted bidders to facilitate their Technical presentation.

7. The chronological events for the entire bidding process would be as follows:
- Last date for submission of EOI (as per Annexure – A) : 30th March 2009
 - Pre-bid meeting : 6th April 2009
 - Last date for submission of Technical Bids (as per Annexure-B): 13th April 2009
 - Technical Presentation:17th and 18th April 2009
 - Last date for submission of financial bids (As per Annexure-D): 24th April 2009.
8. The Authority reserves the right to accept or reject any application without assigning any reason there for.
9. Bids that are incomplete in any respect or those that are not consistent with the requirements as specified in this document or those that do not adhere to formats, wherever specified may be considered non-responsive and may be liable for rejection and no further correspondences will be entertained with such bidders .
10. Canvassing in any form would disqualify the applicant.
11. The Authority would select the suitable party for the execution of Agency Licensing Portal work.
12. The selected Bidder is expected to commence the Assignment on the date specified in the Work Order.

(K.Subrahmanyam)
Executive Director (Admin & IT)

SECTION – I

TERMS OF REFERENCE

1. ABOUT IRDA

Insurance Regulatory and Development Authority (IRDA) is a regulatory body to protect the interests of policy holders of insurance policies and to regulate, promote and ensure orderly growth of the Insurance Industry and for matter connected therewith or incidental thereto. Please visit the website www.irdaindia.org ; www.irdaonline.org for information about the IRDA and the existing agency portal of IRDA respectively.

2. ABOUT AGENCY LICENSING PORTAL

Authority has an Agency licensing portal (www.irdaonline.org) developed for the purpose of issue of licenses to the Insurance Agents. The portal has been operational since 2000. There are 42 insurance companies and 500 DPs who are using this application as on date. So far 4 million licenses have been issued and an average of 3000 licenses are issued every day through this portal application. An insurer appoints a person to act as insurance agent for the purpose of soliciting and procuring insurance business for him, provided such agent shall hold a license issued by the Authority (please refer to Section 42 of the Insurance Act, 1938, IRDA (Licencing of Agents) Regulations, 2000, IRDA (licensing of corporate agents) Regulations, 2002, for more information in this regard.).

A Designated Person (DP) of an insurer is the issuing authority for grant or renewal of licenses to person to act as insurance agents. DPs are registered as users in the agency portal to do functions for the issue or renewal of license.

The following are the salient features:-

- i. Simple registration process for DPs - for the purpose of allocation of login and passwords to register as users of the agency portal. [before registration, the application of DP has to be approved by the Authority)
- ii. Portal facilitates Bi-lingual printing of certificates of licenses and ID cards
- iii. Portal allows Cancellation of License (This will not allow the agent to act as agent of and Insurer) with certain restrictions.
- iv. Portal allows Transfer of agency (from one insurer to another insurer).

- v. Portal allows data corrections through well defined workflow in the agency licence record of an agent.
- vi. Portal has FAQ, and also smart query to generate various statistics based on various parameters (with an interface to excel).
- vii. Agency portal allows Web wallet system for payment of agency license fee by insurers, which is under control at the Authority. Whenever a license is issued by the DP in the portal, the amount of licence fee charged would be debited to insurer's web-wallet account. Portal also alerts when the balance amount to the credit of insurer's web-wallet account falls below certain amount.
- viii. Portal has facility of Alert management – to broadcast message to a particular DP or all DPs.
- ix. Portal tracks license (original and duplicate) printing.
- x. Portal has facility of Care site functions / Help desk to provide guidance to the DPs.

The portal was designed under ASP, SQL-2000/IIS 5.0 and currently hosted and maintained by an ISP. A document containing the complete functionalities of the portal has been made available in our website under the following link: <http://www.irdaindia.org/tenders.htm>

3. PROPOSED ENHANCEMENTS IN AGENCY PORTAL

- i. Authority felt necessary to revamp the present portal so that it could widen the scope of agent application integrating the various stake holders with this system namely :-
 - a) Insurers (who recruit candidates desirous of becoming agents)
 - b) Agent Training Institutes (ATI) who provide mandatory practical training the candidates;
 - i. Examination body who conducts pre-recruitment test to the candidates who successfully completed practical training from the ATI (all accredited by the Authority)
 - c) Designated Persons who are the Authorities for granting/renewing the agency licenses.
 - d) A candidate desirous of becoming an insurance agent shall undergo the following:
 - Application to the insurers.
 - Practical training from a recognized Agent Training Institute (ATI)
 - Pre-recruitment test from an Examination Body such as Insurance Institute of India (III).

- Licensing Authority who would issue / renew agency licenses.
- ii. The entry point in the Agent Registration process would be the registration form available in IRDA's agent portal and after filling the form, a unique number would be generated and the same number would be issued as reference number throughout the agent licensing process.
 - iii. Interface with public so that the public can view the names and contact details of
 - 1) Agents in their locality
 - 2) List of agents whose licenses have been cancelled /suspended
 - 3) Any other information which may be required in future
 - iv. Agency statistics [No. of licensed agents: State wise, District wise, Insurer wise, gender wise, etc)
 - v. Separate module for prospective insurance agent to directly register with IRDA portal for applying agent license without getting approved from an insurer.
 - vi. Separate administration module for managing the secured logins
 - vii. Appropriate security components (Firewall / Intrusion Prevention / Virus Protection / etc.)
 - viii. Agent should be in a position to see their status with respect to the application details.
 - ix. Disaster Recovery / Business Continuity Plan

The portal should be designed by making use of the versatile web technology and should utilize the full interactive technological potential of the web and the Internet and thus assist in achieving the objectives of the portal as touched upon above.

4. HOSTING AND HELPDESK SUPPORT

(i) WEB HOSTING

The details of web space consumption and data traffic details of the Agency licensing Portal (current utilization and projected requirement) are as follows:

Particulars	Current utilization	Estimated requirement after launch of new portal
Database Size	20 GB	100 GB
Application space	1 GB	2 GB
Backup	80 GB	160 GB
Data traffic/month	75 GB	150 GB

The number of users of the portal as on date is around 500 and the same is expected to go up to 1300 after the launch of portal.

(ii) HELP DESK SUPPORT

Authority has setup an exclusive helpdesk team, in order to address the queries of the designated persons spread all over the country who are using the agent portal for the issue of licenses:

The care site operation does the following activities:

- Helping the DPs (Designated persons) in the issue of licenses to agents.
- Correction of data wrongly entered by IRDA during the registration process.
- Providing specific reports as per the format required by IRDA on licenses issued, payments received, un-resolved DP issues etc. etc.

The major categories of queries / activities handled by the help desk team are as follows:

- i. login problems
- ii. Process difficulties (printing problems, unable to place data correction requests etc.)
- iii. Data correction requests (such requests are handled after verifying the proofs and also after the approval of Authority)

- iv. Status requests (status of change requests, transfer requests etc)
- v. Tech support:
 - a. Handling technical queries of DPs/ IRDA
 - b. Database maintenance
 - c. Systems Administration
 - d. Backup & restore

Complaints / Change requests / clarifications are made by DPs through the portal work flow application. Changes requests are approved by IRDA and then implemented by the helpdesk team. Complaints are also made by mail to tech.support@irdaonline.org and also through telephonic calls.

The average numbers of complaints per month handled by the help desk under each head are listed below:

Code	Description	Current	Expected after the launch of the new portal
LDC	License Data Correction	2542	0
LCD	License Cancellation	0	0
DOE	License DOE Fix	0	0
LRE	License Recall	2	0
CDC	Certificate Data Correction	17	0
CCA	Certificate Cancellation	675	0
OCL	Clarification	185	500
OES	Escalation	35	500
TEC	Tech support queries	150	750
TEL	Telephonic calls	900	1200

5. SCOPE OF WORK

The selected vendor will have to take over the current portal operations within 2-3 weeks of receipt of the work order, provide web hosting arrangements , help desk facility and maintenance support (as stated above) for a period of 5 years. Simultaneously, the selected vendor will have to develop the new portal as

envisaged in this document and implement the new application within 3-4 months of the receipt of work order. The source code so developed will be property of the Authority and the source should be made available to Authority with appropriate documentations. The selected vendor should execute a Service Level Agreement for the committed performance of the portal. The parameters for the performance will be mutually finalized.

6. PREQUALIFICATION OF APPLICANT

- a) The organisation **must be a reputed Firm/Company** incorporated in India with a standing of 10 years existence.
- b) The organisation's annual turnover should not be less than Rs.25 Crores per annum from the IT consultancy and IT Support services during any of the last three years. A certificate to this effect from a Chartered Accountant, in original must be submitted.
- c) The organisation must have similar experience in handling such systems as described above for the existing agency portal of IRDA, at least during the last 2 years.
- d) The organisation must submit satisfactory completion certificates from its customers for at least three software development projects similar to those being requested in this proposal. Please mention the URLs of the sites that you manage and which in your opinion are comparable either in terms of criticality volume of data and reputation of the IRDA's licensing portal. You are also requested to provide the information with regard to the projects successfully completed.
- e. Organisation should have in-house software development capabilities.
- f. The organisation should have minimum CMM Level 4 certification or equivalent
- g. The organisation should be capable of taking over the current portal operations and deliver the new application within mutually acceptable time frame.
- h. organisations which have demonstrated experience on similar services for at least three years may need no further qualifications
- i. Web hosting: The organisation can either have its own infrastructure facilities or arrangements with any third party Internet Data Center (IDC) service provider, for hosting the developed application. In case of hosting

arrangement with third party service provider, the official agreement contract should be submitted. The hosting arrangements shall meet the following criteria

1. The service provider will provide India based web server hosting facility with state of the art hardware with 24 X 7 monitoring.
2. The configuration of the servers should be robust and capable of handling the load.
3. The Internet Data Center should have been classified as Tier-3 and above.
4. The server should have adequate storage capacity, configuration, speed, internet bandwidth and should have been directly connected to ISP's backbone providing adequate bandwidth and reliability with multiple links.
5. **Security:** The following should be in place in the Internet Data Center
 - i. Firewall
 - ii. IDS
 - iii. IPS
 - iv. Antivirus and Anti spamming services
 - v. Regular Security Audits.
6. Service provider should have experienced server support team for server management.
7. **Disaster recovery:** Should be able to provide the following services:
 - i. Backup and recovery
 - ii. Shared SAN and NAS
 - iii. Dedicated DR facility in other major cities
8. The data center should have ISO-20001 & 270001 certifications or equivalent.

SECTION – II

INSTRUCTIONS TO BIDDERS FOR FORMULATION AND SUBMISSION OF PROPOSALS

- The instructions mentioned should be read carefully by organisations before submitting the bid.
- Authority may ask for clarifications or further information to evaluate the Expression of Interests
- If any information sought in this document is missing or not clearly specified by the vendor, it will be assumed that the organisation is not in a position to supply the information.
- Application fee: Application fee of Rs.1000/- (non refundable) in the form of crossed bank draft valid for three months shall be submitted with EOI document. The crossed bank draft shall be in favour of 'Insurance Regulatory and Development Authority' payable at Hyderabad. EOI without application fee shall be rejected.
- **Pre-Bid Meeting**
 - i. A Pre-Bid Meeting of all the Technical Bidders (the short-listed EOI applicants) would be held at IRDA, Hyderabad on 6th April 2009 at 11.00 AM.
 - ii. A maximum of two authorised representatives per Bidder may attend the Pre-Bid Meeting. The Authority will not respond to questions or enquiries from any Bidder, after the Pre-Bid Meeting.
 - iii. Any queries / clarifications may be sent by e-mail (it-tender@irda.gov.in) to the Authority by the Bidders before the date of the Pre-Bid Meeting.
 - iv. All relevant issues may be raised by the Bidders at the Pre-Bid Meeting.
 - v. All queries raised by the Bidders and clarifications furnished by the Authority at the Pre-Bid Meeting will be documented and made available in our website subsequently. However, the Authority reserves the right to defer answering any such question or to decline to answer any such question, which it considers inappropriate.

vi. The Authority may issue clarifications / amendments / modifications / errata and / or revised version of scope of work / other terms & conditions mentioned in the document and such amendments will be made available in our website.

- An undertaking (self certificate) is to be submitted that the Organisation hasn't been blacklisted by any central/state Government department/organization.
- Please note that all the pages of the EOI document should be signed with date; and seal of the organization should be put near the signature of the authorized signatory on all the pages
- EOI document complete in all respects shall be submitted in a sealed envelope and superscripted as "**Expression of Interest for Agency Portal Development**" and addressed to :

The Executive Director (Administration & IT)
Insurance Regulatory and Development Authority
3rd floor, Parisram Bhavan,
Basher Bagh, Hyderabad – 500 028

- The last date of receipt of EOI document is 30th March 2009 by 5 PM. No EOI document shall be entertained after the due date and time, under any circumstances.
- The Bidder(s) may submit their Bids by Registered Post / Courier or the Bid in Person, so as to reach the Authority by the time and date stipulated by the Authority.
- The covering letter to be submitted by the Bidder along with EOI should be as per format given in this document.
- The decision regarding short listing / selection of solution cum service provided shall lie with the Authority and shall be final.



SECTION - III

CHECK LIST FOR SUBMISSION OF EXPRESSION OF INTEREST.

Applicants should ensure that the following documents are submitted with documentary evidences, while submitting the completed application form:-

- i. Letter of submission of EOI
- ii. Details as per application format (Annexure-A)
- iii. Copy of the Registration certificate.
- iv. Copy of the PAN Card.
- v. List of Activities of the Company.
- vi. List of financial / Insurance sector/PSUs/ government clients :
- vii. List of similar projects handled during last 3 years (as per point No 12 of the application)
- viii. Project Completion certificates from the customers for at least three projects similar to those being requested in this proposal.
- ix. Copy of the certifications for software development (CMM-Level-4 or equivalent)
- x. Copy of the certifications for data center (ISO- 20001 & 270001 or equivalent)
- xi. Application Fee: A crossed demand draft for Rs.1000/- drawn on 'Insurance Regulatory and Development Authority' payable at Hyderabad.

Letter for submission of EOI

Date:

Place:

The Executive Director (Administration & IT)
Insurance Regulatory and Development Authority
3rd floor, Parisram Bhavan
Basher Bagh
Hyderabad – 500 028

**Sub: DEVELOPMENT OF AGENCY LICENSING PORTAL, HOSTING,
MAINTENANCE AND HELP DESK SUPPORT – regarding**

Dear Sir,

We express our interest to work with this project and we hereby confirm the following:

1. The EOI – Application is being submitted by (*name of the Bidding Company*) for selection as the software developer cum service provider for the development and maintenance of agency licensing portal in accordance with the requirements stipulated in the EOI Document.
2. We have examined in detail and have understood, and abide by all the terms and conditions stipulated in the EOI Document issued by the IRDA. Our application is consistent with all the requirements stated in the EOI Document.
3. The information submitted in our Application is complete, is strictly as per the requirements as stipulated in the EOI Document, and is correct to the best of our knowledge and understanding. We shall be solely responsible for any errors or omissions or misrepresentations in our Bid.

Signature with Name & Seal

Place

Date:

ANNEXURE-A

APPLICATION FORM:

S.No	Particulars	
1	Name of the Organization Address (Regd.Office) : email : Telephone No. & Fax: Website:	
2	Name of the contact person: Telephone: Email ID :	
3	Type of the Organization (Public Sector /Limited/Private limited/Partnership, Proprietary /Society/Any other.) :	
4	Chief of the Organization : email Id : Telephone:	
5	Registration details: (enclose certificates): • Company Registration	
6	PAN No (enclose certificate):	
7	Activities of the Company: (List the activities)	
8	List of financial / Insurance sector/PSUs/ government clients (with contact details like Address ,contact , contact person, phone number and e-mail id) :	
9	Turnover of the Company for the last 3 years: (Enclose certificate from the Chartered Accountant).	Year: Turnover
10	Total No. of Employees: • Technical Staff	

	• Non-Technical Staff	
11	No. of Offices/Centers (enclose the list):	

12. List of similar projects handled (provide the details in the following format) during the last 3 years:

- (i) Name of the client,
- (ii) Contact person
- (iii) Address and telephone no.
- (iv) Title of the project
- (v) Cost of the project
- (vi) Duration of the project
- (vii) Technology used.
- (viii) Brief statement about how their requirements are similar to those in this proposal
- (ix) Date of completion
- (x) Outcome of the project URL

13. Project Completion certificates from the customers for at least three projects similar to those being requested in this proposal (Enclose certificates)

14. Certifications:

a)	CMM-Level 4 (software development) or equivalent ISO- 20001 & 270001 (data center) or equivalent	(Please enclose copies of the certificates)
b)	Data center classifications (Indicate the classification level /tier)	

15. Any other information the applicant wants to furnish. :

Declaration

I hereby declare that the above information is true to the best of my knowledge.

Signature with Name & Seal
Place
Date:

ANNEXURE B

FORMAT FOR TECHNICAL PROPOSAL

The organisation should submit the TECHNICAL PROPOSAL separately as per the format given below

Technical Proposal:

1. A brief description of the Bidder's organization and an outline of recent experience on assignment of similar nature. The information as per format given at ANNEXURE-C to be furnished on each assignment should indicate the details of the project, duration, contract amount and firm involvement
2. Any comments or suggestions on the proposed new system.
3. Scope of the work and terms of references.
4. Proposed solution:
 - a) Overview
 - b) Proposed system Architecture
 - c) Technical features
5. Approach and methodology (This will be followed by the Organization to achieve the stated deliverables) which the organization proposes to execute illustrated with bar charts of activities.
 - a) Approach
 - b) Methodology
 - c) Work plan
 - d) Quality Management
6. A Complete Project Management Methodology including the following:
 - a) Responsibilities of the Service provider
 - b) Project planning
 - c) Project Monitoring and Control
 - d) Change Management
7. Details about hosting and help desk arrangements.
8. Deliverables and acceptances (The definition of deliverables by the Service Provider must be quantified as much as possible)
 - a) IRDA responsibilities
 - b) Service provider deliverables.

c) Delivery and Acceptance methodology

Note:

Any deviations must be specifically defined by the Service Provider in its proposal, which if successful, shall become part of the agreement. Such deviations shall not be in conflict with the basic nature of Technical requirements of this Solicitation. IRDA, however, reserves the right to ask for clarifications or reject the proposed change or the entire technical proposal, if found in complete dissonance with the scope of work mentioned in the EOI.

ANNEXURE-C**ORGANISATION'S REFERENCES****Relevant Services Carried out in the Last three Years Which Best Illustrate Qualification**

The following information should be provided in the following format for each reference assignment carried out which was legally contracted by the client stated below:

Name of the assignment:		Country:	
Location within Country:		Professional Staff Provided by your Firm:	
Name of Client:		No. of Staff:	
Address:		No. of Staff Months:	
Start Date (Month/Year)	Completion Date: (Month/Year)	Approximate Value of Services: (in Rs):	
Name of Associated Firm(s) if any:		No. of man months of professional Staff provided by Associated Firm(s):	
Name of Senior Staff (Project Director/ Coordinator, Team Leader) involved and functions performed:			
Narrative Description of Project:			
Description of Actual Services Provided by your Staff:			

ANNEXURE - D**Formats For Submission Of Financial Proposal From Bidders**

The Executive Director (Admin)
IRDA, Hyderabad

Dear Sir,

- 1 We have understood the instructions and the terms and conditions mentioned in the EOI Document and have thoroughly examined the EOI Document and are fully aware of the scope of work required. We are hereby submitting our “Financial Proposal” as per prescribed format.
- 2 The amount quoted for the various tasks mentioned in the bid.
 - i. Software development and implementation : Rs._____ (one time)
 - ii. Annual Charges for hosting (for exclusive server): Rs_____ (recurring):
 - iii. Annual Charges for DR site (for exclusive server) : Rs_____ (recurring):
 - iv. Cost of help desk/annum : Rs. _____ (recurring)
 - v. Annual AMC Charges for portal : Rs._____ (Recurring)
 - vi. Man month rate for change management : Rs._____

The rates for recurring charges are valid for a period of 5 years. Taxes would be extra at actual.

For and on behalf of:

Signature:

Note: The server configuration should be robust (with adequate space and good response time) and capable of handling the projected number of users.

Licence Registration:

Applicant: (New Requirement)

- a. Form for an applicant desirous of securing a licence to act as an insurance agent. This will be entry point in the Agent Registration process .After finalising the form, a unique number will be generated and the same number will be issued as reference number throughout the agent licensing process.
- b. Provision for applicant to verify status of his application at various stages of licensing process.
- c. Facility to renew the license. As soon as the license is renewed, one should be able to print the license.

Training Institutes (New Requirement)

- a. Facility to log training details for applicant

III (Insurance Institute of India) Examination (New Requirement)

- a. Facility to log examination result for applicant.

DP Licencing:

- a. Facility to process eligible applications for issue of NEW/RENEWAL of Agents licence.
 1. Individual –VA
 2. Corporate – Form A1
 3. Certificates – Form A2
- b. Facility to process eligible applications for COMPOSITE Licence.
- c. Facility to process Agents Transfer of licences/certificates from one Insurer to another with requisite Insurer approval process
- d. Facility to reject the transfer requests in case of fraudulent activity by the agent (***new requirement***)

Agent Licence Management:

- a. **REPORTS:** Facility to query on various criteria to view NEW/RENEWAL/COMPOSITE/ CANCELLED/TERMINATED Licence/Certificates by insurers.
- b. **PRINT:** Facility to quick print Agents Licence/ID
- c. **Quick View:** Facility to view complete details of any applicants licence issued
- d. **Daily Activity:** Report on agents licence/certificates New & Renewal issued for a particular day
- e. Facility to maintain the information of Agents, who are doing unlawful activities, misconduct etc. This database should be made available to all insurers. (New requirement)

IRDA

- a. Facility to withdraw any part of Composite Licences
- b. **REPORTS:** Facility to query on various criteria to view NEW/RENEWAL/COMPOSITE/CANCELLED/TERMINATED Licence/Certificates by insurers.
- c. **Agent Licence Management:**
 - i. **REPORTS:** Facility to query on various criteria to view NEW/RENEWAL/COMPOSITE/CANCELLED/TERMINATED Licence/Certificates by insurers.
 - ii. **PRINT:** Facility to quick print Agents Licence/ID
 - iii. **Quick View:** Facility to view complete details of any applicants licence issued
 - iv. **Audit Report:** All requests from DP's between specified days – Summary/Detail

PUBLIC (New Requirement)

Interface to the public so that the public can view the names and contact details of

1. Agents in their locality
2. List of Agents whose licenses have been cancelled

Web-Wallet Accounting System:

In order to streamline the process of licence fee collection, the insurance companies will estimate the annual licence fee payable and send RTGS to IRDA. IRDA will give the insurance companies credit so as to enable the DP's to issue the new or renewed licences. The website will maintain a main account ledger for each of the insurance companies and a sub ledger account for each of the designated persons.

All the insurance companies can periodically generate statements – ledger summary as well as detail which provides all transaction particulars.

For Insurers

1. **Deposit:** Provision to deposit & verify the deposits made to IRDA.
2. **Reversal- Debit/Credit:** Provision to interact with IRDA in case of any discrepancy related to the deposits made.
3. **Reports:** Provision to generate consolidated ledger for any given period.

For Designated Personals

1. **Fee Adjustments:** Auto debit fee based on the type of licence – New/Renewal/Print/Duplicate Licence etc. with controls based on web-wallet set-up parameters.
2. Provision to view the current balance of the Insurer.
3. **Reports:** DP can generate ledger for any given period.

For IRDA

1. **Set-up** : Insurer-wise notification value or common notification value for all Insurers; Insurer -wise safety value or common safety value for all Insurers
2. **Receipts Entry**: Capture receipts from the Insurers.
3. **Receipt Outlook**: Provision to view as on time balance for any given insurer
4. **Reversal- Debit/Credit** : Provision to Interact with Insurers in case of any accounting discrepancy
5. **Reports**: Connected reports – DP ledger; Insurer Ledger

For Tech Support

1. **Set-up** : Insurer-wise notification value or common notification value for all Insurers; Insurer -wise safety value or common safety value for all Insurers
2. **Receipt Outlook**: Provision to view as on time balance for any given insurer
3. **Reversal- Debit/Credit** : Provision to Interact with Insurers in case of any accounting discrepancy
4. **Reports**: Connected reports – DP ledger; Insurer Ledger

CareSite:

The support activity for web site irdaonline.org are:

1. Data entry corrections
2. Licence cancellations
3. Clarifications
4. Notify errors
5. Suggestions

For Designated Personals

1. Data Correction Request:

- a. DP to query on licence/certificate number for which the data correction is required.
- b. System to display the information captured and allow him to provide the correct information.
- c. Set up a monitoring system for such requests with IRDA approval process

2. Licence Cancellation Request:

- a. DP to query on licence/certificate number and note reasons for cancellation
- b. Set up a monitoring and IRDA approval process for such requests

3. Licence Recall Request:

- a. Set up a mechanism for monitoring requests made by DP's for re-call of cancelled licences/certificates
- b. Set up a mechanism for monitoring and IRDA approval process on such requests made by DP's

4. Clarification Request:

- a. Set up a mechanism for monitoring Technical clarification on requests made by DP's
- b. Set up a mechanism for monitoring and IRDA approval process clarification on requests made by DP's

5. Error / Bug notification:

- a. Set up error/bug notification maintenance system with escalation to IRDA

6. Suggestions:

- a. System to provide facility for suggestions by DP's/Insurers/Tech Support

7. Request ID status:

- a. Provide facility to view all requests made by DP
- b. Provision for DP to verify status of any request made.
- c. System to provide the list of requests posted by DP with the status (i.e Open / Closed)

FOR IRDA

1. Request ID status:

- a. Provide facility to view all requests made by DP. System to provide the list of requests posted by DP with the status (i.e Open / Closed)

2. IRDA Approval Process: Provision for IRDA to verify and approve/reject request made by Insurers/DP

1. Licence/Certificate Data Correction
2. Licence/Certificate Cancellation
3. Re-call Cancelled Licences/Certificates
4. Licence/Certificate Termination Approval
5. Renewal Approval for lapsed licences/Certificates

For Tech Service Provider

1. Request ID status:

- a. Provide facility to view all requests made by DP. System to provide the list of requests posted by DP with the status (i.e Open / Closed)
 - b. Interface for support personal for action on the various requests for licence/certificates such as Data Correction/Cancellation/Recall/ posted by DPs for approval by IRDA
 - c. Escalation matrix to be built for closure of request
2. Audit log of all requests
 3. Auto mail to be sent to Tech support when request made and to DP when request gets closed
 4. Statistical report on requests received/closed/open.

General Functions:- For ALL

1. **Demographics** – Details of Insurer/DP/IRDA/Tech Support user
2. **Password Maintenance:** Facility for maintenance on login and transaction password of Insurer/DP/IRDA user.

Additional Functions for IRDA/Tech Support

MASTERS: Facility to create and maintain

1. State
2. District
3. Insurers
4. DP Code Range
5. Designated Persons (DP)
6. Fee Master
7. IRDA Users
8. Tech Support Users

Alert Management: Provide global alerts on changes or any other information made in the portal that needs to be communicated to all DP's