

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY

Sub: Agency licensing portal

Queries raised by the IT Service providers and the IRDA replies for the same.

A) Functionality related queries

1	<p>What is the workflow for direct registration (without approval from an insurer)?</p> <p>Ans:</p> <p>Direct Agent licensing process will be in five stages as described below:</p> <p><u>Part- A (IRDA Level)</u></p> <ul style="list-style-type: none">❖ Prospective Agent logs on to IRDA portal, registers for Agent licensing by filing up an online form (form captures PAN number / Driving Licensing No/ Voters ID no) and generates unique-id called Common Identification Number (CIN)❖ A Registration fee of Rs.50 will be charged during the registration process (<i>This is to ensure that there are no unnecessary registrations in the portal due to opening up of registration process on line</i>)❖ Prospective Agent then selects the nearest Training Center (ATI) in the portal for getting mandatory training <p>Part – B (ATI level)</p> <ul style="list-style-type: none">❖ The list of such registered candidates can be viewed by the ATI.❖ Prospective agent will generate registration slip from the portal (which will contain the registration, payment etc.) and will approach ATI for training.❖ ATI verifies the credentials of the prospective agent<ul style="list-style-type: none">- If credentials are in order then ATI allocates training slot and records the same in our portal.- ATI records training completion details in portal, after the completion of training.- If credentials are not in order then ATI records the reasons and refers to IRDA through a workflow.
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	<p>Part – C (III level)</p> <ul style="list-style-type: none"> ❖ Prospective Agents who have completed the training programme will apply for III exams through the Agency portal which will have an interface to III's website and automatically initiate the process of 'Registration for examinations'. ❖ III records exam results in IRDA Portal for the through the online process. <p>Part –D (IRDA level)</p> <ul style="list-style-type: none"> ❖ After success completion of III's examination, the prospective agent pays the license fee online and downloads the License <p>Part – E (DP level)</p> <ul style="list-style-type: none"> ❖ Prospective agent then approaches the DP of the Insurer. ❖ DP verifies the credentials, license and the proof for qualifications. ❖ If the qualifications are in order then DP issues the ID Card. ❖ If the qualifications are not in order <ul style="list-style-type: none"> - then records the reasons and refers to IRDA for approval.
2	<p><u>RFP Reference:</u> 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)</p> <p><u>Query:</u> Not clear if the application of DP and approval are manual or automated and integrated with the portal</p> <p>Ans: The application of DP and approval are manual.</p>
3	<p>How many third party integrations to be done" (Insurance institute of India - exam result , Training institutes, etc) - including new requirements</p> <p>Ans:</p>

	<p>'Third party integration to the extent of integration with examination bodies' is envisaged in the new portal.</p>
4	<p>Bi-lingual printing is done for English & Hindi language – is our understanding correct?</p> <p>Ans:</p> <p>Yes</p>
5	<p>Similar to duplication of licenses, which are the other pain areas?</p> <p>Ans:</p> <p>The other pain areas are</p> <ul style="list-style-type: none"> - Most of the online queries / reports do not run - No audit trail mechanism in place.
6	<p>How many levels and types of workflow are we talking about?</p> <p>Ans:</p> <p>Portal work flow would involve the following 5 levels: DPs - IRDA - Techsupport - ATI – Examination Bodies (III etc.)</p>
7	<p>Are there interfaces to internal systems (apart from Agent Training Institutes and III), for e.g. Financial Accounting, LDAP etc?</p> <p>Ans</p> <p>No</p>
8	<p>What types of reports are being generated from the portal?</p> <p>Ans</p> <p>Standard reports like printing licenses, DP / Insurer Ledger, Report containing the statistics of the licenses issued etc). IRDA may require more reports like area wise, qualification wise, insurer wise, ATI wise statistical reports etc.</p>

9	<p>It is understood that existing data from the current portal application will have to be migrated before operation of the new application starts. The data will be migrated as is; any cleansing of data for de duplication will be done as part of ongoing process. There are established validation procedures whereby possible duplication will be identified and the DPs will be able to cancel duplicate licenses, based on the identification. The data migration process, however, will not include de duplication. Is our understanding correct ?</p> <p>Ans:</p> <p>Data cleaning exercise would be a part of the project. This process must be done in parallel and cleaned data must be available within 4 months from the date of agreement. The likely issues in cleaning are as follows:</p> <ul style="list-style-type: none"> (a) Duplication within and across DPs need to be removed (b) Lapsed licenses needs to be removed. (c)
10	<p>It is understood that a directly registered agent can get a license from IRDA but can get the ID card only from DPs. So a directly registered agent will approach a DP for association with an insurer. Also, the license will be granted by IRDA without any involvement of DP. Is our understanding correct?</p> <p>Ans:</p> <p>Yes. License can be issued either directly (when candidate is not a sponsored by DP) or by DP (for sponsored candidates). However, the ID-card will be issued by only by DPs.</p>
11	<p>It is understood that a directly registered agent will not make any direct payment to IRDA. The payment will be deducted from the Insurer's Web Wallet when the agent is associated with the insurer.</p> <p>Ans:</p> <p>Directly registered agent will make direct payment to IRDA online through a payment gateway, which has to be a part of the portal.</p>
12	<p>It is understood that, under no circumstances, DP for one company can associate an agent to another insurer; this is true for directly registered agent, too. A directly registered agent will approach only that insurer's DP with which he/she wants to get associated with.</p>

	<p>Ans:</p> <p>Yes. For getting ID Card only insurer's DP is the access point</p>
13	<p>Currently how does IRDA store the Agent application form & other related documents & correspondence? Is it stored in the portal or paper based forms are hard files are stored in the racks?</p> <p>Ans:</p> <p>Currently the documents are retained by DPs. Portal will store only the details electronically and will be available to IRDA.</p>
14	<p>Does the cancellation of licenses done by the DPs?</p> <p>Ans:</p> <p>DP requests for cancellation through portal workflow & IRDA may either approve or reject the cancellation request</p>
15	<p>(a) How many tests are there? (b) Are these online tests? (c) How many levels and certifications are there?</p> <p>Ans:</p> <p>There are two separate tests for life and general. Tests are conducted online / offline by IIL (Insurance Institute of India). There are two levels of certifications for composite license and one level for life / general license</p>
16	<p>What are the expectations from a web wallet system? Will there be deposit/collection facilities? Are transfers entertained? Any third party integration required?</p> <p>Ans:</p> <p>It is a simple Cr/Db account to track balances of insurer. Depending on the average number of licenses issued, the insurer pays the amount to IRDA in advance either in the form of DD or through RTGS facility. IRDA records</p>

	<p>these payment details in the portal. When a license is issued to an Agent (by DP), the license fee of gets deducted from the insurers balance. Payment gateways for the insurers and also for directly applying agents have been envisaged in the new portal and therefore, the web wallet account should be linked with these payment gateways transactions also.</p>
17	<p><u>Getting information from ATIs and III</u></p> <p>It is understood that there is no data exchange with these organizations. These organizations will log in to the application and provide training/examination data on line</p> <p>Please confirm the understanding.</p> <p>Ans:</p> <p>There would be data exchange between insurers and IRDA on active agents and business performances of Agents. Also, there would be data exchange between Examination bodies (III) and IRDA.</p>
18	<p>It is understood that there is no escalation within IRDA. A person logging in as IRDA user can complete a task without requiring approval from any supervisor.</p> <p>Please confirm the understanding</p> <p>Ans:</p> <p>Presently, approvals are taken manually from the reporting officer and recorded in the system. It is proposed to have 2 levels of approvals (within IRDA) in the enhanced version.</p>
19	<p>It is understood that generation and issuance of ID card is outside the scope of the system. Only status has to be updated by the DP</p> <p>Please confirm the understanding.</p> <p>Ans:</p> <p>Portal will generate the ID card in a plain paper. DP will issue the ID card after fixing the photograph and attesting the same. The portal will store only the data pertaining to ID Card .</p>

20	<p>Is there any time frame required to accept/decline Applicant. If yes then do we need to have escalation method for the same</p> <p>Ans:</p> <p>There will be time frame required for accepting / rejecting an applicant. ATI to accept or reject the applicant.</p>
21	<p>Will this application also maintain the documents that are required for getting license?</p> <p>No</p>

B) Care Site / Helpdesk related

1	<p>What are the performance considerations for help desk?</p> <p>Ans:</p> <p>it is expected that the help desk complaints should be closed within 24 Hrs. (Slot – 1). Complaints require IRDA's approval may be closed within 24-72 Hrs (Slot- 2). IRDA should be able to generate the following reports for a given period:</p> <p>Slot 01=Closed within 24 hrs from the date of request Slot 02=Closed between 24 and 72 hrs from the date of request Slot 03=Closed between 72 and 144 hrs from the date of request Slot 04=Closed after 144 hrs from the date of request</p>
2	<p>Complaints / Change requests / clarifications are made by DPs through the portal work flow application. -- Can we get more details on the workflow application ?</p> <p>Ans:</p> <p>A Separate document on care site functions has been made available in our website.</p>
3	<p>We need to know the support window and kind of support that we need to provide from NOC services.. (L1/2/L3). Do we need to setup a Toll free No exclusive to IRDA?</p> <p>Ans:</p> <p>Support level required: L1. No toll free number would be required. However, help desk numbers should be displayed in the portal.</p>
4	<p>Is the help desk support required for 24X7 or only during office hours?</p> <p>Ans:</p> <p><i>Help desk support is required from 9 AM – 6 AM – 6 days a week</i></p>
5	<p>Help Desk can be remote or should be in IRDA premises.</p> <p>Ans:</p> <p><i>Help desk can be located at any place (preferably at the place of hosting)</i></p>

6.	<p>Granting no Data Correction is envisaged as the DP's will be empowered to do the same, with the envisaged new enhanced system of an applicant logging in his particulars, there are bound to be mistakes made. Also, how do we control if the applicant does not approach any insurer and just files online multiple registrations. While security mechanism will be built on name, father's name, DOB etc, we see that there will be citizens filing online and not actioning thereafter. So care site/help desk will have to keep monitoring these type of registrations.</p> <p>Ans:</p> <ul style="list-style-type: none"> ❖ Prospective Agent will be charged fee of Rs.50/- during the registration will restrict un-necessary registrations ❖ Simultaneous integrated 'data cleaning' may be required by the care site. ❖ Provision of Automatic deletion of such data under intimation to the Prospective agents
7	<p>What is the current team size for maintaining the application (excluding care site and Tech support.)</p> <p>Ans:</p> <p>Present there is a 4 member team for maintaining the application, care site and tech support</p>

C) Hardware / Software / IDC setup related

1	<p>What is the hardware specification of the server(s) currently used existing portal operations?</p> <p>Ans:</p> <p>Intel Xeon 3 GHz Server – 4 GB RAM – RAID-5 – (76 GB * 4) – Backup</p>															
2	<p>What are the performance considerations in terms of number of users, response times -from the portal?</p> <table><tr><td></td><td>Current</td><td>Expected in 3-5 years</td></tr><tr><td>No. of DPs</td><td>500</td><td>1000</td></tr><tr><td>No. of ATIs</td><td>800</td><td>1500</td></tr><tr><td>Bandwidth</td><td>80 GB</td><td>160 GB</td></tr><tr><td>Concurrent users</td><td>150</td><td>1000</td></tr></table> <p>For users, the response time for the routine processes (Add, View, Update, Print) etc., should be in milli Seconds.</p> <p>The operational department should be able to generate all standard reports / reports/ adhoc queries within 5-10 Seconds</p>		Current	Expected in 3-5 years	No. of DPs	500	1000	No. of ATIs	800	1500	Bandwidth	80 GB	160 GB	Concurrent users	150	1000
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3	<p>What is the support level required for the Internet Data Center?</p> <p>Ans:</p> <p>24 X 7</p>															
4	<p>What is the uptime guarantee required from IDC?</p> <p>Ans:</p> <p>99.8% uptime guarantee is required. Data center should be Tier-3 and above.</p>															

5	<p>Will the web site be using HTTPS for login and other sensitive areas?</p> <p>Ans:</p> <p>Yes. New portal will use https: for login for sensitive areas like payment gateways etc.</p>
6	<p>We need to know if we could provide shared service/dedicated service for Firewall/IPS/Virus - Does IRDA expect the service provider to buy the equipments outright / leased for the contract period.</p> <p>Ans:</p> <p>The service provided can provide shared service for Firewall / IPS/ Virus etc</p>
7	<p>Web Hosting - Exclusive servers</p> <p>The tender document specifies only about the requirement of exclusive server for web hosting. It does not mention if we need to have exclusive server for application and another for database or have both application and database on one server. While the former is recommended, this could have a major impact on the financials and therefore needs clarification.</p> <p>is a separate data back up server required for redundancy at the primary site?</p> <p>Ans:</p> <ul style="list-style-type: none"> ❖ Both application and database can reside in the same server. However, server needs to be sized for optimum performance. If needed, Service provider can suggest multiple servers. However, such proposals need proper justifications. ❖ No backup server would be required. 4 Hrs resolution time for hardware components failure, is expected.
8)	<p>What is Backup Policy, Frequency, Media/Storage ?</p> <p>Ans:</p>

	<ul style="list-style-type: none">- Daily incremental backup- Weekly full backup (Data and application)- Data replication to DR site.- Weekly off site backup(Data and application)- Backup in External media (Tape Drive)
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D) DR related

1	<p>What is the mechanism in place today for Disaster Recovery and BCP? Any preferred location?</p> <p>Ans:</p> <p>No DRS mechanism in place today. BCP is in place. There is no preferred location for DRS. DR site and portal are expected to be in different seismic zones.</p>
2	<p>What will the expectation on POF & TOR?</p> <p>Ans:</p> <ul style="list-style-type: none">❖ Recovery Time Objective: 4- 6 Hrs.❖ Recovery Point Objective : 5 Secs❖ DR setup should be in different seismic zone.❖ DR site will be a hot site.
3	<p>Clarify on SAN and NAS required at DR site.</p> <p>Ans:</p> <p>(Shared SAN storage space is required, at DR Site as well as in portal site)</p>

E) General

1	<p>Till the new portal is developed, is the vendor expected to enhance/maintain the existing code base?</p> <p>Ans:</p> <p>No enhancements expected. However, the vendor needs to maintain the existing code base</p>
2	<p>Is IRDA looking for providing e-learning capabilities to the agents?</p> <p>Ans:</p> <p>No. Only to the extent of making e-learning capacities available for a fee.</p>
3	<p>How is the unique number tied to the agent license code?</p> <p>Ans:</p> <p>The unique number is not tied to the agent license code. However, it is to be quoted on the license.</p>
4	<p>Is IRDA looking at automating the agent registration process and is generation of unique number feature to be online?</p> <p>Ans:</p> <p>Yes</p>
5	<p>How is the content modified currently?</p> <p>Ans:</p> <p>There are no contents exist in the portal at present. It is expected that the new portal will have Contents Management facility for adding the contents.</p>
6	<p>Does IRDA / DPs enquire about the qualification & the history of the agents?</p> <p>Ans:</p>

	Yes, DPs verifies the required qualifications of Agents
7	<p>Will the selected vendor have to host the current application? IF yes then for how long?</p> <p>Ans:</p> <p>The selected vendor will have to host the current application till the new portal becomes live</p>
8	<p>It is understood the selected vendor will have to maintain the existing software for a transition period and IRDA will provide all technical help, including existing documentation, to enable the vendor to do the same. Is our understanding correct?</p> <p>Ans:</p> <p>Yes.</p>
9	<p>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</p> <p>Please clarify on below:</p> <p>a) Will new vendor re-use existing vendor's Hardware/Server and physically move to new hosting arrangement OR new vendor will migrate existing set up to it's servers?</p> <p>b) Will current vendor be available for know how transfer during 2-3 weeks?</p> <p>c) Does current vendor has documents about products, processes in place?</p> <p>d) Will current vendor share details of historic data like details of production issues & resolutions details etc?</p> <p>Ans:</p> <p>a. New vendor will migrate the existing setup to its server</p> <p>b. IRDA shall co-ordinate with the selected for vendor for smooth transfer of data / application.</p> <p>c. Documents available are not exhaustive but they may serve the purpose.</p> <p>d. Details will be shared with the selected IT Service provider, if required</p>
10	<p>Is there any format to be followed for the Technical Presentation? What is the duration for the presentation and who would be the audience?</p> <p>Ans:</p> <p>Points mention Annex B of EOI shall be covered during the presentation.</p>

	Members of the Technical Committee, our advisors and IT Team would be the audience
11	<p>a) Do we need special capabilities like reset password</p> <p>b) Do we need 2 factor authentications - Like a simple user name password w/ a image based text?</p> <p>Ans:</p> <p>(a) Yes (b) No</p>
12	<p>Does the scope of work include management of scanned data?</p> <p>Please confirm the understanding.</p> <p>Ans:</p> <p>No</p>
13	<p>It is understood that agent performance data, including active / inactive status, blacklisting etc. will be available from the insurers monthly, in formats defined by IRDA. This data will be uploaded in bulk to the proposed portal and there will be no processing of this data.</p> <p>Ans:</p> <p>These data may be required to be processed.</p>