

REQUEST FOR PROPOSAL (RFP)
for Tele and Video based verification of SBI Life policies

Queries & Responses – Pre-Bid Meeting held on 27th June 2023

Ref: RFP – SBI LIFE/OPS/Claims/2023-24/01

Following queries were raised in pre-bid meeting by participant vendors

Sr No	Query Categories	Participant Query	SBI Life Response
1	System & Process related	Is this manual process or require any System Integration or Specific System or Vendor will have its own CRM?	The details of verification are to be captured in system of vendor. SBI Life will share the data and after calling is done, feedback, recordings and script need to be shared with SBI Life.
2	System & Process related	Will it require any Lease line to share the data or VPN can be used?	Vendors can use their preferred mode for the process. Please refer RFP for IT/Infosec related details/requirements.
3	System & Process related	Do we need to push the data in SBI Life systems or we will just simply save it on a defined SFTP Path?	The reporting needs to be done at end of the day for each policy. Further the recording of tele calling and video calling shall be shared through SFTP/ API.
4	System & Process related	Process should run in Isolated premises with all security guidelines provided by SBI Life or General Security Applicable	We recommend isolated set up for our process. Please refer Infosec / data security related requirements/ clauses mentioned in the RFP.
5	System & Process related	Please share current conversion rate on the feed file shared	As discussed, this is the new process. Our Tele MER conversion for underwriting is above 90 %.
6	System & Process related	There is a need of DRM specified in the RFP. We would like to understand who will provide DRM solution and type of connectivity for DRM solution.	Being owner of the application, Vendor has to manage DRM Solution.
7	System & Process related	For connectivity please clarify if it is IP based, P2P or MPLS. Also, please help us clarify on the expected bandwidth and who would be providing this. Also, please share the connectivity to SBI life data centre address	In the current process this is not required.
8	System & Process related	All video KYC solutions are on cloud and not On Premise. Kindly confirm if SBI Life is ok with this	We are not looking for Online KYC solution. We prefer On Premises solution. For Cloud solutions, all necessary SBI Life Info Sec guidelines should be adhered.
9	System & Process related	Tele verification will be done through PRI or any other mode	Vendors can use their preferred mode for the process.

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10	System & Process related	Vendor Need to Create Any other Software regarding this Activity	The details of verification are to be captured in system of vendor. Hence, vendor can use appropriate system.
11	System & Process related	Please advise the FTE in scope for Tele Verification and Video Verification	Please refer eligibility criterion (Clause 4. viii). Since the process involves verification of health-related information, resources with appropriate qualifications will be preferred.
12	Operation	Internet charges and tele calling charges should include in costing or SBI Life will bare separately	The costing / bids shall be submitted considering all cost involved. SBI Life will not pay any other charges in addition to agreed charges per case.
13	Operation	Please share top 5 challenges/pain points that is faced in the current process?	NA
14	Operation	The Customers to whom we are going give a call are based in India or any other country in the world.	Customers based in India only will be covered under this process.
15	Operation	Locations preferred or vendor can operate any other location	We are open to any locations. However needless to say, strong BCP set up will be required
16	Operation	Languages in scope is it Hindi / English or other regional languages are expected? If Yes, please share FTE split requirement for both Tele & Video verification	The process will cover Pan India policies, so we need vendor catering to Pan India / multiple languages. As discussed, FTE should be able to handle both Tele as well as Video Verification
17	Operation	What is the QA to agent ratios expected	As per industry best practice.
18	Operation	Guidelines for calling attempts to be made.	Detailed guidelines will be covered during SLA phase with successful participant (s)
19	Operation	As per annexure III A point no. iii, it is mentioned that charges are only payable if Tele/Video verification is done. There are many scenarios where tele/video verification couldn't be completed but we are putting our efforts: - 1. NNR, ICR cases (multiple attempts done from our end) - 2. Registered & Cancelled cases Apart from that we have to clarify on additional charge for Single policy multiple Life cases (if applicable).	The RFP clearly state that only verification done cases will be billable. Verification done include all cases such as clear cases (case in which all information is verified and found correct) / adverse or mismatch cases (cases in which mismatch is noted vis-à-vis information provided by SBI Life) / cases which are third party cases / cases in which LA has already expired. Any other categories won't be covered for billing.

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20	Operation	Tele and Video verification of SBI Life policies: How will be the data flow of cases inflow through API vs. manually, and Is this based on the branch allocation?	First part is answered above The data allocation will be done by SBI Life centrally.
21	Operation	Technical Proposal for RFP for Tele and Video-Based Post Issuance Profile Verification (PIPV) of SBI Life Policies: What will be the difference between the pre- and post-video verification processes? Any questionnaire changes.	We will be covering profile related information also along with health / medical related information. There is no separate questionnaire for the Tele /Video based Post Issuance Profile Verification.
22	Operation	Recording purging points is not added in the RFP document.	The exact contours of purging policy will be covered at SLA stage with successful participant(s)
23	Operation	Please specify the business split between Telephonic verification & Video Verification	We prefer all verification to be done through video route. However, since this depend on customer consent & preference, all calling needs to be initiated as a Tele call first which will be later converted to video call / verification. Hence split cannot be estimated.
24	Operation	If Business split based on certain Criterion i.e. premium size or any specific demographic area or Sum Assured size etc. than please share the criterion with us	This process does not require any Business split.
25	Operation	Please share the current Average Handling Time (AHT) of Telephone verification and Video verification separately	Average Handling Time (AHT) for Telephone verification is approximately 10 mins and for Video verification is 15 - 20 mins. However, the timing to a greater extent is dependent on the experience of the resource(s) handling the call.
26	Operation	Please share the current Calling Script and List of Questions asked during Video Verification Calls	There will be around 25 -35 questions on the calling script. However, this is dynamic and may change in future as per requirement.
27	Operation	Please specify if there is any specified time slots by SBI life for Telephonic Verification Calls	Calling guidelines will be governed by TRAI guidelines. Calling will be 6 days week from Monday to Saturday (excluding government mandated holidays). Detailed guidelines will be covered during SLA phase with successful participant (s)

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28	Operation	Please specify the duration for which recorded calls would be stored at our end	The details including data purging policy / mechanism will be taken up at SLA stage with successful participant(s)
29	Operation	Please confirm, if the link for video calls would be shared by us. If yes, then do we need to send the link for video calls via any one of WhatsApp, SMS & Email or all of them, or any other specific communication engine/tool to be used. Please specify	Yes. The link has to be shared with policyholder by the vendor thru SMS or any other appropriate means as decided between SBI Life and Vendor
30	Operation	Please specify no. of fields for Data Entry in Pre-Defined Format	Answered in point no 26
31	Operation	Please share current time stipulation around the completion of calling	This will be taken up at SLA stage with successful participant(s)
32	Operation	Please share the methodology to Report feedback on shared data and Call/Video Recordings with SBI Life,	The report needs to be provided at the end of the day as per the defined format.
33	Operation	Is the process Outbound alone or a combination of Inbound and Outbound?	This process is purely outbound
34	Operation	Please advise how will the workflow happen? Tele Verification 1st followed by Video or are these 2 separate processes?	Answered in point no 29
35	Operation	Please share existing SLA's and KPI's for both the processes	As explained over call, this is not applicable at this stage
36	Operation	We would like to understand the current stage of documentation for the in-scope processes - SOPs, Process Manuals, Process flows	As explained over call, this is not applicable at this stage
37	Operation	Please advise Call and Video Retention period?	The exact contours of Retention/purging policy will be covered at SLA stage with successful participant(s)
38	Operation	Expected TAT for closing verification process, while you have mentioned same day the same may not be possible if the inflow is received during end of the day	The allocation will be done primarily on a monthly basis in one go at beginning of the month. The reports for verification done cases need to be done on same day. Other details such as max attempts to be made etc will be taken up at SLA stage with successful participant(s)

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39	Operation	How the leads will be shared, at what frequency, what mode and what are the indicative volumes?	Data sharing will be primarily on a monthly basis. However certain need-based allocation can happen in the interim. To begin with 5% of monthly issuance will be subjected to this process (which will be split between selected participant(s)).
40	Operation	Please specify the expected Daily SLA w.r.t. Telephonic Verification & Video Verification separately	The reporting for verification done cases need to be done on same day. Other details such as max attempts to be made etc will be taken up at SLA stage with successful participant(s)
41	Operation	Please share Existing Volumes across both Tele & Video verification for past 6 months	Answered in Point no 39
42	Operation	How will Leads be shared with Vendor for both processes? Please share time and frequency of feeds	Process for data sharing has been explained Data sharing will be primarily on a monthly basis. However certain need-based allocation may happen during the month
43	Operation	What is the expected transaction that are to be audited for quality performance	Sample based audit will be done.
44	Operation	As BCP or disaster recovery stand point, can Work from Home option be considered as an alternative proposition	No. Work from Home option will not be considered as an alternative BCP proposition
45	Operation	Mode of video verification	All calling needs to be initiated as a tele calling, which later need to be converted to video call. A link has to be shared with policyholder for his/her consent to convert to video call.
46	Operation	Operating calling window and days of operation	Calling will be governed by TRAI guidelines. Calling will be 6 days week from Monday to Saturday. (excluding government mandated holidays)
47	Other Query	List of existing clienteles with information on volumes: which information needs to be added related to volume (existing Tele / video MER / verification-related services) of the last 3 years?	information on volumes handled as per scope. You may include Tele / Video MER as well as additional information along with volumes
48	Other Query	Witness: As per the RFP document, who will be the witness?	Authorized representative nominated by Vendor

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49	Other Query	Existing Clientele: What are the details needed here	Name of the existing clients with whom you are engaged in same / similar process
50	Quality	Skill Set of Tele verifier pls specify Fresher and experience ratio or all Caller should be experienced	The requirements are already clarified above
51	Quality	Any Relaxations on experiences of similar activities other Call centre activity like CS and Collection calling should be consider or not	All the conditions / requirements are mentioned in RFP.
52	Quality	Do you have a Quality evaluation form or do you want us to create for you based on the process requirement	You can use your inhouse tool/ quality system
53	Quality	Please share the percentage of sample size of quality monitoring that needs to be performed	The detailed process of quality checks and evaluation will be decided at SLA stage with successful participant(s)
54	Transition	Please share product training duration (No. of weeks / days)	Calling won't be product specific.
55	Transition	Training Methodology, will we use Train the Trainer model or will SBI Life train the first few batches	Train the Trainer model will be preferred

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