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ABOUT US

SBI General Insurance Company Limited (SBIG) is a joint venture between the State Bank of India and Insurance Australia Group (IAG). SBI owns 74% of the total capital and IAG, the remaining 26%.

SBIG closed the financial year 2016-17, with a Gross Written Premium of Rs 2604.5 Crores, marking a YoY growth of 28%. As of end of March 2017, the company’s geographical coverage extends to 110 cities & branches pan India with 2600+ employees.

The current policy offerings of SBIG covers motor, health, personal accident, travel & home insurance for individuals and fire, marine, package, construction & engineering, liability, group health, group personal accident and miscellaneous insurance for businesses.

SBIG offers products suitable for all segments of customers. On the retail side, we offer a comprehensive motor insurance with wide choice of add on covers. In health insurance, we offer products to cover hospitalization, daily cash benefit and critical illness insurance, personal accident insurance and top up cover. We have a comprehensive bouquet of covers for commercial customer segment ranging from property insurance, liability insurance to SME insurance coverage.

SBIG follows a robust multi-distribution model encompassing Bancassurance, Agency, Broking and Retail Direct Channels. To make insurance easily accessible and available, SBIG has a wide distribution family which includes over 19,000 specified persons of SBI and other Corporate Agents and over 8,500 Individual Agents as on 30th June 2017.

Our corporate vision is to be the most trusted general insurer in India with fair and transparent business practices, leading the Nation’s effort in increasing insurance penetration. Our Core Values of Trust, Transparency, Team Work, Learning and High Performance embody who we are as a company, guide our decisions and inspire us. SBIG has also been certified as a Great Place to Work, April 2017-March 2018.

BACKGROUND

SBI General has identified certain areas where the upcoming technologies in Artificial Intelligence (AI), Machine Learning and Natural Language Processing (NLP) can be utilized in tandem in the form of a ChatBOT, to solve the predefined challenges of organizational importance and to bring an overall efficiency in customer servicing by means of process automation & prudent use of information available in distributed systems.

We have decided to usher in the journey with a service oriented approach and later add capabilities around using it as a full fledged Sales tool. Hence our immediate focus will be on solving the customer servicing challenges by creating a one stop platform for all customer needs related to policy & claims servicing, information sharing, quote generation, guidance on various company processes, etc rather than on creating assisted end to end policy buying journey, which will be added later.

To reduce the time to market, we seek a vendor/partner who has developed similar application/s in the past and have an off-the-shelf product with features fulfilling most of our requirements. The product should be such that it can quickly be enhanced/modified, deployed and integrated with our existing core application (SOA) and other relevant applications.
OBJECTIVE

While the various ChatBOTs in the market do meet the specific needs of their organization, it’s difficult to find any, especially in the BFSI domain that serves most of our needs. ChatBOTs including its NLP & AI engines are still regarded as an upcoming technology which is evolving and is getting better with time.

Hence, before finalizing a system whose capabilities (at least around our specific needs) are not widely tested in the real world, we have decided to take the PoC route with the intent to filter out the conceptual on paper capable systems and chose from the group of evolved systems with real capabilities which can be demonstrated in a test environment.

We believe that it will not only help reduce our time to market but also reduce the risk of failure to a great extent thereby saving time, cost and effort for both parties i.e. SBI General & Vendors/Partners.

We further believe that it’s a mutually beneficial exercise for both parties. While we get to evaluate the system capabilities around NLP, AI & other critical features of the ChatBOT, the Vendors/Partners get to build & run the well thought through real life scenarios / use cases of a leading General Insurer and not only get the opportunity to showcase their ChatBOT’s capabilities but also enrich their existing feature set.

PURPOSE

The purpose of SBI General Insurance behind this PoC is to lead to the RFP stage with solid contenders. Only those prospective partners/vendors/bidders will be invited for the RFP who will be able to score above the benchmark during the POC. The benchmark will be decided by the Evaluation Team in SBI General & it will be confidential.

This process will ensure that a level playing field is created for the next stage (RFP) where chatBOT systems at comparable levels of evolutions are then evaluated technically, functionally & commercially in detail. And the best bidder at the RFP stage will be selected as the development vendor/partner.

The POC or invitation to RFP is not an offer by SBI General, but an invitation to receive responses/demo from the interested prospective partners/vendors/bidders. No contractual obligation whatsoever shall arise from the POC or RFP process unless and until a formal contract is signed and executed by duly authorized official(s) of SBI General with a selected vendor/partner/bidder.

The prospective partners/vendors/bidders who wish to participate in the POC in their attempt to qualify for the RFP stage are invited to demonstrate their system capabilities. Though we will try to be as transparent as possible the precise criteria and the actual process of evaluation of the POC performance and the subsequent selection for invitation to the RFP stage will be entirely at SBI GENERAL INSURANCE COMPANY’s discretion.

ABBREVIATION EXPANSIONS & DEFINITIONS

SBIG / SBI General : SBI General Insurance Company limited
**Overview of PoC**

In banking, insurance, telecom, colleges, human resource and large corporations, ChatBOTs including its AI, Machine Learning & NLP is a new concept. Most of the corporations are cautiously interested in understanding and making use of natural language speaking chatbots and artificial intelligence in their products. To keep the risk low and to vet the innovative concepts, it's therefore highly recommended to start with a well defined PoC.

In this round we would like the prospective vendors/partners to demonstrate the concept of a user interacting with a chatbot. At implementation stage this functionality would be integrated into existing websites, social platforms and/or mobile application but at this stage, we are simply looking for a nice looking demonstration.

The core concept of this round is that a user or multiple users are interacting with the chatBOT and the application is responding in line with the expectations defined in the use case document attached below. The ChatBOT should be trained & pre-fed with relevant information to generate a response on its own during the conversation and only hard coded responses just to serve the POC scenario will not be appreciated.

There is no specific UI/design requirement for this POC. So please keep things simple, neat, and familiar. You may take inspiration from the best and most common chatBOTs currently in use. This will be a business oriented application and so it should be clean and professional looking. Although the design aspects will be minimally scored in this round, please make sure that you take some time to make it look as polished as possible because your POC model will be seen as a miniature version of its fully functional model.

For the POC, the ChatBOT application should be installed on one machine/server only and it should be accessible over internet from various machines ideally through a website so that simultaneous chatting can be demonstrated for at least 2 users.

Laptops and/or Mobile devices with internet connection must be carried by the prospective Vendors/Partners as our machines may have network restrictions for accessing your website/app and your devices will not be able to connect to our LAN service due to access restrictions. However we will have one laptop running on Windows OS which will be open to network and where we would like to run
the chatBOT application as and when required during the POC. It will have Internet Explorer, Chrome & Mozilla Firefox browsers and an internet connection of its own using a Wi-Pod.

**POC DETAILS**

The prospective partners/vendors interested to participate in the POC round must confirm their participation by replying to the POC invitation email addressed to sangeet.gaurav@sbigeneral.in and with a copy to puneet.sahni@sbigeneral.in; rajul.berde@sbigeneral.in; rajal.vaghasiya@sbigeneral.in; prasad.shanbhag@sbigeneral.in. In the reply the preferred date for POC demo (Refer table in Schedule & Appointments for allowed date range) with first half or second half preference should be shared.

The POC scenarios have been derived from the key success criteria’s which are the basic ingredients required to in the chatBOT to meet the defined objectives from this project.

Each key success criteria has been related to a real life scenario and to simulate the scenario some test data and additional information has been shared which should be strictly adhered to.

The evaluation/judgment criteria has been provided to help the prospective partners/vendors understand the scoring pattern and to accordingly decide their focus area during development of POC.

One of the real life scenarios involves integration with some of our UAT systems. The details for the same have been mentioned in the sections below – Integration Details.

Some technical questions have also been asked and their responses will also have a bearing on the overall score.

**Please find the POC Use Cases & Technical Questionnaire attached below in the XL format.**

[POC Use Cases V1.3.xlsx](POC_Use_Cases_V1.3.xlsx)

**Important points to be noted:-**

1. **Sheet 1 – POC Scenarios**
   a. All scenarios will be scored however their weightages may vary
   b. The first five scenarios will have higher weightages
   c. The other scenarios will have lower weightages
   d. **The chatBOTs showing good performance in first five scenarios have an almost certain chance of clearing the benchmark score**

2. **Sheet 2 – Technical Questionnaire**
   a. Responding to each questions is mandatory
   b. It may be discussed during the POC as & when required
   c. All questions will be scored however their weightages may vary

3. The overall score will be a combination of the scores from Sheet 1 & 2
4. The benchmark score will be set on the overall score
5. Prospective partners/vendors whose POC gets a score equal to or higher than the benchmark score will qualify for the RFP stage

Integration Details:-
The technical details and requirements around integration have been mentioned below:-
1. We will expose our UAT API over internet for your application (Chat Bot) to consume and integrate with our system.
2. Kindly share the Public IP of your system / server through which you will be accessing our APIs *(Required ASAP from vendors)*
3. The system wise integration / API kits that will be shared by our IT Team upon receiving your acknowledgement on this POC have been mentioned below:- *(IT SPOC Rajal will share the details)*
   a. Policy Issuance / Core System
      i. Web service to Search with Policy Number and get all policy details
   b. MDM System
      i. Web service to Search with Party/Customer id and get customer profile information
   c. Documentum
      i. Web service to Search with Policy Number and get policy schedule
      ii. Web service to Search with Policy number and get renewal status. Then search with Renewal Quote Number or policy number to get Renewal Notice
   d. General Claims for Motor Product
      i. Web service to Search using Policy no. & claims no. to get claims status
      ii. Web service for Claims intimation by providing basic details as input
4. You can use your own SMS & Email Server for sending SMS & Emails during the POC. Integration with our services is not required for SMS / EMAILs

**SCHEDULE & APPOINTMENTS**

The schedule for release of POC document & the subsequent events have been mentioned in table below.

*Please Note that the deadline to book the POC Demo slots is on or before 6PM, Friday, 11th August, 2017.*

Slots will be booked on first come first serve basis and once booked no change requests will be entertained.
The outcome of the POC round will be communicated to each prospective partner/vendor separately and there should not be any enquiry regarding the POC results before 18th September 2017.

The schedule for RFP process will be sent only to the prospective partners/vendors who qualify for it.

<table>
<thead>
<tr>
<th>SL No</th>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Release of POC Document</td>
<td>8th August 2017</td>
</tr>
<tr>
<td>2</td>
<td>Queries &amp; Clarifications</td>
<td>9th to 11th August 2017</td>
</tr>
<tr>
<td>3</td>
<td>POC slot booking deadline</td>
<td>11th August 2017 by 6PM</td>
</tr>
<tr>
<td>4</td>
<td>POC Development Phase</td>
<td>12th to 27th August 2017</td>
</tr>
<tr>
<td>5</td>
<td>POC Demo Slots (max 2.5hrs for one slot)</td>
<td>28th August to 8th September</td>
</tr>
</tbody>
</table>

**INFORMATION SECURITY POLICY**

The list is illustrative (minimal extracts) and not exhaustive and also liable for change periodically.

**Security**

- All vendors servicing SBI General shall comply with SBI General’s Information Security Policy and Framework
- Outsourced vendor’s access to IT infrastructure of SBI General shall be managed as per Third Party Access Standard of SBI General
- Vendor’s ability to maintain continuity of services shall be assessed against the level of availability required by SBI General
- While ownership of software, hardware and other assets may reside with the vendor, information ownership shall be retained by SBI General.

**General Directives**

- A third party shall formally acknowledge (through the NDA the third party signs with SBI General) that they shall agree to protect the confidentiality, integrity and availability of SBI General Information assets
- The third party’s access to and use of SBI General information assets are subject to the requirements in SBI General’s ‘Acceptable Usage Policy’
- General rules governing Acceptable Use of SBI General Technology resources
- Use of SBI General Technology resources shall be limited to business purposes and SBI General reserves the right to monitor and report this usage
- SBI General-managed technology resources shall not be used for commercial activities other than those related to SBI General Business purposes
- Users shall promptly report the loss of SBI General-managed technology resources, used to store SBI General Information, to the IT Department
• Users of IT systems shall report any security incidents identified on the IT systems to ISCT. Users may use the following guidelines to identify an incident:
  o Abnormal system resource usage
  o Abnormal, slow response for application
  o Data corruption
  o Change in desktops
  o Change in passwords
  o Virus infection
  o Change in applications
  o Security weakness detected
  o Violation by others

SPOCS FOR PoC

Business
• Primary SPOC -> Sangeet Gaurav (Email – sangeet.gaurav@sbigeneral.in) (Mob - 9920834395)
• Fallback SPOC -> Puneet Sahni (Email – puneet.sahni@sbigeneral.in) (Mob - 8879970699)
• Fallback SPOC -> Rajul Berde (Email – rajul.berde@sbigeneral.in) (Mob - 7045353841)

IT
• Primary SPOC -> Rajal Vaghasiya (Email – rajal.vaghasiya@sbigeneral.in) (Mob - 8879640387)
• Fallback SPOC -> Prasad Shanbhag (Email – prasad.shanbhag@sbigeneral.in) (Mob- 7506028475)

Points to be noted:
• Primary SPOC from business should be contacted for all POC related communications
• Primary SPOC from IT should be contacted for integration related details like for getting your system public IP whitelisted for accessing our UAT API services. For getting API’s of UAT systems needed for the POC, primary IT SPOC should be contacted
• If the Primary contact cannot be reached, respective Fallback SPOCs can be contacted
• Emails should be marked to either of the Primary SPOCs based on relevance, with copy to all others mentioned above