

Sr. No	Tender Page	Tender Section	Tender Text	Clarification sought	GIC Response
1	6	C. REQUIREMENTS	II. Mandatory Implementation Requirements (in addition to those appearing in above matrix):	We assume that the bidder is expected to provide and quote for the Reinsurance tool at GIC premises and GIC would procure the necessary HW, OS, DB etc. Request GIC to clarify	Hardware, OS and infrastructure will be provided by GIC Re. Bidder should describe the hardware and operating system(s) required to implement the proposed software. Bidder is expected to provide Database Management System if it is required to implement the proposed software. Bidder should give details of the Database Management System if it is being supplied along with the software, including the version details.
2	12	10 GENERAL TERMS	b. If at any point of time, the services of vendor are found to be non-satisfactory the contract will be terminated, giving 02 (Two) months' written notice in advance.	Request GIC to allow for a cure period of 3 months to make good any deficiency in service before serving the termination notice.	No changes in RFP Conditions
3	14	13 PAYMENT TERMS	Annual Technical/Maintenance Contract (AMC) costs, after initial 1 year Warranty period, will be paid in advance quarterly on receipt of the invoice at the beginning of each quarter during the year. AMC will start immediately after the warranty period is over.	Request GIC to allow for AMC yearly in advance as per the industry practice.	No changes in RFP Conditions
4	15	15 TERMINATION OF CONTRACT	GIC Re shall have the unilateral right to terminate any contract(s) formed between GIC Re and the successful Vendor(s) by giving 02 (Two) months' written notice in advance.	Request GIC to make termination mutual and also allow for a cure period of 3 months to make good any deficiency in service before serving the termination notice.	No changes in RFP Conditions
5	27	ANNEXURE-VII FORMAT OF COMMERCIAL BID	AMC for 3 years (Since this is against invoices per quarter ,this will not be part of payment schedule, however this will be used for calculation of lowest bid)	We assume that the bidder is expected to quote Total AMC for 3 years and the payment would be made for this amount divided by 12 each quarter. Request GIC to clarify.	Bidder is expected to quote Total AMC for 3 years. Annual Technical/Maintenance Contract (AMC) costs, after initial 1 year Warranty period, will be paid in advance quarterly on receipt of the invoice at the beginning of each quarter during the year. AMC will start immediately after the warranty period is over.

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6	8	SECTION – II INSTRUCTIONS / GUIDELINES TO BIDDERS 1. BINDING TO ALL TERMS & CONDITIONS	1. BINDING TO ALL TERMS & CONDITIONS The Bidders are advised to submit the e-Tenders strictly based on the terms and conditions and specifications contained in the RFP including amendments, if any, issued by GIC Re prior to submission of e-Tenders. The formats prescribed in the RFP should be scrupulously followed by the Bidders. E-Tender that do not comply with the terms and conditions are liable for rejection.	Bidder would request that any binding terms and conditions including the RFP terms and the agreement be binding between the parties upon mutual agreement that is considerate to the comments mentioned herein.	No changes in RFP Conditions
7	12	9 AGREEMENTAN D PERFORMANCE BANK GUARANTEE	9 AGREEMENTAND PERFORMANCE BANK GUARANTEE The successful bidders shall enter into a detailed Framework Agreement with GIC Re as per draft given in Annexure-IX. Entering into EULA (End User Licensing Agreement) by GIC Re may be agreed with the selected bidder at the time of finalization of contract provided it does not contradict with the terms and conditions of the RFP and the draft Agreement. However, GIC Re reserves the right to alter / vary / amend / modify all or any of the terms set out in the said draft Agreement.	BIDDER requests that before finalisation of the binding agreement the parties shall mutually negotiate the terms considering the mutual interests and the signing of contract would be upon mutually agreeable terms.	No changes in RFP Conditions
8	12	10 GENERAL TERMS	b. If at any point of time, the services of vendor are found to be non-satisfactory the contract will be terminated, giving 02 (Two) months' written notice in advance.	Bidder requests that such termination shall be after consultation with the Bidder and giving sufficient time to rectify the unsatisfactory services, if any.	Refer Clause 24 of the Framework Agreement (Annexure IX).

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9	12	10 GENERAL TERMS	<p>d. The Bidder will treat data and information about the GIC Re, obtained in the execution of this RFP including any business, technical or financial information, in strict confidence and will not reveal such information to any other party. Successful bidder shall sign Non-Disclosure Agreement (NDA) as per Annexure-X with GIC Re for the entire contract period to maintain and protect the confidentiality of Data and information.</p> <p>e. The e tenders and all supporting documentation submitted by the bidder as part of the RFP response shall become the property of GIC Re.</p>	<p>BIDDER requests that the contents of the proposal be treated confidential since the same would include proprietary information of the Bidder and the ownership of the proposal/responses shall be with the Bidder.</p> <p>Signing of mutual NDA is agreeable to the Bidder.</p>	<p>The e tenders and all supporting documentation submitted by the bidder as part of the RFP response shall become the property of GIC Re. Bids will be opened in the presence of bidders in the open tender process.</p>
10	14	14 LIQUIDATED DAMAGES	<p>In the event of delayed delivery, installation i.e. delivery, installation after the expiry of the delivery period as agreed by both the parties, the vendor shall be liable for Liquidated Damages deduction at a percentage of the value of the Purchase Order subject to a maximum of 10% (ten percent) as detailed below:</p> <p>@ 1% for delay up to two weeks; @ 2.5% for delay up to four weeks; @ 5% for delay up to six weeks; @ 10% for delay for eight weeks and above For the purpose of this clause, part of the week is considered as a full week.</p>	<p>Bidder would like to negotiate the rates of liquidated damages during contract award stage.</p>	<p>No changes in RFP Conditions</p>
11	15	15 TERMINATION OF CONTRACT	<p>15 TERMINATION OF CONTRACT GIC Re shall have the unilateral right to terminate any contract(s) formed between GIC Re and the successful Vendor(s) by giving 02 (Two) months' written notice in advance.</p>	<p>Bidder requests that any termination under the agreement shall be with cause and with 90 days cure period to remedy and requests deletion of termination without any reasons.</p>	<p>No changes in RFP Conditions</p>

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12	30	ANNEXURE-IX	ANNEXURE-IX FRAMEWORK AGREEMENT	Bidder requests that the terms of this Agreement shall be mutually agreed between the parties considering the mutual interests of the parties. Bidder requests major clauses such as indemnity, limitation of liability, liquidated damages etc. shall be mutually agreed and inclusion of non-solicitation clause.	No changes in RFP Conditions
13	34	ANNEXURE-IX	4. Representations & Warranties	Bidder requests that representation and warranty shall be limited to the compliance of laws, intellectual property rights, licensing requirements and requests deletion of extensive representations.	No changes in RFP Conditions
14	38	ANNEXURE-IX	10. Right of Monitoring, Inspection and Periodic Audit	Bidder requests that any and all audit will be cooperative of BIDDER's confidentiality and security restrictions and guidelines and be limited in its scope only to the agreement.	OK
15	39, 61	ANNEXURE-IX, Annexure XI	14. Indemnity, ANNEXURE-XI DEED OF INDEMNITY	Bidder requests that indemnity could be agreed for gross negligence and willful misconduct and requests deletion of rest of the clause.	No changes in RFP Conditions
16	46	ANNEXURE-IX	26.5 Termination for Convenience: GIC Re may, by giving prior written notice sent to the Vendor at least 60 days in advance, terminate this Agreement, in whole or in part at any time for its convenience. The notice of termination shall specify that termination is for GIC Re convenience, the extent to which performance of work under this Agreement is terminated, and the date upon which such termination becomes effective. The Vendor may, subject to approval by GIC Re terminate this Agreement before the expiry of its term by giving GIC Re a prior and written notice at least 3 months in advance indicating its intention to terminate the Agreement.	Bidder requests mutual right to terminate the agreement with cause without the requirement to take approval from GIC Re and requests deletion of termination for convenience.	No changes in RFP Conditions

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17	49	ANNEXURE-IX	<p>29. Limitation of the Vendor's Liability towards GIC Re</p> <p>Except in case of negligence or willful misconduct on the part of the Vendor or on the part of any person acting on behalf of the Vendor in carrying out the Services, the Vendor, with respect to damage caused by the Vendor to GIC Re's property, shall not be liable to GIC Re for any indirect or consequential loss or damage; and shall not be liable to GIC Re for any direct loss or damage that exceeds (A) the total payments payable under this Agreement to the Vendor, or (B) the proceeds the Vendor may be entitled to receive from any insurance maintained by the Vendor to cover such a liability, whichever of (A) or (B) is higher. This limitation of liability shall not affect the Vendor's liability, if any, for damage to Third Parties caused by the Vendor or any person acting on behalf of the Vendor in carrying out the Services.</p> <p>Nothing in these terms shall exclude or limit the liability of the Vendor in the case of: (a) death or personal injury resulting from the Vendor's or Vendor's Team's negligence; (b)</p>	<p>Bidder requests deletion of below provisions from the clause.</p> <p>29 (A) the total payments payable under this Agreement to the Vendor,</p> <p>This limitation of liability shall not affect the Vendor's liability, if any, for damage to Third Parties caused by the Vendor or any person acting on behalf of the Vendor in carrying out the Services.</p> <p>(f) or other liability to the extent that the same may not be excluded or limited as a matter of law."</p>	<p>Our point wise response -</p> <p>29 (A) the total payments payable under this Agreement to the Vendor, -NO Changes in RFP Conditions</p> <p>This limitation of liability shall not affect the Vendor's liability, if any, for damage to Third Parties caused by the Vendor or any person acting on behalf of the Vendor in carrying out the Services. - We may agree to deletion of this clause</p> <p>(f) or other liability to the extent that the same may not be excluded or limited as a matter of law - Any court awarded damages will not be limited by these limits</p>
18	50	ANNEXURE-IX	<p>The Vendor shall not transfer any interest, right, benefit or obligation under this Agreement without the prior written consent of GIC Re and any purported attempt to do so shall be deemed void.</p>	<p>BIDDER would request mutual right to assign which provides right of assignment to subsidiaries and affiliates and assignment in the event of M&As.</p>	<p>No changes in RFP Conditions</p>
19	58	ANNEXURE-X RECIPROCAL NON- DISCLOSURE AGREEMENT	<p>J. Term.</p> <p>Notwithstanding the foregoing, the Receiving Party's duty to hold in confidence the Confidential Information that was disclosed during the term and the obligations under this Agreement shall remain in effect at all times.</p>	<p>Bidder requests that the survival of obligations shall be for a limited period say, 1 year from the date of expiry or termination of the Agreement.</p>	<p>No changes in RFP Conditions</p>

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20	6	C.II.4, Page 6	Provide maintenance and technical support for 3 years after warranty period of one year	<p>1. We recommend warranty period to be limited to 1 month post implementation, as this is standard practice.</p> <p>2. Please clarify is warranty period requires onsite support or off-shore support.</p> <p>3. Please clarify activities which GICRe would expect vendor to perform during warranty period.</p>	<p>1.No Change in RFP terms and conditions</p> <p>2. Pl Refer page 36 of RFP- Vendor will ensure smooth functioning of the software by providing onsite / online / telephonic support between 9 am to 6 pm during the warranty and support period.</p> <p>3.Pl refer page 36 of RFP- Warranty will cover troubleshooting, removing bugs/errors.</p>
21		General	Access to the underwriting system	1. Please clarify installation location.	GIC of India, Mumbai, India
				2. Would following be required to access underwriting system apart from internal GICRe users:	
				a. Insurers in India	Yes, Web based access for named users authorised by GIC Re
				b. Insurers from overseas market. We'll need specification of their usage	Yes, Web based access for named users authorised by GIC Re
22		General	Agreements expected to sign	We believe following shall be signing chronology, please clarify:	Yes.
				1. Integrity Pact: Upfront along with the bid	
				2. NDA, Indemnity Deed & Framework agreement: Post L1 declaration & contract award	
23		General	Volume Processing	Kindly publish volume processing required by underwriting system for:	
				1. Current processing (please mention channels / insurers separately)	Current processing is manual
				2. Processing volume projection (please mention channels / insurers separately) for next 3 - 5 years	Currently, we have approx 130 clients, we are expecting to grow at around 40% per annum
24		General	Training Requirements	We expect formal training shall be packaged and provided as per following:	<p>1.Yes</p> <p>2.Yes</p> <p>3.OK</p> <p>4.OK</p>
				1. Bundled once as part of implementation	
				2. To be provided only to GICRe users.	
				3. Batch strength would be between 10 – 15 participants.	
				4. Train the trainer concept shall be followed and BIDDER trained GICRe users will complete further training requirements.	
Please confirm					

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25	5	C.I.1, Page 5	Pre-configured rules	<p>Please publish a list of underwriting rules expected to be pre-populated in proposal system. Also please confirm:</p> <p>1. The Decision Engine can be used in many problem domains and/or many client applications, it should accommodate any domain business object model and any decisions that are appropriate for that object model. Decision Engine should allow for consolidation of rules in a central place and provide business user friendly management environment for ongoing management of business rules</p> <p>2. The Decision Engine should enable visualization of various decisions and business outcomes taken in a graphical manner. This should enable both technologists and business users to easily understand complex decision structures</p> <p>3. The Decision Engine should be able to create derived information/variables from existing variables (sent by the origination system) and use those derived information/variables in rules, formulas, scorecards and decisions</p> <p>4. The solution should not have limitation on number of fields/information received/stored/operated within the system on each transaction</p> <p>5. The solution should provide impact analysis when rules or decisions are changed. This facility should be part of testing and simulation framework</p>	<p>As per industry norms for similar system</p> <p>Product features should be mentioned in Technical bid</p>

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26	5	C.I.2, Page 5	Availability of easy to use front-end for creating/changing rules , and in terms of its operation	<p>Please confirm:</p> <p>1. The Decision Engine should include verifying and testing functionality so rules, formulas, and decisions can be verified, tested, and simulated during definition time interactively. The testing capabilities must be comprehensive enough to test the structure and logic in the decision flow to ensure accuracy and correctness before strategies are executed into production environment. Verification, testing, simulation framework should include (but not limited to):</p> <p>a. Multiple methods to define input for testing purpose (existing data, data upload, and/or direct input)</p> <p>b. Output simulation</p> <p>c. Rule verification</p> <p>d. Unmapped/unhandled condition detection</p> <p>e. Intersecting rules detection</p> <p>f. Conflicting rules detection</p> <p>2. Decision engine should support multiple types of rule requirements such as (but not limited to):</p> <p>a. Single rule definition</p> <p>b. Tabular rule definition</p> <p>c. Decision tree</p> <p>d. Scorecard</p> <p>e. Rule group model (combination of aforementioned models)</p> <p>f. Champion/challenger strategy (multiple rule groups set)</p> <p>3. The Decision Engine should be able to complement a decision with multiple reason codes to be sent to caller applications</p> <p>4. The Decision Engine should be able to host multiple scorecards in each business rule set</p> <p>5. The solution should provide impact analysis when rules or decisions are changed. This facility should be part of testing and simulation framework</p>	Product features should be mentioned in Technical bid

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27	5	C.I.3, Page 5	Availability of design and maintenance module for Business and Underwriting rules for business users and not IT expert.	Please confirm:	Product features should be mentioned in Technical bid
			Tool can be used either for auto underwriting or for giving opinion on underwriting	1. Is there a visual editor for diagramming the order of the steps in the business process?	
			• Rules authoring tools for business users	2. Can the “big picture” be created, reviewed, and understood by business people without technical training?	
			• Maintenance tools for business users	3. Can rules be grouped by task in order to simplify maintenance?	
			• Should be able to do quick testing of rule changes	4. Can related rules be viewed and edited on the same page for ease of reference and context?	
			• Decision trees visualized and rules created and modified easily by dragging, dropping, copying, cutting and pasting	5. Decisions can be changed and new rules can be developed and deployed without having to change the application	
			• Audit History for rules	6. Intuitive ‘point and click’/visual/wizard-assisted environment for decision, rules, formulas development and testing. Decision Engine user interface should be simple enough to be operated by non-technical user	
				7. Rules and formulas are implemented once and can be referenced many times	
	8. The solution should provide simple and non-technical way to map new required field/information from calling application into the decision engine				
28	5	C.I.4, Page 5	Integration with “Life Reinsurance Management Software - msg.LRM)	Please confirm:	Data from underwriting tool should flow to core system database i.e. of msg.LRM
				1. Should Decision Engine has ability to access external data models directly	
				2. Does the Decision Engine include deployment facilities for rapid integration of rules into existing production systems, including generation of configuration and rule invocation files	
				3. Does Decision Engine requires allow to deploy new updates of business rules without requiring stopping/restarting the server	
	4. Decision Engine can be integrated in the manner which best suits the application, hence the Decision Engine should support some most widely used integration standards				

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29	5	C.I.5, Page 5	Configurable security settings for different user types	Please confirm:	Product features should be mentioned in Technical bid
				1. Does the Decision Engine allows options in the choice of a storage mechanism for rules (eg: databases, flat files, LDAP directories)	
				2. Does the Decision Engine rule files can be versioned and access-controlled	
				3. Does the Decision Engine have ability to versioning entire projects be to do release management	
				4. Does the Decision Engine has ability to roll back to previous versions and run the rules as they were at a specific point in time	
				5. Does the Decision Engine repository can be structured to support a hierarchical view of many rules	
				6. Does the Decision Engine has ability to store information about the policy source behind the rule	
				7. Does the Decision Engine repository store information used for rule promotion	
				8. Does the Decision Engine has ability to search a project for a specific term or phrase	
				9. Does the Decision Engine has ability to save your queries for later use by others	
10. The Decision Engine should provide method of versioning and documenting the definition and changes of rules					
30	6	C.I.7, Page 6 & other reporting requirements	Tools and database (if required) to store blaze output	Please confirm:	Product features should be mentioned in Technical bid
				11. Does the Decision Engine has ability to search based on when the files were edited, who edited them, or any other metadata associated with the project	
				12. Does Decision Engine has ability to generate a report on all the components of the project	
				13. Does Decision Engine has ability to generate "on the fly" user defined report	
				14. Does Decision Engine has ability to generate report in diagram format	
				15. Does Decision Engine has ability to find potential rule conflicts	
				16. Does the Decision Engine has reports to view audit logs of changes to rules	
				17. Does the Decision Engine provide reports to view who approved rules and deployment events of rules	

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31	5	C.I.6, Page 5	Remote connectivity via internet for Cedant/third party (Referral Doctor/Underwriter) for giving data	Please provide more details on the requirements. Further, specific integration parameters from CEDANT / third party system shall be very helpful.	There will be web based named user access as mentioned in RFP in India and abroad
32	6	C.I.8, Page 6	Multi-currency capabilities	Please confirm: 18. Decision Engine must have the ability to handle multiple currencies in the same transaction 19. Decision Engine should be capable of hosting currency conversion tables 20. Decision Engine should have capability to convert currencies and used converted currencies in other advanced formulae without requiring technical code changes	Product features should be mentioned in Technical bid
33	6	C.I.10, Page 6	Availability of Standard Rules pre-configured rules	Please confirm if Decision Engine should provide standard pre-configured rules as part of the implementation	PI Refer RFP Section I - C Sr no.10 Page 6
34	14	Section 13, page 14	Payment Terms	We recommend: 1. Separate payment terms for license & implementation 2. License payment shall need to be upfront on contract execution while milestone based payment terms can be drafted post project plan sign off 3. AMC shall be applicable from 1 st year onwards Please confirm	No Changes in RFP Conditions
35	46	Section 26.5, Page 46	Termination by convenience	Termination by convenience shall need to be replaced with Termination post mutual consent & confirmation. In current shape, this is biased towards GICRe.	No Changes in RFP Conditions
36	4	Introduction		Please confirm the site of deployment for the software.	Mumbai ,India
37	4	Objective		It is stated that "The selected Bidder has to provide, manage and maintain all necessary infrastructure components and services that would be necessary as per the requirements of this RFP, the selected Bidder has to ensure that the desired objectives of GIC Re are fulfilled". Please confirm if GIC Re is also expecting the Bidder to provide hardware infrastructure and system software like OS, Antivirus etc.	Hardware, OS and infrastructure will be provided by GIC Re. Bidder should describe the hardware and operating system(s) required to implement the proposed software. Bidder is expected to provide Database Management System if it is required to implement the proposed software. Bidder should give details of the Database Management System if it is being supplied along with the software, including the version details.

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38	4	Objective		If hardware and system infrastructure is being provided by GIC Re then we recommend the same being managed by the GIC Re's vendor while Bidder only managing the application software .	Hardware, OS and infrastructure will be provided by GIC Re. Bidder should describe the hardware and operating system(s) required to implement the proposed software. Bidder is expected to provide Database Management System if it is required to implement the proposed software. Bidder should give details of the Database Management System if it is being supplied along with the software, including the version details.
39	5	Requirements		Point 4 - Integration. We request GIC Re to share additional details around the integration expected with msg.LRM.	Data from underwriting tool should flow to core system database i.e. of msg.LRM
40	5	Requirements		Please confirm if the method of integration of analytical model with rule engine is expected to be business driven (scorecard approach) or GIC Re is okay to undertake technical coding of models in to the core system.	Data from underwriting tool should flow to core system database i.e. of msg.LRM
41	5	Requirements		Is the analytical engine expected to have GUI driven interface for Analytical Scorecard / model development	Product features should be mentioned in Technical bid
42	5	Requirements		Should the rule engine execute analytical models in real time for scoring incoming underwriting request or is batch scoring okay with GIC Re	Both are required
43	35	4.11 Representation & Warranties		OEM's do not give warranties against IP infringement but provide indemnity in the event there is any claim on IP. Request you to consider the same	No Changes in RFP Conditions
44	36	5.2 Project Scope		While upgrade / update shall be available for free from the OEM the upgrade of the same should be treated as change request by GIC Re as it is difficult to foresee the expected upgrade and its impact on GIC Re.	PI refer section 5.2 (page 36) and section 2.4 iii (page 24)
45	40	14 Indemnity		It will be difficult for OEM to cover for IP indemnity post termination of the contract.	No Changes in RFP Conditions

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46	36	Scope of Project		Request you to share the current no. of rules used by GIC Re for underwriting decisions and the frequency of change of these rule.	As per industry norms for similar system
				Are rules for each customer (life insurer) of GIC Re managed independent of other clients or they are common rules	Yes rules are managed independently for each client and some of the rules may be common
				Please confirm the No.of clients / no. of rules that needs to be implemented in the first 6 months of the project.	Currently, we have approx 130 clients, we are expecting to grow at around 40% per annum. Number of Rules :- As per industry norms for similar system
				Is msg.LRM web services capable system	Yes
				Is license expected for the duration of the contract	Yes
47	46	26.5 Termination		We request GIC to request to remove "right of termination for convenience" as there is a significant investment being put by the bidder for provide GIC Re with the required solution.	No changes in RFP conditions
48		References		Does reference of Re Insurer and Indian insurer provide additional scores in the evaluation	These references are conditions in RFP for pre qualification for bidding and will carry no additional marks
49	8	Sec 2. Eligibility Criteria	Bidder or product company or bidder jointly with product company, should have experience of, at least two implementations of the above product	Relaxation Requested for:- Bidder or product company or bidder jointly with product company, Should have experience of at least one implementation or Purchase Order of the proposed Underwriting Tool / Product. or Should have implementation experience of workflow & business rules tools in at least for two Insurance companies on portal	No change in RFP terms and conditions
50	8	2.1.2 PQ 2	The bidder should submit at least two customer reference certificates (as per Annexure-II)	Relaxation Requested for:- The bidder should submit customer reference certificate(s) or any other documentary evidence for the reference.	No changes in RFP conditions

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51		General		Do we need to provide commercials for the required hardware, database, etc ?	Hardware, OS and infrastructure will be provided by GIC Re. Bidder should describe the hardware and operating system(s) required to implement the proposed software. Bidder is expected to provide Database Management System if it is required to implement the proposed software. Bidder should give details of the Database Management System if it is being supplied along with the software, including the version details.
52		General		What are the existing tools with GICRe that we can leverage for this RFP?	No tools at present
53		General		What are the transaction volumes and user volumes to be assumed to enable us for sizing required hardware and software sizing?	As per industry norms for similar system
54		General		What are the performance requirements of the tool? This helps us in coming up with the hardware and sizing.	Performance as per standard web applications
55		General		What are the different environments that are required in which the application will be deployed? E.g Production, DR, UAT etc..	Yes Production, DR and Development, UAT.
56		General		Number of Named / Concurrent Users in the system ?	Enterprise wide Software license for unlimited users of GIC Re's customers (User IDs will be given at the discretion of GIC Re).Pl refer page 27 of RFP
57		General		What kind of Fault Tolerance is envisaged for Application & Database ? Active-Active, Active-Passive.	Production and DR will be in Active-Passive mode.
58		General		What is envisaged for Database Replication & Backup ?	Production and DR will be in Active-Passive mode. Database Replication can be through log shipping. Bidder to suggest based on product features and Database offered.
59		General		Please elaborate on Data Migration	Data queried for opinion or rating calculation should flow to msg.LRM database