

REQUEST FOR PROPOSAL

FOR APPOINTMENT OF CONSULTANT FOR ASSISTING THE COMPANY to

**Design, develop and implement an Enterprise Level Transformation Project -2013 with all its attendant features in United India Insurance Co. Ltd.,
(Referred to in the document as United India or UIIC)**



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**United India Insurance Co. Ltd.
24, Whites Road,
Chennai - 600014
Ph : 91-044-28575200/91-044-28520161**

I. OVERVIEW OF UNITED INIDA INSURANCE COMPANY:

United India Insurance Company (hereinafter referred to as "United India" or "UIIC") is a leading General Insurance player in the country and has completed 75 years of operation. UIIC is the second largest and is consistently improving its market share and also performing well in all parameters. United India has the largest network of offices and major presence in rural India through its innovative "one man" Offices. It is also the largest player in Rural and Social Sector and various Government sponsored schemes. UIIC has completed 75 years of service to the Nation.

The stellar performance of United India has been recognized by the industry through various awards.

Awards & Accolades

2010-11

1. The Company was selected as one amonth the top three Generala Insurance Companies in Asia by Asia Insurance Review at the 14th Asia Insurance Award 2010 held at Bali, Indonesia
2. Best Non-life Insurer Award from NDTV Profit
3. Skoch Financial Inclusion Award
4. General Insurer of the year – Public Sector from Bloomberg UTV
5. Best Insurer – Non-Life from Dalal Street Investment Journal.

2011-12

1. General Insurer of the Year – Public Sector by Bloomberg UTV
2. Excellence in Growth Award 2011 – Health Insurance presented by India Insurance Review
3. Best Non-Urban Coverage Award 2011 – General Insurance presented by India Insurance Review.

2-12-13 upto 22.3.2013

1. General Insurance Company of the year 2012 and 'e' Business Leader Award 2012 at the Indian Insurance Awards 2012- June 2012
2. SKOCH Digital Inclusion Award 2012-September 2012
3. Best General Insurance provider- CNBC-TV 18-IBFA Award – Indian Best Banks and Financial Institutions Award – October 2012
4. Finnoviti Awards – for a) Super Top-up Mediclaim Policy & b) Community based Claims settlement – November 2012
5. SKOCH Financial inclusion Award 2013 for efficient implementation of M-Power – the Premium payment service through Mobile – January 2013

United India had undertaken a large scale transformation exercise- "Unisurge" starting October 2007 which has yielded significant results with the company achieving an industry best growth

rate, high profit, significant gain in market share, improving upon the service delivery and refurbishing the brand image.

However, the industry climate remains challenging. Combined ratio for the industry has increased from about 110% in 2003, to more than 125% now, and even higher for public sector insurance companies. Underwriting losses have increased due to price pressure from increased competition in the sector and the costs have significantly gone up. Channel costs and productivity for almost all channels remain largely unfavourable. While regulatory changes have been directed to make the industry more customer friendly, the changes have come far too rapidly for the industry to adequately absorb the impact of changes. Ever rising customer expectations are forcing the industry to innovate ways of doing business efficiently and dramatically improving the level of customer service.

II CHALLENGES & AREAS OF CONCERN

The prevailing environment, throws new challenges to United India. These include consolidating the gains of "Unisurge" in business growth, i.e., continuing to build and sustain a leadership position in the industry, improving combined ratio in light of the continuing lack of profitability in the Indian market and the global markets being affected by economic meltdown and natural calamities. Ensuring seamless and effective customer service and broadening our reach through various channels like internet, mobile, call center. Repositioning brand and upgrading physical and technology infrastructure. Addressing HR issues, e.g., finding solution to the aging work force, retirements & attrition and finding new talents.

To overcome these challenges United India needs to:-

- Build strength in existing distribution channels.
- Spotting for new channels to fuel next wave of growth,
- Reduce claims ratio through reduction in motor and health claims cost.
- Improve underwriting & pricing strategies
- Plugging leakages for improving overall performance
- Address issues like ageing work force and reinvigoration of middle management,
- Improve customer Service.
- Leveraging Technology for cost reduction, speedy decisions and customer convenience.
- Develop international footprint and expand horizon beyond Indian Market.
- Reposition the brand "United India"

Need for Consultant:

United India seeks expert advice and assistance in critically analyzing the challenges before it and design, develop and implement enterprise level transformation strategy. UIIC had undertaken Business Process Re-engineering in 2007 which has given boost to the Company's overall performance. The Consultant should be reviewing the first wave of transformation and assist us to consolidate the gains and take us forward.

Consultants shall bring knowledge and expertise to develop effective strategies to address our areas of concern.

The key benefits expected from this exercise:

- Develop a clear Roadmap for next 5 – 10 years.
- Strategy for
 - Rural penetration.
 - Strengthening Retail marketing force.
 - Increasing on line presence.
 - Channel wise/process wise re-organisation of offices.
 - Talent Management system to identify and groom future leaders, Succession/Career planning.
 - Training models for managing attitudinal change.
- Identify the potential market and advise us on foray into foreign operations.

Time bound plan for each of the above deliverables shall be submitted.

ELIGIBILITY

The applicant should:

1. Be a professional management consulting company of international repute.
2. The bidder should be in the field for a minimum period of 5 years.
3. Have experience in advising Indian public sector Financial institutions on matters of Transformation and long term sustainable change
4. Experience in topics mentioned above in India, and global best practices
5. The bidder shall deploy a project team comprising of Minimum 5 full time team members with relevant qualification and experience. It is expected that the continuity of the team is maintained throughout the period of the project.

The bidder shall provide sufficient proof on the above.

III. TERMS OF REFERENCE:

The scope of the work for the proposed assignment is as under.

1. **Fueling the second wave of growth initiatives.**
 - a) Expansion in current channels to ensure sustained growth in
 - i. Bancassurance
 - ii. Agency
 - iii. Large Corporate & Brokers
 - iv. Motor Dealers
 - v. SME
 - vi. Rural & Micro
 - vii. In-house Marketing Channels.
 - b) Develop a viable model for Financial inclusion
 - c) Direct Sales Offices and Web based marketing.
 - d) Product Packaging, Cross Selling and Up Selling.
 - e) Drawing roadmap for entry to international markets - identification of potential

markets and advising on procedures & formalities.

2. Organisational Restructuring.

- a) Reorganising the administrative/decision making layers.
- b) Remodeling the offices for visibility and enhancement of customer experience.

3 Under-writing and claims management strategy.

- a) Strategies to reduce motor and health claims cost.
- b) Strategies for management and reduction of third party claims.
- c) Improving analytics capabilities for improved and structured underwriting and pricing.

4 Building institutional strength.

- a) Redesign of overall HR strategy and its alignment with business imperatives.
This involves inter alia study of current methods and practices in United India and diagnosing gaps, identification of legacy issues, assessment of needs of the current business environment and anticipated future challenges.
 - b) Talent Management, Succession Planning and Career Planning, and Training models to achieve attitudinal change.
 - c) Brand strategy, including understanding the current positioning of United India and roadmap for brand perception improvement.
 - d) Advise the company to achieve excellence in customer service including redesign of customer facing processes, use of alternate channels and technologies (advise on available technology tools and process changes to tap them for operational speed, cost reduction and customer satisfaction).
 - e) Design and implement direct channel strategy to ensure expansion to new channels such as Web-based and tele-marketing
1. Any other relevant area for introduction/improvement vis-vis objective of wave II

The consultant shall design the new processes, run pilots and carry out handholding and skill transfer to internal resources.

The scope of the project is to design United India's appropriate approach in the above areas and get implementation initiated. These areas will need pilots, training of UIIC staff, creation of new units, and widespread awareness and re-skilling program.

IV. TIMELINE

The timeline for the project will be 24 months, with commercial bids invited for the first 18 months. United India retains the right to extend the services of the consultant for next 6 months for running the project at proportionate commercial terms, at its sole discretion. The consultant shall also be willing to undertake additional terms of references of similar nature on the basis of man month cost. The company also reserves the right to increase the period of reference beyond the 24 months, on mutually agreed terms. United India expects the consultant to start the project as soon as possible.

V. RESOURCES

Given the broad scope of the initiative and the target to accomplish it in 18 months, the consultants are expected to deploy a project team comprising Minimum 5 full time team members with relevant experience on site at all times during the assignment. It is expected that the continuity will be maintained through the project period.

VI. SELECTION PROCESS AND CRITERIA:

TECHNO COMMERCIAL CONDITIONS

(a) Consultancy firms are hereby invited to submit their proposals in 2 separate sealed envelopes as under:

- ***Technical:*** This will include details of overall approach to the areas listed in this RFP along with specific proposals / solution on each of these areas, covering the conceptualization design and implementation stages. Submission should clearly articulate the deliverables at the end of each phase of work. The consultancy firm is expected to work with United India to ensure early implementation of the recommendations.

Details about similar type of work undertaken, particularly for Indian Public Sector institutions, Public Sector insurers and other general insurance companies including global institutions should be highlighted along with the profile of the key persons who would be assigned to the project and reference letters from the insurers/institutions for which earlier work was done.

The Technical proposal should also include details about the team, its composition, and key executives proposed in various stages of the project, for United India to compare the quality of teams between different bidders.

- ***Commercial:*** This will contain the financial quote covering the total fees / cost for the assignment. Consultants will bid an overall amount for the project duration of 18 months. The financial quote should be in Indian rupees and it should include all expenses proposed other than taxes.

b) Earnest Money Deposit

The bidders shall submit along with these bids a Demand draft for Rs.5, 00,000/- payable to United India Insurance Co.Ltd., payable at Chennai drawn in Nationalised bank as EMD. This DD should be separately put in sealed cover marked (Consultancy for Transformation project 2013 – EMD). The amount would be returned to unsuccessful bidders. In respect of the successful bidders EMD will be returned on the receipt of Bank Guarantee for an amount equivalent to 15% of the project value valid till the completion of the project.

Based on the verification of the submitted technical proposals, United India will invite a set of shortlisted technically qualified consultants for further clarifications and presentation to an evaluation committee. The committee will short list based on:-

- Experience and standing of the Firm.
- Methodology, work-Plan and appreciation of context,
- Scheme for Transfer of knowledge and enablement and
- Suitability of the Key Resources.

The committee will award scores to the technically qualified consultants out of 100, based on the quality of submitted proposal, credentials.

Those firms which obtain a minimum cut-off score of 60 will be eligible for commercial bid. Such firms will be invited for opening of their commercial bids. Commercial bids of other firms will be returned unopened. In case only one firm scores marks above 60, then United India will consider the commercial bid of the second best technical consultant even if the technical score of the second best consultant is below 60. If none of the bidders score required 60 marks, UIIC may consider the bids of top two, waiving the minimum requirement.

c) The technical scoring of the proposals will broadly be on the following criteria:

- ❖ Experience & standing of the firm (30marks)
 - Experience in handling transformation projects in Public Sector Financial Institutions. (Details of projects with duration >9 months and list of Professionals)
 - Research Activities in Finance & Insurance.(maximum 10 Publications)
 - Quality of references (maximum 5 references)
- ❖ Methodology, work-plan and appreciation of context (30 marks)
 - Overall understanding of Indian General Insurance Market and Projections for next 10 yrs.
 - Understanding of United India aspirations and challenges vis -a-vis the market.
 - Quality of ideas proposed to address United India's unique situation.
- ❖ Transfer of knowledge and enablement (20 marks)
 - Proposed plan for enablement and engagement
 - Methodology for building capabilities in United India
 - Ideas for sustainability in proposed plan
- ❖ Suitability of key resources (20 marks)
 - Quality of key resources
 - Relevant experience of the resources

d) A combined evaluation shall be made by applying weightage of 80 and 20 for the technical and commercial scores according to the following formula for those found qualified in the technical bidding.

$$\text{Combined score of A} = 80 * \left[\frac{\text{Tech Score of A}}{\text{Highest Tech Score}} \right] + 20 * \left[\frac{\text{Lowest Financial Bid}}{\text{Financial Bid of A}} \right]$$

e) On the basis of the above combined weighted score the consultants shall be ranked in terms of total combined score obtained. The proposal securing highest combined score shall be recommended for award of the contract.

VII. SUBMISSION OF PROPOSALS:

- (a) Bidders will bear all costs of preparation and submission of the proposals.
- (b) The Technical and commercial proposals / Bid shall be submitted as per the requirement of United India in prescribed formats
- (c) The technical proposal shall be organized and submitted as per the following sequence:
 - Table of Contents
 - List of documents enclosed as per Annexure A, A 1 and Annexure B with details of organization profile, consulting experience and experience related to UIIC requirement
 - Technical Proposal with proposed solutions, initiatives, broken down into detailed activities, effort estimate, and manpower estimated to be deployed, team profile in prescribed formats as per Annexure C and Annexure D
 - All copies of certificates, documentary proofs, etc
 - Declarations as per Annexure E and Annexure F
 - A CD containing soft copy of the proposal
- (d) Documents comprising the technical Bid: The Technical Bids should contain the following:
 - Consultant organization profile and experience (Annexure A)
 - Relevant experience (Annexure B) In public sector Financial Institutions in India in transformative engagements
 - References from clients / reasonable proof of the experience should be submitted along with Format B
 - Approach, methodology and work-plan (Annexure C)
 - Proposed team profiles [Annexure D (a & b)]
 - Declaration / self-affidavit by the bidding firms as to their technical suitability (Annexure E and Annexure F)
 - Technical bid should have no financial information. If technical proposal is found containing any commercial information, the bid will be summarily rejected.
- (e) Documents comprising commercial Bid: Consultants are expected to furnish their commercial bid as per Format G duly signed by authorized representative of the company.
 - Price Bids containing any conditional offers will be liable to be rejected.
 - The only variability allowed in the price Bids is on account of government taxes. Which will be extra on actual basis.
 - Price Bids should be inclusive of professional fees and all costs to be incurred by the Consultant.
 - In case of discrepancy between price in words and figures, the one in words will be taken as final.
 - Any over writing, erasure, etc has to be authenticated/initialed by the authorized person
 - Bids are to be quoted in Indian Rupees only
- (f) Any clarifications / queries on the terms of reference / assignment scope as mentioned in this document may be **downloaded or sought from the Office on or before the 2nd April**

2013. Pre-bid meeting to clarify any points raised by the bidders will be held on 3rd April 2013 at 3.00 pm in Chennai.

- (g) **Last date of submission of technical and commercial proposals is 22nd April 2013 by 3:00 PM.** Kindly submit your technical and commercial proposals in two separate sealed covers / envelopes. The envelopes have to be clearly superscripted "TECHNICAL PROPOSAL FOR TRANSFORMATION EXERCISE PROJECT 2013" and "COMMERCIAL PROPOSAL FOR TRANSFORMATION EXERCISE PROJECT 2013" respectively and put in a big envelope marked "PROPOSAL FOR TRANSFORMATION EXERCISE PROJECT 2013" alongwith the cover containing the EMD.

- (h) The proposals should be submitted to the following:

**Mr. Bharat Dash,
Deputy General Manager,
United India Insurance Co. Ltd,
24, Whites Road,
Chennai 600 014.**

**Ph: 044 2857 5440
Mobile No. +91 89398 15620
Fax: 044 2852 7771**

Instructions to the bidders

- 1) **The offer should be submitted in two separate sealed covers containing** Technical (Technical Bid) and Commercial (Commercial Bid) proposals superscribed with “Consultancy Services for Transformation Project – Technical Bid” and Consultancy Services for Transformation Project – Commercial Bid”.
- 2) The sealed covers containing the Technical offer and the Commercial offer should in turn be put in a sealed outer envelope to be super-scribed as “Technical and Commercial offers for providing Consultancy Services for Transformation project 2013”.
- 3) The Demand Draft for Rs.5,00,000/- in favour of United India Insurance Co.Ltd, payable in Chennai towards Earnest Money Deposit may be submitted in a separate cover inside the Technical Bid envelope.
- 4) The envelope containing Technical Offer should include only Bidder’s profile, Relevant Technical Bid Forms and Standard Printed Technical Literature/Brochure about the Consultancy services supporting above eligible requirements etc., for the bid.
- 5) The envelope containing Commercial offer should include only the commercial quote for the consultancy services offered. Please note that no other information other than the price should be furnished along with this offer.
- 6) Consultants are not permitted to submit more than one bid.
- 7) The cost of bidding and submission of the bids is entirely the responsibility of the Consultants, regardless of the conduct or outcome of the tendering process.
- 8) Sealed envelope as mentioned above should be delivered as mentioned in the bid schedule. Bids may be sent by registered post or hand delivery, so as to be received at the address given above in the tender schedule.
- 9) Receipt of the bids shall be closed as mentioned in bid schedule. Bids received after the scheduled time will not be considered by United India under any circumstances.
- 10) United India will not be responsible for any delay due to postal service or any other means.
- 11) The Bidder should sign the bid or any person duly authorized to bind the bidder to the contract. The signatory should give a declaration and through authenticated documentary evidence establish that he is empowered to sign the tender documents and bind the bidder. All pages of the tender documents except brochures if any are to be signed by the authorized signatory.
- 12) The bid should contain no interlineations, erasures or over-writings except as necessary to correct errors made by the Bidder. In which cases, the person/s signing the bid should initial /authenticate such corrections.
- 13) Other than the above, the offers submitted should not bear any corrections, alterations, over writings and additions in hand writing.
- 14) The technical bids will be opened as mentioned in bid schedule.
- 15) The Bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder’s risk and may result in rejection of the bid.
- 16) United India reserve the right to accept or reject, in full or in part, any or all the offers without assigning any reason whatsoever.

- 17) United India may at its discretion abandon the process of the selection of Consultant anytime before finalisation of the contract.
- 18) All the information (bid forms or any other information) to be submitted by the bidders may be submitted as a softcopy and should be kept in the respective sealed covers. The bidders may note that no information is to be furnished to United India through e-mail except queries, which are to be confirmed in writing.
- 19) The bids will be opened in the presence of authorized representatives of the bidders. However, the representative of the bidder has to produce an authorization letter from the bidder to represent them at the time of opening of Technical/Commercial bids. Only two representatives will be allowed to represent any bidder. In case the bidder's representative is not present at the time of opening of bids, the quotations/bids will still be opened at the scheduled time at the sole discretion of United India.
- 20) All bids and supporting documentation shall be submitted in English.
- 21) The bids shall be valid for a period of 180 days from the closing date for submission of the bid
- 22) Selected bidder shall execute a Bank Guarantee for performance of an amount equivalent to 15% of the project value (excluding taxes) from a Nationalised bank valid till the completion of the project.
- 23) The original and all copies of bids shall be typed or printed in a clear typeface. Copies may be good quality photocopies of the original. An accompanying letter is required, signed by an authorized signatory of the Consultant, committing the Consultant to the contents of the original response.
- 24) United India will reserve the right to terminate the services of the consultant at any point of the project in which case the remuneration will be paid proportionately for the period of engagement.
- 25) The benefits realized by Consultant due to lower rates of taxes, duties, charges and levies shall be passed on by Consultant to the United India.
- 26) The charges of Consultant such as travel within India or abroad, stay, Conveyance etc will not be charged extra.
- 27) Terms of Billing & payment for various activities shall be mutually agreed between United India & Consultant.
- 28) Consultant agrees that all information gathered from united India including oral enquiries, letters, documents, emails, presentations, interactions, technical documentations, discussions and any information or documents gathered from United India's service providers etc. relating to United India's business and other information identified as confidential by United India are confidential information of United India.
- 29) Unauthorised disclosure of any such confidential information will amount to breach of contractual terms and in such cases United India may pre-maturely terminate the contract and initiate legal action as deemed fit.
- 30) The Consultant shall, at its own cost and expenses, defend and indemnify United India against all third-party claims including those of the infringement of intellectual property Rights, including Patent, trademark, copyright, trade secret or industrial design rights, arising from use of the products or any part thereof.
- 31) The acceptance of a bid will be communicated in writing at the addressed supplied by the Consultant in the bid response. Any change of address of the Consultant, should therefore be promptly notified to United India.

- 32) The Consultant shall be required to enter into a contract with United India, within 15 days of the award of the tender or within such extended period.
- 33) All disputes and differences of any kind, whatsoever, arising out of the consultancy propositions shall be referred by either party (United India or the Consultant), after issuance of 30 days notice in writing to the other, clearly mentioning the nature of the dispute/differences, to a single arbitrator, acceptable to both the parties, for initiation of arbitration proceedings and settlement of the dispute/s and difference/strictly under the terms and conditions of this contract, executed between United India and the Consultant. The arbitration shall be governed by the provisions of the Indian arbitration and conciliation Act 1996. The award shall be final and binding on both the parties. The venue for arbitration shall be at Chennai, India.
- 34) This RFP document is the property of United India and this can not be copied or used in any other manner except for the purpose of responding to this tender notice without written permission from United India.
- 35) All the documents submitted along with bids shall also become the property of United India and retained by United India unless otherwise specifically mentioned.
- 36) The bidder should mention whether he is having any contractual obligation presently with United India, its status and any conflict of interest has arisen in such contractual obligation.
- 37) The implementation methodology and business processes in the implementation of the Project will form the property of United India except for those for which Intellectual Property Rights are already established.
- 38) Selected bidder has to undertake not to hire, solicit, or accept solicitation for their employees directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case by case basis.
- 39) Besides penal provisions, United India reserves the right to terminate the contract, if the work is not progressing according to the agreed project plans and when the delay is attributable to the consultant either directly or indirectly due to the failure of Proper Project management.
- 40) Penal provisions and right of termination are however subject to Force Majeure situation to be defined in the agreement.

DISCLAIMER

The information contained in this Request for Proposal (RFP) document or information provided subsequently to bidder(s) or applicants whether verbally or in documentary form by or on behalf of United India (UIIC), is provided to the bidder(s) on the terms and conditions set out in this RFP document and all other terms and conditions subject to which such information is provided.

This RFP is neither an agreement nor an offer and is only an invitation by the company to the interested parties for submission of bids. The purpose of this RFP is to provide the bidder(s) with information to assist the formulation of their proposals. This RFP does not claim to contain all the information each bidder may require. Each bidder should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and where necessary obtain independent advice. United India makes no representation or warranty and shall incur no liability under any law, statute, rules

or regulations as to the completeness of this RFP. United India may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this RFP.

V.E.KAIMAL
GENERAL MANAGER

22.03.2013

ANNEXURE - A

CONSULTANT ORGANIZATION PROFILE AND EXPERIENCE

- 1 Name of the firm
- 2 Full address and contact details
- 3 Authorized person
- 4 Year of incorporation (Global)
- 5 Year of incorporation (India)
- 6 Total number of offices in India
- 7 Number of years in Management Consultancy.
- 8 Revenue from management consulting business
- 9 a. Number of management consulting staff in India
- 9 b. Experience of handling long term transformation projects(period >9 months) in Public sector Financial institutions
Details of projects
List of Professionals experienced
- 10 a. Research publications in Finance, Banking & Insurance (please submit copies)
- 10 b. Satisfaction Certificates from major customers.(Please furnish certificates from Clients.

Any other relevant information

ANNEXURE - A1

RELEVANT EXPERIENCE

- 1 Name and short description of client
- 2 Description of assignment
- 3 Start date of assignment
- 4 Duration of assignment
- 5 Terms of reference in short
- 6 Impact achieved
- 7 Client reference / reasonable proof
- 8 Team size
- 9 Key team members

Any other relevant information

Note: Please file separate statements for each assignment

ANNEXURE - B

METHODOLOGY, AND WORK PLAN

The consultant should submit the approach, methodology and work plan in one comprehensive document in three parts. The first part should highlight consultant's primary understanding of Indian General Insurance market and their likely trend in next decade(with more clarity on next five years) in the areas under reference. Second part should clarify their understanding of United India's aspirations and challenges before it and their potential solutions. Third part should clarify the time bound plan of action in detail to put in to action the ideas specified under part II, to be more clearly understood as deliverables.

ANNEXURE - C

TRANSFER OF KNOWLEDGE & ENABLEMENT

The plan should highlight the methodology for enablement and engagement proposed to deploy the plan in United India. Team structure and staffing pattern should be highlighted clearly in the light of company's stipulation for deploying a team of appropriate quality and number of resources during the various phases of the project. Plans for validating the designs, running pilots, and scaling up of the project shall be spelt out. The work plan should also cover ideas and suggestions on institutionalization of change. It should also specify milestones and deliverables clearly.

ANNEXURE - D

PROPOSED TEAM PROFILES

- 1 Name
- 2 Current designation
- 3 Nationality
- 4 Years of service with the Firm
- 5 Educational qualifications with Institute/University of passing
- 6 Language proficiency
- 7 Areas of expertise
- 8 Projects led with description
- 9 Role in the proposed project

Any other relevant information

Note : Please file separate profiles for each of the Team Member.

ANNEXURE - E

(LETTER TO UNITED INDIA ON THE COMPANY'S / FIRM'S LETTER HEAD)

To,
The Deputy General Manager
United India Insurance Co. Ltd.
24, Whites Road,
Chennai - 600014

Dear Sir,

RE: Your RFP for APPOINTMENT OF CONSULTANT TO ASSIST THE COMPANY IN TRANSFORMATION PROJECT 2013.

With reference to the above RFP, having examined and understood the instructions, terms and conditions forming part of the RFP, we hereby enclose our offer for undertaking consultancy for advising the company in achieving Transformation as detailed in your RFP.

We confirm that we have not been disqualified by any Financial Institution from undertaking any /or all of the above activities.

We also confirm that the offer shall remain valid for 6 months from the date of the offer.

We note and understand that the company is not bound to accept the offer and United India has right to reject the offer in full or part without assigning any reasons, whatsoever.

Yours faithfully,

**Authorized Signatory(ies)
(Name, Designation and
Seal of the Firm/Company)**

ANNEXURE - F

FORM OF SELF AFFIDAVIT / DECLARATION

[TO BE SUBMITTED IN FIRM'S / COMPANY'S LETTER HEAD ONLY]

We, M/s _____, are one of the BIDDERS for providing consultancy services to United India Insurance Company in designing and implementing the second wave of transformation for the company.

We, hereby declare that our Firm/Company does not have any pecuniary liability nor any Judicial proceedings or any restraint restricting us in fulfilling the consultancy services.

We further declare that in case the company find our averments are not true and correct, the Company can initiate necessary action against us, as it deem fit.

**AUTHORISED SIGNATORY
(Name, Designation and
SEAL)**

ANNEXURE - G

**COMMERCIAL BID FOR CONSULTANT TO ASSIST UNITED INDIA
IN TRANSFORMATION PROJECT - 2013**

The General Manager
United India Insurance Co. Ltd.
24, Whites Road,
Chennai - 600014

Dear Sir,

Sub: RFP for APPOINTMENT OF CONSULTANT TO ASSIST UNITED INDIA IN
TRANSFORMATIONPROJECT 2013 - PRICE BID

We give below our consolidated rate for the services to be rendered by us as per the scope of consultancy given in the tender form.

Item	Amount (Rs.)
Professional fees for the 18 months project (inclusive of all out of pocket expenses)	
(in words)	- -

Note: Payable in equal monthly instalments
Taxes as applicable will be payable extra

We undertake to deliver all the deliverables as per the RFP document in a time bound manner.

**AUTHORISED SIGNATORY
(Name, Designation and
SEAL)**