



GIA ARCM and IPSR System Request for Proposal

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1. Executive Summary

GIA's role is to represent its members within the General Insurance industry in Singapore, working to make all aspects of insurance easier and more effective for consumers, agents and insurance companies in Singapore. GIA helps identify emerging trends and responds to issues affecting the General Insurance industry. It seeks to promote the overall growth and development of the General Insurance sector in Singapore.

GIA has always believed in the use of technology to achieve such aims. 2 such technology initiatives are in the form of the Agent Registration and CPD Management (ARCM) and Industry Performance Statistics Reporting (IPSR) systems.

GIA's current engagement involves the outsourcing of all aspects related to the management and support of the ARCM and IPSR applications and its infrastructure. GIA continues to retain the responsibility and role as System Administrators of these systems. **In the current business model, the intellectual property of the system is the property of GIA.**

In view of improving and increasingly cost-effective technology, such as cloud computing via a Software-as-a-Service (SaaS) or Infrastructure-as-a-Service (IaaS), it is in GIA's best interests to explore possible alternatives in its engagement model. At the same time, GIA expects that the improved technology comes hand-in-hand with improving service standards in order to serve its members and their agents more effectively.

The scope of the RFP includes the following:

- Hosting Services for ARCM and IPSR systems (Development, UAT, Live and DR environments).
- Application Maintenance and Support Services for ARCM and IPSR application
- Infrastructure Support and Managed Services for ARCM and IPSR systems

The successful implementation of the requirements outlined within this RFP will allow GIA to support its members and their agents and ensure that other key stakeholders, like MAS etc are managed.

2. RFP Project Team

- Project Sponsor
Ho Kai Weng, GIA Chief Executive
- Project Manager
Alvin Lim, BluPrint Consulting
alvin@blueprint-tech.com
- Project Support
Vanessa Lim, GIA
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During the development of your response, questions regarding specific areas of the RFP should be directed to the Project Manager and/or Project Support.

3. RFP Background

3.1 Introduction

The General Insurance Association of Singapore (GIA) is working to make all aspects of insurance easier and more effective for consumers, agents and insurance companies in Singapore. As a trade association within the General Insurance (GI) industry, GIA's role is to be active in the GI industry environment on behalf of its members, forecasting and responding to issues that may arise, and anticipating opportunities to identify, shape and influence change in support of the business needs of its members.

GIA encompasses non-life insurance companies transacting business in Singapore. We are also constantly in the process of improving and achieving our mission and structure to ensure that we continue to meet the business needs of our member companies.

As part of its initiative to harness the use of technology to promote better efficiency amongst its members, GIA has developed 2 systems. They are the The Agent Registration and CPD Management (ARCM) and Industry Performance Statistics Reporting (IPSR) systems.

The ARCM system is a web-based application used for the registration, termination and renewal of insurance agents in Singapore. It is used to view agents' information and their Continuous Professional Development (CPD) trainings.

The IPSR system is a web-based system used by GIA members to submit quarterly performance statistics. The system is also used to collate the statistics collected and to generate industry-related reports which can be downloaded by their members.

3.2 Scope of RFP

The scope of this RFP, as supported by GIA and used by GIA members, is as follows:

- Hosting Services for ARCM and IPSR systems (Development/SIT, UAT, Live and DR environments).
- Application Maintenance and Support Services for ARCM and IPSR application
- Infrastructure Support and Managed Services for ARCM and IPSR systems

3.3 Objectives of RFP

The objectives of this Request for Proposal (RFP) are as follows:

- Create more value and transparency for GIA members through effective outsourcing of non-core functionalities such as the management and support of strategic IT systems.
- Explore viable alternatives to the current management and support of the ARCM and IPSR systems.
- Create a business model which is aligned to GIA's mission and is supported by GIA members in which common solutions are used within the industry.

- Improve and enhance existing ARCM system by taking advantage of improving technologies to better serve GIA members and agents.
- Build upon the IPSR system as a common framework for the generation of industry statistics; reducing effort for GIA members to provide data, enabling better management of key stakeholders (e.g. MAS).
- Improve the service levels related to the management and support of the 2 systems.

4. RFP Requirements

4.1 Hosting Services

The Vendor is required to provide a secured hosting environment with internet connectivity, for hosting of the ARCM and IPSR applications. These includes hosting services for a Development, UAT, and Production and DR environments.

The hosting site must be located in Singapore.

The DR site does not necessarily have to be hosted in Singapore. If the DR site is not hosted in Singapore, it has to be hosted in a country that is compliant with the Personal Data Protection Act (PDPA) which states that *"An organisation shall not transfer any personal data to a country or territory outside Singapore except in accordance with requirements prescribed under this Act to ensure that organisations provide a standard of protection to personal data so transferred that is comparable to the protection under this Act."*

4.2 Application Maintenance and Support Services

The Vendor is required to provide application support services for the 2 applications. These support services include :

- Resolution of application related errors
- Help desk support
- Regular training sessions for members
- Technical consultation relating to enhancements of the applications or other related activities such as IT audit, ad-hoc reporting requests and data patching.
- Quarterly application and service performance review meetings
- Annual penetration test by an approved external tester and the subsequent fixing all security issues raised.

The Intellectual Property (IP) of the 2 applications belong to GIA. If required, the vendor can be given full access to the source codes and other application assets (e.g. database tables) required to run the application.

The 2 applications are currently built on .NET and the MS SQL Database.

The vendor is required to propose a business model to support the development of any future enhancements to the 2 applications.

4.3 Infrastructure Support and Managed Services

The Vendor is required to provide support and maintenance services of the infrastructure required to ensure the continuous running of the 2 applications.

Such services to include the following :

- 24x7 monitoring to ensure agreed Service Level Agreements of the systems are met
- Troubleshooting and maintenance of all application hardware assets
- Installation, configuration and management of all application hardware and software assets including regular patch management
- Capacity management including network utilization and availability
- Backup and Recovery
- Data Replication from Production site to DR site
- Yearly DR testing/exercise support

4.4 Service Delivery Model

The Vendor is free to propose a suitable Service Delivery Model to GIA that meets all the requirements set out in this document.

As a guide, below lists the 3 areas Vendors should minimally address in their Proposals.

1. How are the Applications Delivered?

The applications may be :

- An existing product, either Vendor developed or off-the-shelf
- Existing code base as the Intellectual Property of the code belongs to GIA. The Vendor can be given full access and control of the current application source codes. All enhancements are carried out using the existing source codes.
- Re-developed completely using technologies of Vendor's choice.

2. How are the Applications Hosted?

The applications may be :

- Cloud-hosted using IAAS platforms such as Amazon Web Services
- Co-hosted with Vendor's existing products/services

3. What is the Charging model?

The charging model may be :

- Fixed fee where a fixed monthly/quarterly/monthly fee may be proposed by the Vendor. The scope of services are to be stated clearly in such a fixed fee
- Volume fee where the Vendor may choose to propose a volume fee based on parameters such as number of users, or any such similar models. In such models, the yearly fees should be estimated and reflected in the proposal.

5. Overview of Current Systems

This section provides a high-level description of the available and desired functions of the ARCM and IPSR systems.

The Vendor is required to sign a Non-Disclosure Agreement (NDA) if it requires to obtain a more detailed description of the functional and non-functional requirements.

5.1 ARCM System

The ARCM system will have 3 different types of users, Administrator (Admin), Members and Agents, with different functions and rights available to them.

For definitions referred to in this section, please refer to GIARR 2020¹.

5.1.1 Agent Functions

a. **Approval Process**

Allows member companies to register Agents online and ARB approves or rejects the applications. The approval process will need to check for eligibility of each Agent. These include checks for crossholding and conflict of interest,

b. **Registration Database**

The system must include a registration module to store details for every Agent.

c. **Sanctioning**

Allows ARB to suspend, terminate or reprimand an Agent if they are found to breach any of the four major types of violations, such as contravention, premium payment, fit and proper criteria and insufficient CPD requirement.²

d. **Reinstatement**

Agent Termination Reinstatement

This function allows ARB to reinstate previously terminated Agents.

Nominee Reinstatement

This function allows reinstating a previously terminated or lapsed nominee.

Agent Renewal Reinstatement

This option is designed to allow ARB to renew or lapse Agent/s after the recent Renewal Process.

This module to have the following functions:

- To be able to renew an Agent and automatically generate the Renewal Tax Invoice for the member company to download
- To lapse an Agent and their Renewal Tax Invoice to automatically be cancelled by a Credit Note.

Primary Principal (PP) Replacement/Swap

The PP Replacement/Swap Process is used by ARB to change the Primary Principal (PP) of an active Agent with any of its Secondary Principals (SP).

e. **Premium in arrears**

A system for Insurers to report complains on outstanding premiums against agents.

f. **Renewal**

In this Renewal process, the system checks the CPD requirements and those manually lapsed by the principals to automatically decide if an Agent is renewed or lapsed.

¹ <https://gia.org.sg/images/resources/For-Agents/GIARR-2020.pdf>

² <https://gia.org.sg/images/resources/For-Agents/GIARR-2020.pdf>

g. Linkage with ACRA

On a daily basis, the system should automatically update its database according to changes made in ACRA through an Authorized Information Service Provider (ISP) with regards to any change in directors, shareholders or secretary, etc.

5.1.2 Finance Module

a. Invoicing

- Compile and issue invoice to members for agent fees payable according to their registration date and agent type.
- Allow ARB or Insurer to view, edit and print the credit/invoice notes of a particular agent.
- Process for refund, cancellation of credit note and re-allocation of a payment from a cancelled tax invoice to an unpaid tax invoice.

b. GIRO export and import

The GIRO Export and Import allows the ARB to export payment for Bank and import successful/rejected payments from Bank.

5.1.3 CPD Module

Allows Primary and Secondary Principals to submit CPD hours earned by their registered Agents into the Agent Registration and CPD Management System (ARCM).

Allows ARB and Members to be able to record individual Agents CPD hours.

Allows Agents to view their required outstanding CPD hours for the year and their current/past CPD records in the system.

5.1.4 Reports Module

a. Report builder

User is able to collate and generate reports based on their specifications with regards to available data stored in the system.

b. Report list

To have a report generation module for Users to extract and view collated data, whether it be live or past historical records according to the timeline set by the User.

5.1.5 Repository Module

Database of resource library containing relevant information to Members and Agents on all relevant agency matters.

Allow Admin to manage these resource materials.

5.1.6 Audit Module

Allow ARB or Insurer to upload files into ARCM with updated Total Gross Written Premium (GWP) of an Agent, an Agent for the Classes of Insurance, Complaints received against agents and agents who have breached the Code of Practice. These files will then be made assessable to ARB.

5.1.7 Public Search Module

A module for the public and ARB to search for licensed or suspended Agents who are registered in the system.

5.1.8 Accessing the System

The system shall integrate with Singapore's National Digital Identity (NDI) to authenticate users via the Singpass/Corpass authentication API. More details can be found at :

<https://api.singpass.gov.sg/library/login/business/introduction>

5.2 IPSR System

The functionality of the IPSR system can be grouped by the 2 categories of users available in the system as well as other miscellaneous functionality that is common to all groups of users :

1. System Administrator functions - the role which the GIA Secretariat undertakes
2. System Business User functions - the role which selected employees of insurers undertakes
3. Misc functions

The functionality of the IPSR system can thus be grouped by these 2 categories of users.

5.2.1 System Administrator Functions

The IPSR System Administrator can perform the following functions :

- a. **Report Schedule Management**
The Report Schedule Management allows the administrator to manage the schedule for submission of statistics by insurers.
- b. **Report Submission Management**
The Report Submission Management allows the administrator to track the submission status of all the insurers.
- c. **Report Management**
The Report Management allows the administrator to manage the industry reports generated from the data submitted by insurers.
- d. **Entity and User Management**
The Entity and User Management allows the administrator to manage all the System Administrator users, as well as the insurer companies and their users who are Approvers.
- e. **Members' Circular Management**
The Circular Management module allows the administrator to publish documents that are accessible by members.

5.2.2 System Business User Functions

There are 3 system business user roles available in the system, i.e. Approver, Editor and Read-Only. The following provides a summary of the different functions available for each of these business user roles :

1. Approver
 - Verify and approve data prepared by the Editor
 - Submission of data
 - Access to the industry reports
 - Access to circulars
2. Editor
 - Keying in of the data
 - Submit the data to the Approver for verification...
3. Read-Only
 - Access is limited only to the generated industry reports.
 - Access to circulars

In addition to the above, the users can perform the following functions :

- i. Data Submission
- ii. Reports Viewing
- iii. User Management
- iv. View Circulars

A description of these functions is described below :

- a. **Data Submission**
The Data Submission module allows the user to manage the submission of data.
- b. **Reports**
The Reports module allows users to view a listing of all generated industry reports.
- c. **User Management**
The User Management module allows those with the Approver role to manage the users in their company.
- d. **View Circulars**
Users are able to search for, access and download documents uploaded via the Circulars Management module.

5.2.3 Accessing the System

The system shall integrate with Singapore's National Digital Identity (NDI) to authenticate users via the Singpass/Corpass authentication API. More details can be found at :

<https://api.singpass.gov.sg/library/login/business/introduction>

5.3 Compliance Requirements

The proposal by the Vendor must satisfy the requirements listed in this section.

Compliant with MAS Regulations and Guidelines on Cyber Security

The processes and the solution must conform to the MAS Regulations and Guidelines on cyber security. These include: Technology Risk Management (TRM)

Notice and Guidelines, and MAS Notice 132. A copy of the guidelines can be obtained from :

<https://www.mas.gov.sg/regulation/cyber-security>

Compliant with PDPA

As an outsourced vendor of GIA who may have to handle personal information, the Vendor's processes and solution must be compliant with the Personal Data Protection Act (PDPA), regulations, advisory guidelines etc.

Compliant with GIA's Data Protection and Privacy Policy

In addition to adherence to MAS cyber security regulations and guidelines and PDPA, vendors must also comply with GIA's own Data Protection and Privacy Policy. A copy of this policy can be obtained from :

https://gia.org.sg/images/pdf-files/GIA_Data_Protection_and_Privacy_Policy.pdf

[The details of GIA's DPPP for ARCM can be changed to suit the solution if needed.](#)

IT Audits

Regular IT audits may also be conducted by GIA's appointed service provider to ensure compliance to both TRM and PDPA. The Vendor is obligated to render their co-operation to these service providers and to resolve any findings highlighted as a result of such audits. Such audits include the use of penetration tests to determine the vulnerability of the system. The successful Vendor will be required to resolve all outstanding items as a result of such penetration tests.

5.4 Service Level Agreements

The Vendor must minimally be available to provide support to GIA 5 days a week, from Monday to Friday (9:00am to 6:00pm), excluding Saturday, Sunday and Singapore public holidays.

The Vendor is free to propose their own service level standards and suitable penalty clauses, but it should generally be aligned with the following :

Support Category	Description	Performance Criteria
Critical	Service disruption that affects all users.	Response time of 10 minutes and a resolution time of 4 hours.
High	Service disruption that affects a large group of users.	Response time of 10 minutes and a resolution time of 4 hours.
Medium	Service disruption that affects an identified and limited group of users.	Response time of 1 hour and a resolution time of 1 working day.
Low	Service disruption that affects individual users.	Response time of 4 hours and a resolution time of 3 working days.

A monthly reporting mechanism must be in place for the Vendor to track and report the above performance statistics.

In addition, the system must minimally meet the following performance requirements :

- System availability - The service level per month for system availability must be at least be 99%.

- DR Recovery Time Objective – This refers to the time a disaster causing the service outage to the time user's access to the service is restored. The RTO must not be longer than 24 hours.
- DR Recovery Point Objective – This refers to the maximum amount of data loss permissible from the time a disaster causing the service outage to the time user's access to the service is restored. The RPO must not be longer than 4 hours.

6. RFP Deliverables

The RFP will be evaluated against the following 3 criteria :

1. Pricing
2. Risk
3. Quality

6.1 Pricing

Pricing will be the most significant evaluation criteria with an evaluation weightage of not less than 50%. This is done by calculating the Total Cost of Ownership over 5 years. To facilitate this, vendors **MUST complete the Price Schedule excel and provide as an Annex.**

Each proposed pricing model shall clearly state:

- The fixed cost;
- The variable cost and the basis of each; and
- If applicable, any volume-based cost
- The proposal shall provide details on the potential cost savings and efficiency gains from deploying the proposed solution, clearly stating any assumptions made.
- Currency – Singapore Dollars (S\$)
- Contract period - 5-year contract [+ 2-year option]

When proposing the pricing model, vendors are **highly encouraged** to take note of the following :

- Bids that structure their charges to be completely charged out as recovery of CAPEX through OPEX chargeout (subscription based) over the contract period will have an advantage.
- If pricing model includes costs before or at Go-Live of the system, these costs should not exceed 15% of the Total Cost of Ownership (TCO) over the contract duration.

6.2 Risk

Risk refers to the ability for the vendor to deliver on time, on plan and on cost.

The proposal shall :

- demonstrate the vendor's capability to deliver the outlined requirements, including details of resources the appropriate domain and technical knowledge for implementation and ongoing maintenance.
- explain how the vendor will handle and manage data breaches as the operator of the systems.
- include case studies of similar implementations in terms of project scale.
These case studies should not be more than 2 pages, and should

- demonstrate the vendor's capability to delivery and operate the requirements in this document.
- shall include a detailed execution plan and delivery schedule, stating the key milestones, key dependencies, key resources available and any assumptions made.
- be based on a delivery schedule where the proposed solution would be ready for go-live **within 6 months** upon award.

6.3 Quality

Quality refers to the ability of the vendor to deliver the systems according to the given requirements.

The proposal shall include the delivery model specifying clearly :

- Who is the owner?
- Who is the operator?
- Who performs what roles under these?

The proposal shall also include the strategy, people, processes, governance structure and partners (if any), to design, build, deploy, host and operate the proposed solution that :

- Supports all ARCM functional and non-functional requirements
- Supports all IPSR functional and non-functional requirements

Document Deliverables include :

- In the event the Vendor proposes the redevelopment of the systems, typical project lifecycle documentations such as Functional Specifications, Technical Specifications, User Guides etc are required.
- Process related documentation such as :
 - Incident Management Response
 - Change Management
 - Disaster Recovery Plan

Successful vendors may assume that they will be given access to the existing source codes and database design.

6.4 Important Dates

Below are the following key milestones for this RFP:

Description	Date
RFP Publication Date by GIA	2 nd June 2021
Vendor Clarifications by Email	11 th June 2021
RFP Submission Date	2nd July 2021
Shortlisted Vendor Presentation	To be advised

6.5 Other Conditions

The vendor must have a presence in Singapore or should be part of a consortium where at least 1 partner has a presence in Singapore.

The following will not be accepted :

- proposals that limit vendor's contractual liability to less than \$2,000,000
- vendors that are unable to show evidence of professional liability insurance of at least \$5,000,000

6.6 Submission of Proposal

Vendors who submit the NDA, will be given a Detailed Requirements document of the ARCM and IPSR systems. Completed NDAs are to be send via softcopy to alvin@blueprint-tech.com and vanessa.lim@gia.org.sg.

Proposals and its Annexes must be received by GIA no later than 5.00pm 2nd July 2021.

The proposal must be submitted as per the following requirements:

1. The submitted Proposals must include in its Annex the following :
 - a. Price Schedule
2. It is recommended that Proposals (excluding Annexes) **should not exceed 20 pages.**
3. Softcopy via email to alvin@blueprint-tech.com and vanessa.lim@gia.org.sg. Kindly ensure the file format is of PDF format.