

**Trustner Insurance Brokers
Private Limited**

Full Stack Commercial Proposal

Heph Supreme

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1. Introduction

1.1 Project Overview

Trustner Insurance Brokers Private Limited is seeking to streamline and enhance its policy issuance and management processes through the integration of Heph's end-to-end white label SaaS solution. This project aims to automate and optimize various functions, including administration, lead generation, sales, customer service, accounting, incentive tracking, HRMS, MIS, regulatory compliance, and additional functionalities specific to insurance integrations.

1.2 Objectives

- To provide a seamless, integrated platform for policy issuance and management.
- To enhance operational efficiency through automation of administrative tasks.
- To improve customer service through multi-channel communication and complaint resolution.
- To ensure accurate and timely accounting, incentive calculation, and payout reconciliation.
- To facilitate comprehensive HRMS tracking and certification management.
- To support compliance with regulatory requirements and reporting.
- To offer robust MIS and dash boarding capabilities for data-driven decision-making.
- To integrate motor insurance-specific features like Vaahan fetch and check.
- To provide a versatile payment gateway integration supporting various payment modes.

2. Scope of Work

Modules	Particulars	Description
Sales Module	SP/BQP, POSP Onboarding Module	Self On-boarding, POSP registration: Exam training & Certification
	API Integration- 2W & 4W	Quotes, Digital Proposal Form, Payment and Policy Doc Generation. Customization allowed on the proposal field
	API Integration- CV	
	API Integration- Retail Health	
	API Integration- Others	
	API Integration- Retail Life	end-to-end journeys of HDFC Life & ICICI Prudential, Quote to Payment journey for remaining
	Vaahan Integration	Fetches accurate and fast information from Vaahan database
	Case Listing (Lead Management)	1. Real time tracking of the cases 2. Resume journey from the last drop-off step
	Live Training	Training Videos, trainer to trainer live trainings
	MIS Reports	Customizable Reporting with multiple data points
	Renewals - 2W & 4W	1. Manage all your upcoming renewals in one place 2. One click journey for 2-w, 4-w and Health 3. Renewal Notice Intimation
	Renewals - CV	
	Renewals - Retail Health	
	Renewals - Others	

Modules	Particulars	Description
Support Module	Endorsements	<ol style="list-style-type: none"> 1. Efficient endorsement management and document collection. 2. Real time document sourcing for non-financial endorsement
	Claims Intimation	<ol style="list-style-type: none"> 1. Raise claims easily and effectively from the portal 2. Document submission module 3. Track claims effectively and get notified on all updates
	Ticket Support	Raise and manage support tickets for issues encountered in the transactional journey
CRM Module	Policy Management	<ol style="list-style-type: none"> 1. Track case details along with policy related details 2. BQP Details to be tagged to every policy 3. View state machine and audit trails for all cases
	Endorsement	<ol style="list-style-type: none"> 1. Manage and track Endorsement requests at one place 2. Document verification module
	Claims	<ol style="list-style-type: none"> 1. Manage and track Claim requests at one place 2. Document verification module
	Self-Inspection	<ol style="list-style-type: none"> 1. Self-inspection journey for Break-In cases (WIMWIsure, ref. Optional Costs) 2. Customer intimation 3. Live video and photos capture 4. Verification module
	Bulk Offline Booking	<ol style="list-style-type: none"> 1. Bulk booking for cases punched through insurer portal 2. Automatic commission calculation post booking
	Cases Allocation Logic	<ol style="list-style-type: none"> 1. Allocation of support, endorsement and claims ticket 2. Geography based allocation
Accounting Module	Revenue and Payout Reconciliation	-
	Slab Based Receivables and Payables	Change in commission based on premium target achievement
	Transaction API for ERP system	Custom APIs to push Case data to Trustner Insurance Brokers Private Limited's ERP (Premium, Receivables, and Payables)
IRDAI Compliance Module	Regulatory reports	Specialized format to download relevant data for Audit Reports
	SP/BQP Tagging	

Modules	Particulars	Description
Activity Log Management	User Audit Trail	User activity log: Count of visits to every section of the POS / ITMS / PnL Manager Portal
	Login Level Data	<ol style="list-style-type: none"> 1. Maintain Logs for User Login across portals 2. API to fetch last login timestamp for a user
Data Analytics Module	Sales Performance Dashboard	<ol style="list-style-type: none"> 1. Set and Track Targets for your sales team. 2. Targets can be set on basis of policy count, premium sourced, cross-sell, etc. 3. RM based logins, Sales logins, and multiple hierarchies with different teams setup capabilities 4. Detailed mom performance of agents
	Raw Data points	Pushing raw data points in the partner's system
	Data Dictionary	Providing definitions of all columns
HRMS Module	Hierarchy Management	-
	SP/BQP Tagging	-
IT Infra and Security	AWS Cloud	Separate instance in the AWS Cloud infra
	API Gateway	
	VAPT Fixes	VAPT fixes and audit according to partner needs will be treated as CR
	Personal/Confidential Data Masking	-
	Application Load balancer, Kubernetes, DBS	-

3. Project Timeline

- The integration of Heph's SaaS platform with Trustner systems is projected to be completed within a period of **75 working days** i.e. UAT sign-offs for all products done from our side from the start date subjected to receiving all API Kits on time. The start date will be mutually agreed upon, considering all dependencies and preparatory activities required by both parties.
- A total of **30 product integrations** with the ICs are part of the scope of this proposal to Trustner.
- The discontinuance of an existing product can be carried out to facilitate the introduction of a new one. **This exchange is limited to a maximum of two products.**
- Delivery is contingent upon User Acceptance Testing (UAT) sign-off. Go-live is dependent on the Insurer.

0-8 weeks	5 Products
Post 8 weeks	2 products per week will be sent for UAT sign-offs

Note:

- Private Cars and Two-Wheelers are treated as separate products. All policy types—like Third-Party (TP), Own Damage (OD), Comprehensive, Break-in, Rollover, new vehicle cover, and add-ons—are grouped under one product.
- For health insurance, each plan from the same insurer is counted separately. For example, Care Advantage and Care Supreme from Care Health Insurance are considered two distinct products.

4. Tech Integration SLA

This SLA outlines the key metrics, processes, and service standards that Heph commits to delivering to ensure optimal performance and process excellence during the integration and ongoing service delivery.

System Uptime: 99.9%

System Downtime: 0.1%

Note: If any change is going to be related to PROD or if any cost is involved, then Business Head approval is required.

5. TIBPL Contact Details

Company Name	Trustner Insurance Brokers Private Limited
Address	
Website	

Contact Name (Business PoC)	
Title	
Email	

6. Heph Contact Details

Company Name	Girnar Finserv Private Limited
Address	11, Tower B, Emaar Digital Greens, Golf Course Extension Road, Sector 61 Gurgaon, Gurgaon, Haryana, 122102

Contact Name (Business PoC)	Ayush Bagmar
Title	Business Head
Email	ayush@heph.in

7. Pricing and Payment Schedule Details

A. One-Time Payment (OTP)

Integration and Setup Fees	
Professional Services (PS) Fee for Account Setup & Implementation	INR 5,00,000 INR 0
Professional Services (PS) Fee for D2C	INR 7,50,000 INR 5,00,000

B. Pricing per Plan Integration

Plan Deployment Cost			
S.No.	LOB	Previous Price	Discounted Price
1	Motor	INR 80,000	INR 60,000
2	Health	INR 1,00,000	INR 70,000
3	Life	INR 1,50,000	INR 90,000
4	Others	INR 1,50,000	INR 90,000
Plan Integration Cost for 30 Products			INR 30,00,000 INR 21,00,000

- A total of **30 product integrations (Motor – 0, Health – 30 and Life – 0)** with ICs are part of the scope of this proposal to Trustner Insurance Brokers Private Limited.

Note:

- Private Cars and Two-Wheelers are treated as separate products. All policy types—like Third-Party (TP), Own Damage (OD), Comprehensive, Break-in, Rollover, new vehicle cover, and add-ons—are grouped under one product.
- For health insurance, each plan from the same insurer is counted separately. For example, Care Advantage and Care Supreme from Care Health Insurance are considered two distinct products.

C. Variable

C.1 - AMC	
Yearly GWP Volume	Net Payable per Year
0 – 25 Cr	INR 18,00,000
25 – 50 Cr	INR 24,00,000
50 – 100 Cr	INR 35,00,000
100 – 200 Cr	INR 65,00,000
200 – 1000 Cr	INR 1,25,00,000

- The Annual Maintenance Charges (AMC) will be billed monthly after the first policy issuance after implementation.
- Platform access is complimentary for up to 1 million quotes per month. Any additional usage will be billed INR 0.2 per quote.
- Heph will assign an Account Manager to train TIBPL's trainers and a technical representative for platform support. Operational and claims-related support are not included.
- The stated Annual Maintenance Charges (AMC) are applicable upto the Gross Premium Volume (GWP) of 50 crores. Above GWP of 50 crores, the AMC terms will be renegotiated.
- Our cloud-native platform is hosted on AWS with all primary and DR servers located in India for data residency compliance.
- These charges include the cloud platform and ongoing maintenance, such as automated releases, updates, and IRDAI-compliant controls.

C.2 – Optional Costs, basis usage			
S.No.	Particulars	Deployment Cost	Remarks
1	Vaahan API	INR 1.5	Per PLAN call
2	SMS Communication	INR 0.12	Per SMS
3	Email Communication	INR 0.05	Per Email
4	WhatsApp Communication	INR 0.85	Per WhatsApp
5	KYC for POS Onboarding	INR 1	Per KYC Check
6	Vehicle Inspection & QC	INR 90	Per Inspection

- Regardless of how many times a specific registration number is queried within Vaahan, it registers as only one unique transaction.

Payment Schedule	
One-Time Payment Fee	100% payable upfront towards end-to-end professional services and implementation
Per Plan Integration	100% payable upfront upon commencement of each integration module
Variable Fee	Invoiced monthly and payable by the 7th of the following month (N+1)

Most Important Payment Terms [PLEASE READ THESE CAREFULLY]	
Binding non-cancellable contract during subscription duration	The contract cannot be cancelled/paused for convenience for the duration of 1 Year. Exit shall be applicable on prior notice of 90 day(s) from 2 nd year onwards.
Exit Fee	Not applicable
Ad-Hoc Requirements	<p>Any Change Request will be billed at INR 15,000 per Man Day</p> <p>Any new IC Product Integration will be charged as follows: Motor: INR 80000 Health: INR 100000 Life: INR 150000 Others: INR 150000</p> <p>Note: There will be additional development cost for per Plan kit which have custom requirements</p>
Billing Start Date	Billing of Subscription will start at Subscription Start Date. This includes the period of setup and implementation.
Auto-renewal of Subscription	Arrangement will renew upon mutually agreed terms and conditions; cancellation is applicable on 90 days prior notice.
Payment Mode	Online Payment through Payment Gateway/Bank Transfer/Cheque/Automated Charge through Card

8. Data Security Protocols

Heph ensures enterprise-grade data security with full adherence to regulatory and industry standards:

1. **SOC 2 Type II** compliant for security, availability, and confidentiality.
2. **ISNP compliant** for digital insurance distribution.
3. Regular **VAPT audits** to proactively identify and fix vulnerabilities.
4. **AES-256 encryption** for data at rest and in transit.
5. **ISO 27001 certified** Information Security Management System.

9. Signatures of Parties

	Heph	Customer
Company Name	GIRNAR FINSERV PRIVATE LIMITED	TRUSTNER INSURANCE BROKERS PRIVATE LIMITED
Signature		
Signatory Name		
Signatory Title		
Date		