



Life Insurance Corporation of India

IT Department, Central Office, South Wing - Jeevan Seva Annexe, Santa Cruz (W), Mumbai, MH - 400054

Ref: LIC/CO-ITSD/ITPROJECTS/2023/DIGITAL_ONBOARDING/Corrigendum3

14.07.2023

Minutes of Pre-Bid Meeting for Request for Proposal For Digital Insurance Solution for Onboarding of Customers in Life Insurance Corporation of India

Agenda: Pre-Bid Meeting for Request for Proposal for Digital Insurance Solution for Onboarding of Customers in Life Insurance Corporation of India. Ref: LIC/CO-ITSD/ITPROJECTS/2023/DIGITAL_ONBOARDING/RFP Dated 28/06/2023			
Date : 11 th July, 2023 (03:00 PM)			
Venue : Held at the following address and through Video Conference (online via WebEx) LIC of India, Conference Hall, 3 rd Floor, South Wing - Jeevan Seva Annexe Building, S.V. Road, Santa Cruz (W), Mumbai, MH - 400054			
Attendees :			
LIC of India			
Sr.No.	Name of Attendees	Designation	Mode
1	R. Doraiswamy	Executive Director (IT/SD)	In person
2	K.Muralidhar	Executive Director (DM)	Online
3	Sudhanshu Shekhar	Chief (IT/SD)	In person
4	G.P. Agarwal	Chief (DM)	Online
5	Monica Jaghdari	Secretary (IT/SD)	In person
6	Sanjeev Jain	Secretary (IT/BPR)	In person
7	Sadhana Deshpande	SECRETARY (MBAC)	Online
8	Pramod Kumar	Deputy Secretary (IT/SD)	In person
9	Vimalesh Kumar	Assistant Secretary (IT/SD)	In person
10	HrushikeshKulkarni	Administrative Officer (IT/SD)	In person
11	B Mohan Kumar	Administrative Officer (IT/SD)	Online
12	D. Prabhakar	Administrative Officer (IT/SD)	Online
13	Vaisakh V	Administrative Officer (IT/SD)	Online



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14	Robins	Assistant Administrative Officer (IT/SD)	Online
15	Kartik Rana	Assistant Administrative Officer (IT/SD)	In person
16	Shashwat Adhikari	Assistant Administrative Officer (IT/SD)	In person
Prospective Bidders' Representatives			
Sr.No.	Name of Attendees	Company	Mode
1	Vineet Kumar	3i Infotech	Online
2	Edwin David	Accel Tree	Online
3	Purva	Accel Tree	Online
4	Dinesh Katkam	Amazon Web Services	Online
5	Varun AWS	Amazon Web Services	Online
6	Mahesh S	Artivatic AI	In person
7	NehaRamaiya	Artivatic AI	In person
8	DhanashreeVichare	AurionPro Solutions Limited	In person
9	GauravDubey	Bajaj Finserv Direct Limited	In person
10	Bhavesh Mehta	Bajaj Finserv Direct Limited	In person
11	Aditi Kamat	BusinessNext (Acidaes Solutions Pvt Ltd)	Online
12	DipanshuDhuliya	BusinessNext (Acidaes Solutions Pvt Ltd)	In person
13	SamraanGhouse	BusinessNext (Acidaes Solutions Pvt Ltd)	Online
14	Arun Iyer	C2L BIZ Solutions Pvt Ltd	Online
15	Hansel Gonsalves	C2L BIZ Solutions Pvt Ltd	In person
16	Mandar	C2L BIZ Solutions Pvt Ltd	Online
17	MangeshVaitla	C2L BIZ Solutions Pvt Ltd	Online
18	Ashish Agrawal	Cognizant Technology Solutions	Online
19	Guru	Cognizant Technology Solutions	Online
20	Indranil Chakraborty	Cognizant Technology Solutions	Online



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21	Rajesh Tewari	Cognizant Technology Solutions	Online
22	ReshmiNandy	Cognizant Technology Solutions	Online
23	Abhishek Bhattacharya	Deloitte	Online
24	Jai Vussonji	Deloitte	Online
25	Srimant Dash	Deloitte	Online
26	Sridhar Ramachandran	Deloitte	Online
27	William Lawrence	Deloitte	Online
28	Ashok Jhunjhunwala	DXC Technology	Online
29	DayanandDevaneson	DXC Technology	In person
30	Saket V Mishra	eBaoTech	Online
31	PrasoonKhare	EnterpriseDB	Online
32	Edwin	Ernst & Young LLP	Online
33	IavnQuadras	Ernst & Young LLP	In person
34	ManikandanHariharan	Ernst & Young LLP	Online
35	RajanChhabria	Ernst & Young LLP	In person
36	Vineet K	Ernst & Young LLP	Online
37	AnubhavVerma	Fintech Blue Solutions Pvt Ltd (Turtlefin)	Online
38	Pradeep	GIEOM	Online
39	Sanchita	Google	Online
40	Sanjay Nambiar	Gradatim IT Ventures (India) Pvt Ltd	Online
41	Prakash CV	Gradatim IT Ventures (India) Pvt Ltd	Online
42	YaminiDey	HPE	Online
43	ROOP THOTHADRI	IBM	Online
44	Reena K	IBM	Online
45	AnkitAgarwal	InsureMO	Online
46	Harbinder Singh	iNube Solutions	Online



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47	Vishal	iNube Solutions	Online
48	Hemant Singh	kiya.ai	Online
49	PramilaPandey	kiya.ai	Online
50	Rahul Ghosh_KPMG India	KPMG	Online
51	Ahubhangi	KPMG	Online
52	Pratik Merchant	Liferay	In person
53	Martin Prakash	NewGenSoft	Online
54	PrachiMathur	NewGenSoft	Online
55	SarvajeetGupta	NewGenSoft	Online
56	Chित्रा	Novac Technology Solutions Pvt Ltd	Online
57	Gurumurthy	Novac Technology Solutions Pvt Ltd	Online
58	GopeshModi	Nvest Solution Private Limited	Online
59	Nikhil Gavli	Oracle India Pvt Ltd	In person
60	Pradeep	Oracle India Pvt Ltd	Online
61	Ankit	Persistent	Online
62	AtulJaysingpure	Persistent	Online
63	Jaspreet Singh	Persistent	In person
64	Govind Sharma	Persistent	Online
65	Rahul Sudame Persistent	Persistent	Online
66	Suresh	Persistent	Online
67	UlhasGangatirkar	Persistent	Online
68	Akarsha	Process Nine Technologies	Online
69	Ayon Ray	PricewaterhouseCoopers Pvt Ltd	In person
70	SayanDhara	PricewaterhouseCoopers Pvt Ltd	Online
71	Priyangi	PricewaterhouseCoopers Pvt Ltd	Online
72	Dharshan Wilson	RapidQube	Online



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73	Abhishek Jain	SalesForce	Online
74	Amandeep Singh	SalesForce	In person
75	Kelvin Fernandes	SalesForce	Online
76	PriyangiKakrania	SalesForce	Online
77	Saurabh Gupta	SalesForce	Online
78	ShaileshArya	SalesForce	Online
79	Thanigaivelan J	SalesForce	In person
80	SHABDA	SirmaIndia	Online
81	Mayank Gupta	SolvTech (Zopper)	Online
82	Monika Sehrawat	SolvTech (Zopper)	Online
83	VikasOberoi	SolvTech (Zopper)	In person
84	Amal B	Tata Consulting Services (TCS)	Online
85	RekhaRao	Tata Consulting Services (TCS)	Online
86	Dominick Joseph	Trejhara Solutions Ltd	Online
87	LalitMehendiratta	TechMatrix Consulting	Online
88	RajatBasant TMC	TechMatrix Consulting	Online
89	Rochak	TechMatrix Consulting	Online
90	VibhutiTechMatrix	TechMatrix Consulting	Online
91	Ravi Kumar	Techzert Software Pvt Ltd	Online
92	AhomDatta	Vymo	Online
93	Raman Chaudhary	Vymo	Online
94	Sujit Raman	Vymo	In person
95	SaurabhPriyadarshi	Vymo	Online



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Minutes of discussions during the Pre-Bid Meeting

- Presentation on the Eligibility, Scope of Work, Evaluation Criteria, Stages of Bid Evaluation, Timelines, Payment Terms, etc. was made to the participants by Assistant Secretary (IT/SD)
- A number of queries regarding the RFP were raised by the participants which were satisfactorily answered by LIC ITSD team. The participants were informed that the formal clarifications and corrigendum shall be issued as per the Activity Schedule of the RFP.
- It was also informed that all the Pre-bid queries received on email bids.itprojects@licindia.com shall be responded through clarifications/corrigendum to the RFP. The clarifications/ corrigendum will be posted on all three web sites

<https://licindia.in/web/guest/tenders>

<https://www.tenderwizard.in/lic>

<https://eprocure.gov.in/epublish/app>

and that the clarifications/ corrigendum by LIC will form part of RFP.

Responses to Pre Bid Queries:

Sl	Page No.	RFP Document Reference(s) /Page Number	Clause (in brief) of RFP requiring clarification(s)	Brief details/ Query in reference to the clause	Response/Clarification
1	96	Bidder must be original software developer / OEM for the proposed solution.	Self-declaration to this effect on the company's letterhead should be submitted	As bidder is a system integrator & Developer. bidder is a authorised partner with Digital Platform OEM in India. Can bidder participate in bid process.	Kindly refer to Corrigendum 2 dated 14-July-2023
2	96	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP.	Purchase Order / Work Order / Invoice or letter from the Client on his letterhead. Reference of each of the PO should contain the information like Name, address of the Organisation, contact person, mail IDs etc.	As bidder is a system integrator & Developer. bidder is a authorised partner with Digital Platform OEM in India. Can bidder submit the OEM's implemented (Go-Live) the proposed or similar digital insurance solution document (PO/Work Order/Invoice or letter from the client on OEM letterhead in at Insurance Companies/Banks/BFSI/Big Corporates in India in the last three years preceding the date of this RFP.	Kindly refer to Corrigendum 2 dated 14-July-2023
3	96	Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India.	Copy of PO and/or Certificate of completion of work. The bidder should also submit user acceptance report.	As bidder is a system integrator & bidder is a authorised partner in India. Can bidder submit the OEM's minimum three years experience along with PO and Certificate of completion of work.	Kindly refer to Corrigendum 2 dated 14-July-2023



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4	96	The Bidder should have executed one order for digital insurance solution of similar nature with minimum of Rs.1.5 Crores, for any PSUs / Banks / Insurance / Financial Institutions (BFSI)/TSP (technology service providers)/Government Departments in India. Bidders should have requisite Purchase Orders at the time of RFP.	Details to be submitted in Annexure-III along with the documentary evidence like copy of the purchase order(s), work order or certificate from the customers etc.	As bidder is a system integrator & Developer. bidder is a authorised partner with Digital Platform OEM in India. Can bidder submit the OEM's copy of the PO (with minimum of Rs. 1.5 Crores from any Banks/Insurance/Financial Institutes (BFSI)/TSP/Govt. Dept in India).	Kindly refer to Corrigendum 2 dated 14-July-2023
5	95	Annexure – VI, 4	The bidder should have positive net worth in each of the last three financial years (2020-2021, 2021-2022 and 2022-2023). The net worth of the bidder should not have eroded by more than 30% in the last 3 years.	Kindly consider for the bidder to have positive net worth for any of the two financial years out of the last three financial years (2020-2021,2021-2022 and 2022-2023).	The RFP terms and conditions stand
6	96	Annexure – VI, 12	Bidder should have experience of	Please consider relaxation for the experience criteria to 1 year for start-ups.	Kindly refer to Corrigendum 2 dated 14-July-2023



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			minimum three years in providing Digital Life Insurance Solutions in India.		
7	96	Annexure – VI, 13	The Bidder should have executed one order for digital insurance solution of similar nature with minimum of Rs. 1.5 Crores, for any PSUs / Banks / Insurance / Financial Institutions (BFSI)/TSP (technology service providers)/Government Departments in India. Bidders should have requisite Purchase Orders at the time of RFP.	Kindly request you to consider to exempt the contract value clause for start-ups.	The RFP terms and conditions stand
8		Point 3.2 Page 31	Renegotiation of prices, price validity and Validity of the contract LIC reserves right to re-negotiate the prices during the contract period and extended period, if	Please confirm if this is a reference to reduction in price or increase ? Also, are there any conditions precedent which must be satisfied before such change?	Self Explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.



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			there is any change in rates in market. The revision of charges, in such cases, will be applicable from the next billing cycle, after LIC has given approval for the same		
9		Point 3.4 Page 31	Bidder(s) should provide the services to any office of LIC at Mumbai or such locations as may be required by LIC and mutually agreed	Are these services to be provided at the LIC's place of business ? A clarification of the clause and the nature of services under RFP is required	Self Explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.
10		Point 3.5.1 Point no. vi Page 32	vi. Bidder(s) will abide by the job safety measures prevalent in India and will free LIC from all demands or responsibilities arising from accidents or loss of life, the cause of which is the Bidder's negligence. Bidder(s) will pay all indemnities arising from such	Please suggest possibilities of such a scenario under the scope of services of RFP?	Self Explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.



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			incidents and will not hold LIC responsible or obligated		
11		Point 3.5.5 Page 33	Bidder(s) will not be allowed to subcontract without written consent of LIC.	Please confirm if LIC is open for combined pitching by Bidder as scope is large and may require subcontracting for few requirements under scope of work	Kindly refer to Corrigendum 2 dated 14-July-2023
12		Point 3.10 Point 3.10.1 Page 35	Each element of the Services is subject to periodical assessment by LIC against the relevant Performance Criteria	The Performance Criteria has not been defined anywhere. Some clarity on the scope of the Performance Criteria is essential to avoid future arbitrariness and ambiguities.	Please refer to the RFP and the corrigenda issued
13		Point 3.12.3 Page 36	Rights in Bidder's Pre-existing IPR There shall be no assignment or transfer of any Bidder's pre-existing IPRs (including any amendments, modifications or enhancements thereto) pursuant to this Agreement.	If there possibility of creation of new Intellectual Property during the performance of services under the RFP will this IP reside with LIC or Bidder	Self Explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.
14		Point 4.2.1 Point No. 26 Page 63	MHR portal for MHR authorities.	Will LIC provide MHR Portal for Integration or Bidder has to create MHR portal	Kindly refer to Corrigendum 2 dated 14-July-2023

15		Point 4.2.1 Point No. 29 Page 65	Integration with eSign service provider for e-signing of documents	Will LIC provide E-sign Portal for Integration or Bidder has to source the Vendor	LIC has tied up with an e-sign service provider. The bidder needs to integrate the proposed solution with the e-sign service provider.
16		Point 4.2.1 Point No. 32 Page 66	32. Helpdesk ticketing system for the users. This system should facilitate ticketing through online registration on portal/mobile app, SMS, email, WhatsApp, voice call etc.	Will LIC provide Helpdesk Portal & resources for management for Integration or Bidder has provide for Helpdesk Portal & resources to manage the helpdesk	The Helpdesk ticketing system shall be made available to the "user" as defined in section 1.1 Definitions.
17		Point 4.2.4 Point No. 1&2 Page 68	Customer 360 Degree View	Does LIC require integration of required information for 360View of Customer in their existing Mobile Customer app/Web or Bidder has to provide the Mobile Customer App/Web with functionalities included	Customer 360 view pertains to the customer data either provided by LIC's internal systems or captured during online interaction on website, app etc, which helps in identifying the profile of the customer for need based analysis, product recommendation and risk assessment.
18		Point 4.2.6 Page 69	Workflow and Document Management System	Is Bidder suppose to use LIC's existing Workflow & DMS & integrate or Bidder has to provide Workflow & DMS	The DMS as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS.
19		Annexure VI - Point No. 3 Page 95	Bidder must have minimum average turnover of Rs. 10 Crores in the last three financial years (2020-	Does MSME also need to show similar turnover/profit requirement as MSMEs maynot intially have this kind of Turnover/Profit. Is it ok if MSME has more than 10crores turnover/profit in last year fy22-23	Kindly refer to Corrigendum 2 dated 14-July-2023



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			2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023).		
20		Annexure VI - Point No. 11 Page 96	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP	Is it ok if similar solution is deployed to 1 insurer/BFSI company?	Kindly refer to Corrigendum 2 dated 14-July-2023
21		Annexure VII - Table B Point No. 4 Page 100	Does the bidder's solution has the capability to integrate with EKYC, CKYC options and similar KYC options integrated as Regulatory guidelines as updated from time to time?	Will LIC provide APIs for CKYC/EKYC to integrate	Yes, the bidder's solution should integrate with CKYC solution of LIC.

22		Annexure VII - Table B Point No. 5 Page 100	Does the bidder's solution has the capability to integrate with credit bureau systems/ APIs for financial underwriting?	Will LIC provide APIs for Credit Bureaus to integrate	Yes, the bidder's solution should integrate with APIs of credit bureaus facilitated by LIC.
23		Annexure VII - Table B Point No. C-30 Page 103	Can bidder's solution integrate with payment gateways, wallets of sales intermediaries and APIs of banks and financial institutions for facilitating payments?	Will LIC provide required APIs to integrate	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution should have the capability to integrate for online payments with the existing as well as future payment aggregators, banks, third party wallets, UPI, NEFT, CBDC (Central Bank Digital Currency in future) or any such entity with whom LIC ties up for payment integration required for the proposed solution.
24		Annexure VII - Table B Point No. C-31 Page 103	Can bidder's solution integrate with co-browsing solutions?	Will LIC provide required APIs to integrate	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution has to be integrated with the co-browsing solution facilitated by LIC. The bidder can also bring in its own co-browsing solution at no additional cost, other than the costs quoted in commercial bid.
25		Annexure VII - Table B Point No. C-32 Page 103	Does the bidder's solution have insurance product configuration engine to configure product and benefit	Does LIC require a new Product Configuration Engine from the Bidder or will provide existing Rule Engine for configuration	The successful bidder has to provide for the said functionality in the proposed solution. The underwriting rules (STP/NSTP) for all the products are to be managed and maintained on the new solution. LIC will provide



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			illustration, Suitability Matrix?		the API for Premium Calculation and BI generation which needs to be integrated in the proposed solution
26		Annexure VII - Table B Point No. D-36 Page 104	Does bidder's solution support on premises private cloud or public cloud or both the deployments?	Is Bidder required to propose Cloud /On Prem Vendor or use existing LIC Cloud/OnPrem Vendor for deployment	Kindly refer to the point no 65 of Section 4.2
27		Annexure VII - Table B Point No. E-43 Page 104	Has the bidder's solution integrated with legacy core insurance systems to facilitate customer onboarding journey?	Which existing legacy system does LIC use.	The details will be communicated to the successful bidder only.
28		Annexure VII - Table B Point No. E-44 Page 105	Does the bidder's solution has integrated underwriting rule engine with capabilities to configure new underwriting rules with DIY features?	Does LIC required a new Product Configuration Engine from the Bidder or will provide existing Rule Engine for configuration	The successful bidder has to provide for the said functionality in the proposed solution. The underwriting rules (STP/NSTP) for all the products are to be managed and maintained on the new solution
29		Annexure VII - Table B Point No. G-49 Page 105	How quickly can the bidder's proposed solution configure a new product and benefit	Does LIC required a new Product Configuration Engine from the Bidder or will provide existing Rule Engine for configuration	The successful bidder has to provide for the said functionality in the proposed solution. The underwriting rules (STP/NSTP) for all the products are to be managed and maintained on the new

			illustration for end to end online sales journey?		solution
30		Annexure VII - Table B Point No. G-49 Page 105	How fast change in existing product features or underwriting rules can be configured	Does LIC required a new Product Configuration Engine from the Bidder or will provide existing Rule Engine for configuration	The successful bidder has to provide for the said functionality in the proposed solution. The underwriting rules (STP/NSTP) for all the products are to be managed and maintained on the new solution
31		Annexure XV Point No. C Page 124	All inclusive Cloud Subscription cost For UAT, Prepod and production environment to be considered high availability and secure architecture	Is Bidder required to propose Cloud /On Prem Vendor and include all the cost of Procurement & deployment or use existing LIC Cloud/OnPrem Vendor for deployment	Please refer to the RFP and the corrigenda issued. The solution is to be deployed on public cloud and all the hardware, softward and other architectural components required for deployment and running of the solution has to be arranged by the bidder. It is also clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In such a scenario, LIC will be providing the required hardware related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder.
32		Point 4.2.1Point No. 26 Page 63	MHR portal for MHR authorities.		Kindly refer to Corrigendum 2 dated 14-July-2023
33		Instruction to bidders Page no : 13	Exemption Of Bid Fee	It is mentioned that “Micro, Small & Medium Enterprises (MSME) units and MSME Start-ups are exempted from payment of bid fee, provided the Services they are offering, are rendered by them”. In this case at what stage do firms have to share these details to get exemption?	During the bid submission stage



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34		4.2.1 Summarized Requirements of the Solution:	Integration with CKYC, EKYC, PIVC, Medical appointment, payment gateways, SMS, email, whatsapp.	Will LIC provide APIs for third party integrations?	Yes, APIs to be provided by LIC. The successful bidder has to provide for the integration of the said functionalities in the proposed solution
35		Point 5, 6, 7, 11, 20, 21, 22			
36		Page : 63	APIs and services of Govt. entities, banks, insurance bodies, IRDAI, PFRDA, which include APIs like – PAN verification, Digilocker, Medical Service Provider APIs, APIs provided by CRAs		All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution, have to be provided by bidder.
37		4.2.1 Summarized Requirements of the Solution:	Online underwriting rule engine for all LIC products	UW rule engine is mentioned. What is the scope here? All STP rules and medical grids are expected to be configured in this system?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
38		Point 17			
39		Page : 64			



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40		4.3.3 Onboarding journey through whatsapp	4.3.3 Onboarding journey of customer based on WhatsApp	It is mentioned that for whatsapp journey already another system is onboarded. So for the desired whatsapp journey, the expectation from the bidder is to give APIs which would be consumed by the onboarded system	Yes, the understanding is correct. LIC already has tied up for whatsapp business solutions with a vendor. The proposed solution should integrate with LIC's whatsapp services. The proposed solution should have capabilities to integrate with any other social media channel for the period of contract as may be required in the future.
41		Page : 74			
42		Roles and responsibilities		Is L1 support expected to be handled by LIC or bidder, especially wherein there is no need to go into the code but one can manage through logs or clarification?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
43					
44		Page 83		It is not clear from SLAs and responsibilities shared? This will have substantial impact on cost given the no of users expected.	
45		Annexure – VII: Conformity with Technical Requirements	Does bidder's solution have workflows for handling requirements post application submission to handle quality check and underwriting counter offer requirements ?		
46				QC and UW workflows are a separate module altogether and would require operations user to get involved. So a separate user management module would be needed here. Is this also expected as part of solution or only for capability perspective question is asked? Shall we consider this in commercial bid submission?	The given functionality has to be the part of the proposed solution. The Bidder is requested to consider the same in commercial bid submission.
47		Table B			
48					
49		Point 6			
50		Page 100			

51		Annexure – VII: Conformity with Technical Requirements	Campaign specific reporting to manage R&R campaigns	What is expected in this module? Is campaign configuration and tracking of each campaign based on business numbers also expected? What would happen in case business is not submitted through the portal?	The successful bidder has to provide for the said functionality in the proposed solution. Campaigns are designed as per requirement basis. Currently the modes of communication for campaigns employed are - sms, email, ads, whatsapp etc
52					
53		Table B		Or expectation is only to integrate with campaign management system to fetch and display information?	
54					
55		Point 29			
56					
57		Page 103			
58		Page 66 ,Item 55	Multi-lingual support for the proposed solution, for the languages as per Schedule 8 of the Indian constitution.	Who will provide for the languages other than english ?And what accuracy is required in the translations	Regarding the multilingual support , the contents will be provided by LIC and the implementation for the same has to be done by the bidder
59		General	General	Is consortium allowed to bid ? If not we would request you to allow consortium /group of companies to participate	The RFP terms and conditions stand
60		Section 2.9, Activities Schedule, Page 11	Last Date & Time for Bid Submission: 28.07.2023 latest by 15:00 hours online at :e-Tendering System portal https://www.tenderwizard.com/LIC	Kindly extend bid submission due date by 3 weeks for a comprehensive proposal submission.	The RFP terms and conditions stand
61		Section 2.9, Activities Schedule, page 11	Bid Validity Period: Bid must be valid for 1 Year from the date	We request you to consider bid validity date as current financial year due to changes in the commercial parameters at start of new	The RFP terms and conditions stand



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			of opening of the RFP.	FY.	
62		Section 2.11, Consortiums or sub-contractor, Page 18	No consortium bidding is allowed. LIC will not consider joint or collaborative proposals that require a contract with more than one Bidder. Bidder need to fulfill all the eligibility criteria and technical evaluation criteria in their individual capacity unless mentioned otherwise	We request you to allow sub-contracting of the work by prime bidder (OEC/Original Software Developer) to us (SI) as it will allow us to participate in the bidding process.	Kindly refer to Corrigendum 2 dated 14-July-2023
63		Section 2.18.2, Technical Bid Evaluation, page 24	Existing two client implementations references – The bidder will be required to show case the live journeys implemented for insurance clients with a similar nature of work as required in the scope of work of this RFP, no of transactions handled by	We request you to consider follow statement here - > Existing one two client implementations references – The bidder/ OEM will be required to show case the live journeys implemented for insurance clients with a similar nature of work as required in the scope of work of this RFP., no of transactions handled by solution during 2022-23.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			solution during 2022-23.		
64		Section 3.18: Terms of Payment to Bidder, Page 38	Enterprise wide Unlimited Annual Subscription and technical support costs - Payable quarterly in arrears against receipt of satisfactory service report from LIC's Project / Operation Manager. However, for the first year, the Annual Subscription and technical support costs will be payable after 90 days from Go-Live signoff from LIC	We request you to de-link payment of Annual Subscription and technical support costs with Go-Live event during the first year.	The RFP terms and conditions stand
65		Section 3.18: Terms of Payment to Bidder, Page 38	Implementation and Integration Cost (OTC)	We request you to consider mile stones submitted by the bidder for the implementation cost payment rather than three mentioned mile stones.	The RFP terms and conditions stand



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66		Section 3.18: Terms of Payment to Bidder, Page 38	Man days per year for need based change management driven customization and new insurance Product Integration- Payable at the end of the quarter on actual man days utilization report (attendance signoff) sign by bidder's representative and recommendation from LIC's Project Manager. Efforts exceeding 500 man-days in a year, cost will be computed as amount quoted divide by 500 for each man-day.	Do you need a sperate contract for Time & Material basis for 500 or Man days for change management driven customization and new insurance Product Integration? This would be separate from cost of implementation and integrations.	Self Explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.
67			Onsite Support Charges – After successful completion of the implementati on & integration phase, the bidder is liable to provide	We propose to have hybrid model (onsite: Offshore) during 5 years maintenance period. Please confirm Or do you need minimum number of personnel onsite full time during maintenance?Do you need 24*7 support or we can offer maintenance during working days and working hours?	The RFP terms and conditions stand



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			onsite support to LIC as & when required during the tenure of 5 years contract period		
68		Section 3.18: Terms of Payment to Bidder, Page 39	5. The Bidder must accept the payment terms proposed by LIC	We request you to relax this statement and consider payment terms of Deloitte to allow us for bidding.	The RFP terms and conditions stand
69		Section 3.18: Terms of Payment to Bidder, Page 40	Vendor will be entirely responsible for upfront payment of all applicable taxes (wherever applicable) like Central / State levies, sales tax, excise duty, cesses, license fees, road permits, service tax, etc. in connection with delivery of products at site.	We request you to relax this statement and agree to pay taxes as per prevailing regulations.	The RFP terms and conditions stand
70		Page 64	14. Provision for copying data from previous policies or/and simultaneous proposals.	What is the system to manage policies? Hope, it exposes policies via REST APIs.	Yes
71		Page 64	23. Integration with LIC's core software solution and other software	Please provide list of your core system with brief of each.	Please refer to the scope of work of the RFP. It clearly mentions that the proposed solution needs to be integrated with LIC's core systems as per the need of the proposed solution.



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			systems of LIC as per requirements.		
72		Page 65	24. Integration with LIC's Document Management system for document management	Please share vendor and version of your document management system.	The details will be communicated to the successful bidder only.
73		Page 65	26. MHR portal for MHR authorities	What is MHR and what features are needed on the portal?	Kindly refer to Corrigendum 2 dated 14-July-2023
74		Page 65	29. Integration with eSign service provider for e-signing of documents	Please share vendor and version of your eSign application	The details will be communicated to the successful bidder only.
75		Page 65	33. Integration with AI(artificial intelligence) supported underwriting framework	Do you have legacy system for AI? Please share details of it.	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an AI supported underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
76		Page 66	49. Integration of the on-boarding platform with LIC's call	Please share details of you call center solution. We understand that you are asking for a Ticket Management system in the RFP. Are you planning to	The call center and Ticket Management System are different as concerned with this RFP. The requirement here is to provisioning for creation of LEAD for



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			centre solution.	replace your current call center application with new ticket management application?	Customer Onboarding through our current Call Center.
77		Page 66	55. Multi-lingual support for the proposed solution, for the languages as per Schedule 8 of the Indian constitution	Shall we offer portal, apps in English language?	Regarding the multilingual support , the contents will be provided by LIC and the implementation for the same has to be done by the bidder
78		Page 66	62. Solution should be able to integrate with LIC's ChatBot - VoiceBot Journey. Digital Online Assistant (AIBot/Chat & Voice) for the Customer Journey both Self Journey and Agents Assisted journey	Please share details of LIC's Chatbot, voice bot vendor and version details.	LIC has existing ChatBot. The proposed solution should be able to integrate with the ChatBot of LIC for the Customer Journey both Self Journey and Agents Assisted journey. The details will be communicated to the successful bidder only.
79		Page 67	64. Migration of the existing data of the LIC's existing digital customer on-boarding platforms, to the new database system, proposed by the bidder	Please share volume of data that we need to consider for migration 1. Number of customers 2. Number of customer policies 3. Number of payment records/Invoices 4. Number of complaints/tickets 5. Number of products 6. Number of enquiries 7. Any other data that you wish to migrate? We will be proposing to	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity.



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				migrate 2 years of data in the new system while keep historical data in existing system or data ware house. Would you be okay with the recommendation?	
80		Page 67	66. Training to the users and LIC officials on the proposed solution. This will be a continuous process based on the addition, modification, removal of features in the proposed solution.	We generally propose Train the Trainer approach. Are you okay with it or you want bidder to manage training of end users?	Yes. Kindly refer section 4.4 - Training. Bidder have to make provisions for training as per mentioned criteria.
81		Page 68	Pay-outs/commissions/notifications of commission payments.	Do you need a solution for commission calculation for both in-house employees and non-LIC agents? How many commission plans do you have? Do you have different plans for in house employees v/s non-LIC agents?	Please refer to the scope of work of the RFP. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.



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82		Page 68	4.2.4 Customer 360 Degree View: . The policy shall be linked to the Customer ID of the customer. In case of new customer, the new Customer ID has to be updated.	What is your existing customer master system? Do you want to retain this system to generate Customer ID?	Customer 360 view pertains to the customer data either provided by LIC's internal systems or captured during online interaction on website, app etc, which helps in identifying the profile of the customer for need based analysis, product recommendation and risk assessment. The current system to generate Customer ID will remain.
83		Page 80	Section 6: Project Timelines	We request to extend below time lines as based on our global experience, provided time lines are very aggressive1. Submission of the project blueprint and project implementation plan - > Requesting to relax it to 8 weeks2. Development, UAT and GO LIVE of the entire Digital Insurance Solution for onboarding of customers in LIC as detailed in this RFP. - > Requesting to relax it to 12 months	The RFP terms and conditions stand
84		Page 96	Section Annexure – VI: Conformity with Eligibility Criteria point 10: Bidder must be original software developer / OEM for the proposed solution	We request you to relax criteria for non OEM organizations so that we become eligible for bidding. Relax statement - > Bidder must be original software developer / OEM or Authorized Representative of the OEM or System Integrator .	Kindly refer to Corrigendum 2 dated 14-July-2023



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85		Page 96	Point 11: The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP.	We request you to relax criteria as following The bidder/ OEM must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 1 (one) 2 (Two) Insurance Companies/ Banks/BFSI/Big Corporates in India or Globally in the last three years preceding the date of this RFP.	Kindly refer to Corrigendum 2 dated 14-July-2023
86		Page 96	Point 12: Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India	We request you to relax criteria as following Bidder / OEM should have experience of minimum one three years in providing Digital Life Insurance or / BFSI Solutions in India or Globally	Kindly refer to Corrigendum 2 dated 14-July-2023
87		Page 96	Point 13: The Bidder should have executed one order for digital insurance solution of similar nature with minimum of Rs. 1.5 Crores, for any PSUs / Banks / Insurance / Financial	We request you to consider relaxed statement The Bidder / OEM should have executed one order for digital insurance solution of similar nature / BFSI Solution /NBFC solution with minimum of Rs. 1.5 Crores, for any PSUs / Banks / Insurance / Financial Institutions (BFSI)/TSP (technology service providers)/Government Departments/ NBFC in India or Globally. Bidders/OEM should have requisite	Kindly refer to Corrigendum 2 dated 14-July-2023



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			Institutions (BFSI)/TSP (technology service providers)/Government Departments in India. Bidders should have requisite Purchase Orders at the time of RFP.	Purchase Orders at the time of RFP.	
88		Page 104	Point 36: Does bidder's solution support on premises private cloud or public cloud or both the deployments?	We work for SaaS based solution. Are you okay with 100% SaaS solution?	The RFP terms and conditions stand
89		2.9 Activity Schedule, Page 15	Last Date & Time for Bid Submission 28.07.2023 latest by 15:00 hours online at : e-Tendering System portal https://www.tenderwizard.com/LIC	Considering the comprehensive and vast scope of the RFP, we request LIC to provide us an extension of at least 2 weeks, till 11th August 2023. This will enable us to submit a quality and competitive bid.	The RFP terms and conditions stand
90		4.2 Detailed Scope of Work, Page 63	• Third party platforms where the customer's journey is initiated and rest of the journey is completed on LIC's customer on-boarding	Third part platforms currently being used for customer onboarding. If any of those will be retained/replaced? If there any additoin to this list	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers,



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			platform. • Third party platforms where the customer's journey is completed and the same is integrated with LIC's customer on-boarding platform via APIs		CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
91		4.2 Detailed Scope of Work, Page 63	The requirements, product related details, underwriting related information and any such details which are available with LIC will be provided by LIC.	What is the underwriting system used currently, does it provide APIs/ Microservices to support integration.	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an AI supported underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
92		4.2 Detailed Scope of Work, Page 63	The requirements, product related details, underwriting related information and any such details which are available with LIC will be provided by LIC.	What is the Currnt PAS system. does it provide APIs/ Microservices to support integration.	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an AI supported underwriting



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					framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework. The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same. LIC will provide Premium Calculation cum BI generation API, which needs to be integrated in the proposed solution.
93		4.2 Detailed Scope of Work, Page 63	The work will involve the development of a detailed end to end responsive web portal, mobile apps (Android and iOS) and APIs for facilitating on-boarding of customers through third party platforms and social media platforms like WhatsApp	Do you have any third party application for social listening. Can this be assumed that all channels will be able to integrate through API/ Microservices. Is there any API integration layer in between ?	No there is no application for social listening. The bidder should not assume anything. The bidder has to provide all the functionalities as per the scope of work and terms and conditions of the RFP.
94				What is the current volume of Customers & Policies to be migrated to new system.	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity.



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95		4.2.3, Page 67	Agent Virtual Office	Please elaborate on the requirement. Have you identified services to be enabled by the Agent Virtual Office	The elaborate requirements are mentioned in the RFP. Please refer RFP
96		4.2.4, Page 68	Customer 360/Lead Management	Do you have any Customer Data Analytics/ Data warehouse which generates insights like next best offer, cross sell products, Persistency, Churning, etc	The bidder has to provide the said functionalities in the proposed solution.
97				What is current no of users, projected growth for next 5 years	Please refer RFP
98			Customer Onboarding	Are there Business Rule Engine & onboarding application in place. If yes, we would need to understand which all applications	The bidder has to provide the proposed solution in entirety as per the scope of work and terms and conditions of RFP.
99		4.2.5, Page 68	User Management / MIS / Reporting / Dashboarding / Returns	What is current MIS platform? Will that be replaced or integrated	The solution has to have a MIS as details in the Scope of Work. The continuity of use of current MIS will be decided by LIC.
100		4.2.5, Page 68	User Management / MIS / Reporting / Dashboarding / Returns	Do u have any existing system for User management. Are the API available for User authentication or User cration in CRM	The bidder has to provide the functionality as per the scope of work and terms and conditions of RFP. The list of users and details will be provided by LIC.
101		4.2.6, Page 69	Workflow and Document Management System	Do u have any existing Document Management system is in place ?	Yes
102		Annexure-VI, Sr. No. 11, Page 96	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies / Banks / BFSI / Big Corporates in	We request LIC to amend the clause as below: The bidder/OEM must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies / Banks / BFSI / Big Corporates in India in the last three years preceding the date of this RFP.	Kindly refer to Corrigendum 2 dated 14-July-2023



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			India in the last three years preceding the date of this RFP.		
103		Annexure-VI, Sr. No. 11, Page 96	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies / Banks / BFSI / Big Corporates in India in the last three years preceding the date of this RFP.	We request LIC to allow the SI and OEM to bid jointly for this RFP, thus providing LIC with the benefit of the SI's scale and domain experience and the OEM technical expertise to successfully deliver this solution.	Kindly refer to Corrigendum 2 dated 14-July-2023
104		Annexure-VI, Sr. No. 12, Page 96	Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India.	We request LIC to amend the clause as below: Bidder/OEM should have experience of minimum three years in providing Digital Life Insurance Solutions in India.	Kindly refer to Corrigendum 2 dated 14-July-2023
105		Annexure-VI, Sr. No. 12, Page 96	Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India.	We request LIC to allow the SI and OEM to bid jointly for this RFP, thus providing LIC with the benefit of the SI's scale and domain experience and the OEM technical expertise to successfully deliver this solution.	Kindly refer to Corrigendum 2 dated 14-July-2023
106		Annex VI (95)	Bidder must have minimum average	Considering scale of solution at LIC, we suggest that bidder be financially sound with annual turnover	Kindly refer to Corrigendum 2 dated 14-July-2023



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			turnover of Rs. 10 Crores in the last three financial years	of min. 200 cr	
10 7		Annex VI (95)	Bidder must have minimum average turnover of Rs. 10 Crores in the last three financial years (2020-2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years	With a view to having bidders with sound financials, we suggest to modify profitability clause as all three previous financial years	Kindly refer to Corrigendum 2 dated 14-July-2023
10 8		Annex VI (95)	solution should be in compliance with the guidelines issued by regulatory / Govt. bodies like IRDAI, RBI etc	Please clarify basis / circulars on which we should give compliance against	The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution. The costs for conducting the audit will be borne by LIC. However, the costs incurred towards the compliance, which forms part of the scope of work under the proposed



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					solution, allotted to the bidder, will have to be borne by the bidder. It is expected that bidder would have factored all costs for the proposed solution as per RFP terms and conditions and the scope of work, in the commercial bid.
109		Annex VI (96)	Bidder must be original software developer / OEM for the proposed solution	Please clarify if only OEMs can bid or system integrators can also submit bid	Kindly refer to Corrigendum 2 dated 14-July-2023
110		Annex VI (96)	bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India	Please clarify if bidder experience of implementing CRM solution is needed in at least 2 (Two) Insurance Companies/ Banks/BFSI/Big Corporates in India	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
111			Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India	Please clarify if it is for CRM solution or core insurance solution	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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11 2			Bidder should have executed one order for digital insurance solution of similar nature with minimum of Rs. 1.5 Crores, for any PSUs / Banks / Insurance / Financial Institutions (BFSI)/TSP (technology service providers)/Government Departments in India	Please clarify if it is about digital CRM solution. 1.5 cr. is too small a value for scale of LIC. We suggest to modify it as min. 50 cr.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
11 3		Annex VII (99)	solution will be available to LIC in SaaS model	Please clarify if LIC is looking at only SaaS model or on-prem is also needed	Kindly refer to Corrigendum 2 dated 14-July-2023
11 4		Annex VII - Table B(100)	Does the bidder's solution has the capability to integrate with EKYC, CKYC options and similar KYC options	Please clarify if EKYC, CKYC solutions would be existing at LIC. Only integration is expected	Yes the understanding is correct. The proposed solution needs to integrate with CKYC solution of LIC.
11 5		2.20.1 (25)	Any material deviation to the terms and conditions of the RFP document, to the scope of work and deliverables, SLAs will not be accepted. Proposals with such	Bid of this scale, complexity will likely have clarifications in proposal as team moves to solutioning. We suggest to please allow including those in proposal. Same can be discussed with LIC for mutual understanding	The RFP terms and conditions stand



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			deviations may be rejected		
11 6		2.20.2 (26)	bidder with lowest commercial bid at the close of online reverse auction will be declared as L1 bidder	We suggest to please modify final selection based on techno:commercial giving due weight to technical capabilities	The RFP terms and conditions stand
11 7		4.1 (62)	Considering the boundless scope of the solution, any service which forms a part of the scope though not explicitly mentioned in the scope of work, would form part of this RFP and the Bidder is expected to provide the same at no additional cost to LIC	In fixed cost bid, we suggest to keep scope fixed and defined. Changes may be taken up as change request	The RFP terms and conditions stand
11 8		4.2 (62)	Responsive web portal which should be user friendly based on user's behaviour and environment based on screen size, platform and orientation	Please clarify if new web portal is to be developed or existing portal of LIC will be used	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The bidder has to provide the proposed solution in entirety.



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119		4.2 (62)	Mobile app	Please clarify if new mobile app is to be supplied or existing mobile app will be used	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The bidder has to provide the proposed solution in entirety.
120		4.2 (63)	work will involve the development of a detailed end to end responsive web portal, mobile apps (Android and iOS) and APIs	Please clarify if APIs will be made available by LIC	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The bidder has to provide the proposed solution in entirety.
121		4.2.1 (65)	31. Integration with APIs and services of Govt. entities, banks, insurance bodies, IRDAI, PFRDA, CRAs and any other organization, which will be required during digital on-boarding journey. These include but are not limited to APIs like – PAN verification, Digilocker, Medical Service Provider APIs, APIs provided by CRAs and so on	Please clarify LIC / external providers will provide APIs to integrate with new solution	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution ,



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					have to be provided by bidder.
12 2		6 (80)	Development, UAT and GO LIVE of the entire Digital Insurance Solution for onboarding of customers in LIC as detailed in this RFP	We suggest to please modify timeline for these activities as min. 450 days	The RFP terms and conditions stand
12 3		8 (82)	There shall be no dependency or any assumption on part of the Bidder that he can share or make use of existing software or hardware, except for the following	Please clarify if bidders need to propose OS, app server, database as given under this clause	Please refer to the RFP and the corrigenda issued. The solution is to be deployed on public cloud and all the hardware, software and other architectural components required for deployment and running of the solution has to be arranged by the bidder. It is also clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In such a scenario, LIC will be providing the required hardware related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder.



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12 4		Annex XV (124)	cloud subscription cost	Is cloud subscription to be provided by bidders	Please refer to the RFP and the corrigenda issued. The solution is to be deployed on public cloud and all the hardware, softward and other architectural components required for deployment and running of the solution has to be arranged by the bidder. It is also clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In such a scenario, LIC will be providing the required hardware related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder.
12 5		Annex XV (124)	Onsite support 1 resource	1 resource would not suffice to support solution of this complexity and will not be able to meet SLA. We suggest to leave it to bidders to decide no. of support people to meet SLAs	The onsite support of 1 resource is considered only for arriving at the commercials for the RFP. LIC and the successful bidder may decide upon the number of resource/s required.
12 6		10	Bidder must be original software developer / OEM for the proposed solution.	SI	Kindly refer to Corrigendum 2 dated 14- July-2023
12 7		Clause 64	Migration of the existing data of the LIC.s existing digital customer on- boarding platforms, to the new database system, proposed by the bidder.	Please share the size of this data ? What all Data is to be migrated to the new solution to make it functional?	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in- transit data of the existing digital customer on- boarding platforms will need to be migrated for consistency and continuity



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128		Clause 65	The proposed solution should have the capability to be hosted on both On-Premise and Cloud Solution.	Request this clause to be removed as the functionality & flexibility on a Public cloud solution will not be achievable in these environment. Also it is against the core nature of the RFP which is a Cloud Based solution.	The RFP terms and conditions stand
129		Clause 6	Premium calculation cum Quote generation facility will be given to agents for single product/multiple products, based on the inputs provided by the customer. The quotes can be saved for future use for a defined time period. Whenever the agent/sales intermediary logs in again, the saved quotes will be displayed to him/he	As we understand currently LIC agents use ANANDA App for the functionality mentioned here. Please confirm if the new APP to be developed will replace this ?	LIC has the sole discretion on deciding the usage of the proposed solution.
130		Clause 3.5.2	Warranties	If there's a direct MSA between LIC and OEM, OEM's warranties address the safeguards for the protection of customer data, and security, material performance and overall functionality of OEM's Services. Otherwise, no other warranties are provided.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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13 1		Clause 3.5.5	Bidder(s) will not be allowed to subcontract without written consent of LIC.	OEM uses subcontractors in the provision of OEM's Services.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
13 2		Clause 3.12.4	IPR warranty	See comment on Clause 3.5.2 above.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
13 3		Clause 3.13.3	Moral Rights	OEM is unable to provide Moral Rights - OEM is a SAAS company	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
13 4		Clause 3.14.2	Liquidated Damages	We do not provide LDs, LDs are not applicable in the provision of SAAS.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
13 5		Clause 3.14.4	Ownership, Grant and Delivery	Subscriptions may have restricted use depending on the commercial requirements. Assignments and transfers may be subject to restrictions.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
13 6		Clause 3.16	Indemnity	Please refer to the liability regime under OEM MSA (see Section 9 of OEM MSA on Indemnities).	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
13 7		Clause 3.17	Liability	Parties are to exclude liability for all consequential and indirect damages and cap their liability for direct damages. Foregoing LOL provisions may not apply to personal injury, death or liabilities which cannot be capped by law. Please refer to the liability regime under OEM MSA (See Section 10 of OEM MSA)	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
13 8		Clause 3.21	Conflict of Interest	See comment on Clause 3.5.2 above on available warranties. Remedy period required of at least 30 days.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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13 9		Clause 3.22.1	<p><u>Compliance with LIC requirements</u> Bidder(s) will ensure that its Personnel comply with:</p> <p>i. All relevant security and other requirements specified in LIC's Information Security Policy, if the same has been made aware by LIC</p> <p>ii. Any other security procedures or requirements notified, in writing, by LIC to Bidder(s). Bidder(s) must comply with such a security procedure or requirement, from the date specified in the notice, or if none is specified, within five Business Days of receipt of the notice.</p>	<p>OEM has Information Security Policies and Procedures aligned with ISO 27001, and Information Security controls certified against ISO 27001, ISO27017, ISO27018, PCIDSS, as well as bi-annually audited via SOC 1,2,3 audits.</p> <p>OEM would be able to share these audit reports and certificates along with other relevant documents for LIC to assess compliance with its security requirements.</p> <p>Would be happy to clarify any questions/ concerns LIC may have on the security controls compliance.</p>	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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140		Clause 3.22.3	<p>Removal of LIC Data</p> <p>Bidder(s) will not, and will ensure that its Personnel do not:</p> <p>i. Remove LIC Data or allow LIC Data to be removed from LIC's premises; or</p> <p>ii. Take LIC Data or allow LIC Data to be taken outside of office premises of LIC.</p>	<p>OEM provides a SaaS based solution, and hence, will not be deployed on LIC premises. It will be hosted on AWS infrastructure in India. Can you clarify whether this clause is applicable only to OEM'sr personnel who may be on LIC premises for any business purposes, and not for the solution as a whole?</p>	<p>The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued</p>
141		Clause 3.22.4	<p><u>Compliance with LIC Information Security Policy</u></p> <p>Bidder(s) proposed solution will have to be compliant with LIC's Information Security Policies.</p>	<p>Same as comment for Clause 3.22.1</p>	<p>The RFP terms and conditions stand</p>
142		Clause 3.23	<p>Books and Records</p>	<p>OEM keeps records related to OEM's provision of Services but do not commit to any standards unless as required by law. Disclosure of such would be based on confidentiality obligations, internal policies and applicable law.</p>	<p>The RFP terms and conditions stand</p>



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14 3		Clause 3.24	<p><u>Audit and access</u></p> <p>3.24.1 Right to conduct audits and Inspections</p> <p>LIC will have the right to inspect and test the applicable infrastructure and system of Bidder(s) at any time. Bidder(s) on demand from LIC shall carry out such tests in appropriate manner in the presence of LIC's representatives and free of charge to LIC. The Bidder will bear all costs of such inspections and tests.</p> <p>LIC or IRDA or Govt. Authority or a representative of LIC may conduct audits/ inspection relevant to the performance of the Bidders' obligations under</p>	<p>OEM will be happy answer any queries in terms of questionnaires shared by LIC, and to share all relevant audit reports and certificates as available on OEM's Compliance Portal.</p> <p>To meet necessary compliance and regulatory needs of our clients, OEM does provide Audit rights in OEM's contract (if there is an OEM MSA signed between LIC and OEM), to which OEM would require LIC to adhere to initiate and conduct their audit. Please see Section 6.2 of OEM's DPA.</p>	The RFP terms and conditions stand
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			<p>the contract. Audits/ Inspections may be conducted of: a) The Bidders“ operational practices and procedures as they relate to the Contract, including security procedures; b) The accuracy of the Bidders“ invoices and reports in relation to the provision of the Services under the Contract; c) The Bidders“ compliance with its confidentialit y, privacy and security obligations under the Contract; d) Material (including books and records) in the possession of Bidder(s) relevant to the Services or Contract; and e) Any other matters determined by LIC/ IRDA/ Govt.</p>		
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			Authority to be relevant to the Services or Contract f) Bidder(s) will make available all necessary and relevant records, facilities, access to the system and access to personnel for audit/inspection by LIC or any representative authorized by LIC.		
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14 4		Clause 3.32.2	<p>IPv6 Compliance The proposed solution covering all Hardware, Software, Operating System and other related software must be IPv6 compliant and must have capability to secure IPv6 networks and also secure against IPv6 networks. Compliance in this regard should be submitted along with the technical specifications in the technical bid documents. The solution complete in all respects, should be either IPV6 Compliant or should be IPV6 supported.</p>	<p>We request you to kindly remove this clause on the basis of the below*We have reviewed the RBI notification dt. Nov 5, 2012 (for Banks) and dt. Nov 8, 2012 (for NBFCs) and from what we understand there is currently no mandate to migrate to IPv6 (there is no mandate from IRDAI as yet for this). The notification prefers (and not mandate) the move of regulated entities to IPv6 by Dec 2012. * The National Telecom Policy's vision was aimed at providing secure, affordable and high quality telecommunication services and hence the reference to Broadband on Demand in the RBI circular. The Department of Telecom has fixed December 2022 as the deadline for internet service providers to customize their network as well as change modem and routers at customer premises for the services as per the internet protocol address, IPv6. We haven't heard of any mandate from IRDAI in response to this deadline set by the DoT.* IPv4 is currently being used across industries in India and from our experience working with other customers in the financial services sector, this has not been an issue or has never come up in our discussions with them, except on one occasion. Even in that one case the customer felt there was no mandate for this.* Challenges with moving to IPv6 * It's not backward compatible with IPv4 *</p>	The RFP terms and conditions stand
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				Maintenance of dual stack which supports both IPv4 and IPv6	
14 5		Clause 3.25	Force Majeure or Unforeseen Events	If there's an OEM MSA between LIC and OEM, OEM may be excused from provision of our services due to any unavailability caused by circumstances beyond our reasonable control, including, for example, an act of God, act of government, flood, fire, earthquake, civil unrest, act of terror, strike or other labor problem (other than one involving our employees), Internet service provider failure or delay, third party Application, or denial of service attack (see Section 2.1 of OEM MSA	The RFP terms and conditions stand



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				for details) . Also, we do not allow termination for Force Majeure.	
146		Clause 3.27.1	Right to Terminate	Termination for cause must be for a material breach which is not remedied within 30 days; or for an insolvency event or sale to a competitor. Otherwise, we do not allow for termination.	The RFP terms and conditions stand
147		Clause 3.27.2	Termination and reduction for convenience	OEM does not allow any termination for convenience for OEM's services.	The RFP terms and conditions stand
148		Clause 3.27.9 / 3.28	Knowledge Transfer / Exit Management / Exit Management Plan	OEM cannot commit to give access all information stored by us 'in connection with the Contract'. Also additional assistance for exit management and transfer would need to be performed as paid professional services under a PSA and SOW, and subject to the parties' agreement in the SOW. OEM is not an SI, and will provide only cloud-based services.	The RFP terms and conditions stand
149		Clause 3.28.7.2	Rights of Access to Premises	OEM cannot give a broad permission for Customers and third parties access to OEM's premises especially when OEM provides cloud services.	The RFP terms and conditions stand
150		Clause 3.30	Assignment and Novation	Assignment may be given without consent, to an Affiliate or due to M&A or restructuring.	The RFP terms and conditions stand



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15 1		Clause 3.37	<p><u>Escrow Mechanism</u></p> <p>LIC and the bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the software product supplied/procured by the bidder to LIC in order to protect its interests in an eventual situation. In case of a disagreement between LIC and the Vendor regarding appointment of an escrow agent, LIC shall appoint an escrow agent in its entire discretion which shall be final and binding on the bidder. LIC and the Vendor shall enter into a tripartite escrow agreement with the designated</p>	<p>OEM is not able to comply. OEM provides a multi-tenant SaaS based application that will be hosted on public cloud infrastructure in India. There will not be any installation of the application on LIC premises. Hence, there will not be any requirement of LIC to have access to the source code because of which, there will not be any need of an Escrow mechanism. Hence, request you to remove this clause as a requirement.</p>	The RFP terms and conditions stand
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			<p>escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the bidder. As a part of the escrow arrangement, the final selected bidder is also expected to provide detailed code documentation</p>		
152		Clause 4.2	<p>The proposed solution has to be compliant with ISNP (Insurance Self Network Platform) regulatory guidelines and the necessary audit requirements of ISNP.</p>	<p>ISNP is applicable to Regulated Entities, which in this case is LIC. OEM will assist the customer in their compliance journey by providing relevant information (as per comment for Clause 3.24), however, compliance with ISNP or any other regulatory requirement would eventually be the responsibility of LIC</p>	<p>The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution.</p>



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15 3	Clause 4.2.1.44 & 44	43. Compliance with annual and periodical audits related to the customer's on-boarding platform. The scope of audit compliance covers the compliance related to the audit conducted by external auditors /internal auditors /ISMS /ISNP audit and any other audit which will be required for adherence to regulatory and security compliance, as required by LIC/Govt. depts./Govt. agencies/regu latory bodies like IRDA, RBI, PFRDA,SEBI and so on. Any audit point which relates to the work undertaken by the bidder for the proposed solution and comes under the scope of audit, will	Refer to comments for Clause 3.22.1, Clause 3.24 and Clause 4.2	The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution.
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			<p>have to be complied by the bidder.44. The proposed solution would have to be strictly in compliance with Information Security Policies of LIC. Before Go-live, the proposed solution will be evaluated for information security aspects like Vulnerability Assessment, Configuration Audit, Penetrative Testing, Application security and so on. The bidder would have to ensure compliance to the findings of security audit by third party auditors appointed by LIC or by LIC's information security team.</p>		
154		Annexure – VI: Conformity with Eligibility Criteria, pt.6	<p>The solution should be in compliance with the guidelines issued by regulatory / Govt. bodies</p>	<p>OEM can assist the customer in their compliance journey by providing relevant information (as per comment for Clause 3.24), however, compliance with ISNP or any other regulatory requirement would</p>	<p>The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The</p>



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			like IRDAI, RBI etc.	eventually be the responsibility of LIC	bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution.
155		Annexure – XIX: Information Security Certificate	This is to certify that:1. Hardware and the software/future upgrades being offered do not contain any kind of malicious code such as Viruses, Trojan, Spyware that would:a) Obstruct the desired and the designed function of hardware.b) Cause physical damage to the user or their equipment during the usage of the equipment.c) Tap the information regarding network, users and information stored on the network of the LIC or in its CORE Insurance Platform or otherwise.d) Culminate	OEM would request if requirement of this annexure can be waived off. At the time of contract negotiation and signing, OEM will, in good faith, negotiate the terms and conditions of the contract via an OEM MSA in which necessary security, privacy, and compliance requirements would be incorporated. That agreement would be legally binding between LIC and OEM.Further considerations: Customers are using OEM Services on OEM infrastructure. As a SaaS product they don't generally download OEM products and services onto their systems. Therefore, this certification is unnecessary. Further, if there's an OEM MSA between LIC and OEM, you would have OEM's warranty that the Documentation will accurately describe the security of our services, and the SPARC documentation online describes the preventative measures OEM takes. For Services with a SOC 2, in particular, one of the SOC controls OEM meets is appropriate measures to prevent introduction of unauthorized or malicious software.	The RFP terms and conditions stand



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			<p>into software attack, cyber-attack, theft of intellectual property rights, identity theft, theft of equipment or information, sabotage & information extortion;2. We undertake to be liable in case of any loss that may be caused to the Purchaser due to the breach of any of the aforesaid assurances & representations and also for any physical damage, loss of information, loss of reputation and those relating to copyright and Intellectual Property Rights (IPRs), caused due to activation of any such malicious code in the hardware / software supplied.3. We shall make sure that the</p>		
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			<p>sensitive data (such as password, financial information, biometric information, personal information etc.) shared by LIC will be kept within the geographical boundaries of India and the usage of such data at all times be governed by IT Act Provisions and personal data protection guidelines.</p>		
15 6		4.2 Detailed Scope of Work	<p>Third party platforms where the customer's journey is initiated and rest of the journey is completed on LIC's customer on-boarding platform.</p>	<p>What are those Third Party Platforms with which OEM needs to integrate with? For the integration, is TIPCO going to be the API Gateway and Middleware?</p>	<p>The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.</p>

157	4.2.1 Summarized Requirements of the Solution: Point # 3	Need analysis based on the customer's profile and product recommendation engine	Is the Solution expected to maintain the Product Setups & Eligibility Criteria as well to recommend the product basis the customer's profile and data entry? Or the LIC would provide the relevant APIs to integrate with the Core Platform where assessment can happen basis the input (via APIs) and output can be ingested by the platform (via APIs) and displayed to the customer/Agent/intermediary/third-party	Yes The Solution is expected to maintain the Product Setups & Eligibility Criteria to recommend the product basis the customer's profile and data entry. The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same.
158	4.2.1 Summarized Requirements of the Solution: Point # 3	Premium quote generation and storing for future use with defined time validity	For the Premium Quote Generation (As a part of Sales Journey - before Actual Onboarding) - Pls. explain the expectations from the solution. Are the relevant APIs to be provided from the Core Application side to generate the Quotation or Premium Computation is expected from the solution?	Premium quote generation API will be provided by LIC. It is expected from the solution to store the said Quote for future use with defined time validity
159	4.2.1 Summarized Requirements of the Solution: Point # 7	OVD (Officially valid document) based eKYC - where in the user uploads the documents and the information embedded in the document is captured through OCR/ICR, along with the document.	Is there any existing OCR Vendor with which solution needs to integrate with? if yes, pls. share the details	The proposed solution needs to be integrated with the CKYC solution of LIC for kyc/eKyc related requirements. The proposed solution should have the provisions for OCR related requirements.

160	4.2.1 Summarized Requirements of the Solution: Point # 13	Payment reconciliation systems along with the dashboard for the same, for the payments received for customer on-boarding.	Do we need to integrate with Financial Accounting System for the Payment Reconciliation? Is the Reconciliation scope limited to Policy Premium Payment or TP/Intermediary/Partners Payment also in scope?	Yes the proposed solution is expected to integrate with LIC's core systems. The payment reconciliation herein referred to covers all the payments made within the scope of the proposed solution.
161	4.2.1 Summarized Requirements of the Solution: Point # 16	Integration with cloud based object storage solutions for uploading, storing and retrieval of objects which includes but not limited to files, documents, images, and media and so on.	Pls. share the name of the storage solution with which the integration is required	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The bidder has to provide the DMS solution. The DMS should have provision to integrate with LIC's existing DMS. Please refer to RFP
162	4.2.1 Summarized Requirements of the Solution: Point # 17	Online underwriting rule engine for all LIC products	Is there any existing enterprise BRE with which we need to integrate with ? Or the underwriting rules (STP/NSTP) for all the products are to be managed and maintained on the new solution ?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an AI supported underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.



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163	4.2.1 Summarized Requirements of the Solution: Point # 20	Integration with Pre Issuance Video Verification service provider.	Pls. share the name of the Video Verification Service Provider with which the integration is required	LIC already has tied up with a Pre Issuance Video Verification service provider for providing video verification services based services. The proposed solution needs to be integrate with the services. The details will be communicated to the successful bidder only.
164	4.2.1 Summarized Requirements of the Solution: Point # 23	Integration with LIC's core software solution and other software systems of LIC as per requirements.	Pls. list the name of all the Systems with which the integration is required to provide the Digital Onboarding solution LIC is wanting	The details will be communicated to the successful bidder only. Please note the proposed solution should be able to integrate with LIC's software systems as per the requirements.
165	4.2.1 Summarized Requirements of the Solution: Point # 32	Helpdesk ticketing system for the users. This system should facilitate ticketing through online registration on portal/mobile app, SMS, email, WhatsApp, voice call etc.	What kind of Tickets to be raised by the users - customers related or self-operations related? Who all will be able to raise the ticket and for the resolution - is there going to be a separate team?	The Helpdesk ticketing system shall be made available to the "user" as defined in section 1.1 Definitions.
166	4.2.1 Summarized Requirements of the Solution: Point # 33	Integration with AI(artificial intelligence) supported underwriting framework	Pls. share the details of existing AI supported underwriting framework available with which integration is required	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to



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					procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
167		4.2.1 Summarized Requirements of the Solution: Point # 38	Lead management. Using the customer demographic data, the platform should be able reach the customer and capture the interest and provide qualified lead to the authorized seller.	What all the channels for Campaign are there to reach to the customer. Is there an existing Marketing Campaign tool with which integration is required?	The successful bidder has to provide for the said functionality in the proposed solution. Campaigns are designed as per requirement basis. Currently the modes of communication for campaigns employed are - sms, email, ads, whatsapp etc
168		4.2.1 Summarized Requirements of the Solution: Point # 49	Integration of the on-boarding platform with LIC's call centre solution.	Pls. share the details of Call Center Solution for integration	The details will be communicated to the successful bidder only.
169		4.2.1 Summarized Requirements of the Solution: Point # 50	Co-browsing solutions need to be integrated with the proposed solution to assist customers during their on-boarding journey.	Pls. share the details of Co-Browsing Solutions for integration	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution has to be integrated with the co-browsing solution facilitated by LIC. The bidder can also bring in its own co-browsing solution at no additional cost , other than the costs quoted in commercial bid.
170		4.2.1 Summarized Requirement	Multi-lingual support for the proposed		Regarding the multilingual support , the contents will be provided by LIC and the

		s of the Solution: Point # 55	solution, for the languages as per Schedule 8 of the Indian constitution.		implementation for the same has to be done by the bidder
17 1		4.2.2 Lead Management: Point # 2	The Lead Management System shall have provision to integrate with SMS, Missed Call, WhatsApp platform, Contact Centre, e-lobby kiosk, lead from any data model etc. for capturing the leads.	Pls. share the details of existing Providers for - SMS, WhatsApp, Contact Center and the channels from where the Lead can be captured.	The successful bidder has to provide for the said functionality in the proposed solution. Campaigns are designed as per requirement basis. Currently the modes of communication for campaigns employed are - sms, email, ads, whatsapp etc
17 2		4.2.2 Lead Management: Point # 5	The solution shall have the feature to store each step of the Do-it-yourself (DIY) journey of the customers on IB/MB for tracking complete customer journey for each visit initiated to buy insurance products. These steps include visit to home page, login, customers providing mobile numbers,	As we understand, currently there's a Customer Portal/App available to the Prospects and Customer. Pls. confirm if the new Solution to be developed will replace the existing Portal/App.	LIC has the sole discretion on deciding the usage of the proposed solution.



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			completing the proposal form, dropped at payment page etc.		
17 3		4.2.3 Agent Virtual Office: Point # 3	Agent Training Module	Is the integration with existing Training Module required or this capability is expected out of new Solution?	The successful bidder has to provide for the said functionality in the proposed solution.
17 4		4.2.3 Agent Virtual Office: Point # 3	Campaign management and content sharing	Pls. explain the extent of campaign capabilities required	Please note LIC has around 28 crores plus Inforce policies. LIC has around 13 lacs plus sales intermediaries. For FY 22-23, LIC sold more than 2 crores policies. The campaign capabilities has to be such to cater to all the customers and sales intermediaries of LIC.
17 5		4.2.6 Workflow and Document Management System	The bidder shall bring its own Document Management system (DMS). DMS shall provide the following functionalities: a) Logging, routing and tracking customer request documents electronically b) Ability to store and retrieve documents c) Referral tracking d) Integration with scheduling e)	Pls. explain the business relevance of having two DMSs. Is the new DMS going to be exclusive for Digital Onboarding?	The DMS as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS.



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			Document workflow, storage and retrieval The solution should have provision to integrate with LIC's existing Document Management System.		
17 6		Annexure – VI: Conformity with Eligibility Criteria, pt.11	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP.	Request you to consider Global references as well apart from Indian one	Kindly refer to Corrigendum 2 dated 14-July-2023
17 7		General	-	Would LIC be willing to negotiate a Main Services Agreement directly with OEM?	LIC will have agreement with the successful bidder only.
17 8		4.2.1 Summarized Requirements of the Solution: Point # 22	Integration of end-to-end customer onboarding process with Omni-channel communication media - SMS, email, WhatsApp, Voice calls. LIC already	Would WhatsApp be used as to promote/send new schemes and offers to customers? Or only for transactional communications and notifications during the onboarding cycle?	LIC already has tied up with a WhatsApp vendor. for providing WhatsApp based services. The proposed solution needs to be integrate with whatsapp based services.



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			have tie-ups with bidders for providing SMS, email, WhatsApp services and the proposed solution has to integrate with the same.		
179		4.2.1 Summarized Requirements of the Solution: Point # 46	Latest user interface and user experience techniques to be used for engagement of the target users using gamification and behavioural tracking.	Is this for existing customers? If yes, then would this be on any LIC app to engage and drive loyalty through some programs. E.g. rewards for completing profile. Is it for possible leads? If yes, would these be through ads of social media of any other medium? E.g. rewards for signing up.	It can be for all the customers and sales intermediaries who will be using the proposed solution.
180		4.2.4 Customer 360 view #1	The Solution shall facilitate LIC in having 360 Degree view of the customer with linking of the insurance business with customer id of the customer.	What all customer behavior data will define customer 360 for LIC? Are considering only internal systems data - policy/ transactions/ claims, service, crm (basically structured data) or are we also considering online behavior on website, app, lobby kiosk, campaigns?	Customer 360 view pertains to the customer data either provided by LIC's internal systems or captured during online interaction on website, app etc, which helps in identifying the profile of the customer for need based analysis, product recommendation and risk assessment.
181		4.2.3 Customer 360 view #5 #11	Marketing content - videos, pdfs, ppts, digital content etc. Campaign management and content sharing	Does LIC want the agents to have the power to create campaigns from scratch or centralised marketing team will create campaigns with relevant brand content, and agents can simply choose the campaign and execute/activate it?	The campaign related requirements, contents, target recipients and any such details which are available with LIC will be provided by LIC. The proposed solution should have the capabilities to execute the campaign



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18 2		4.2.5 User Management / MIS / Reporting / Dashboarding / Returns #5	Dashboards shall be exhaustive with details	Are there any third party agencies whose campaign and other data needs to be brought in and factored for campaign dashboards and analysis?	The campaign related requirements, contents, target recipients and any such details which are available with LIC will be provided by LIC. The proposed solution should have the capabilities to execute the campaign
18 3		4.3.1 Onboarding journey of the customer (DIRECT):	Based on the need analysis, product recommendation engine selects and displays suitable products to the customers. The customer can also select a product, other than that suggested by need analysis.	The recommendations need to be displayed on the app or also on web logins? Do these also need to be sent on email and other channels for marketing?	Any information, which is required as per the customer's onboarding journey, need to be displayed on the app, web portal and has to be communicated via omnichannel communication mediums (sms, email, whatsapp etc)
18 4		4.3.2 Onboarding journey of the customer (Agent/Sales intermediary assisted) #3	The agent/sales intermediary will have access to the following features which include but is not limited to – on-boarding of customers and lead generation, online proposal registration and completion, tools for need analysis and product recommendation	Does LIC have a current system for content management? If yes, which one?	The bidder has to provide for the said functionality in the proposed solution.



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			<p>ion , products related information , sales brochures, marketing content - videos, PPTS, digital content etc, tracking of business targets category wise, post sales analysis , sales diary, , actionable customized MIS, communication to customers through Omni-channel mechanism (SMS/Email/ WhatsApp etc.), proposal tracker, dashboard of pending/in-process/completed activities and so on.</p>		
185		1.1 Definition- User Page no 7	<p>The user includes but is not limited to customers, agents, sales intermediaries, LIC employees and any other such entity who will be allowed by LIC to use</p>	<p>Approx. Expected no.of users</p>	<p>Please note LIC has around 28 crores plus Inforce policies. LIC has around 13 lacs plus sales intermediaries and around 1 lac Employees .For FY 22-23, LIC sold more than 2 crores policies. The above data is to be taken into consideration for arriving at the Approx number of users.</p>



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			this proposed solution.		
18 6		2.20.1 Commercial Bid Evaluation, Point E - NPV Rule -(Future Support Value) Page no 25	NPV Rule: While evaluating the tenders covering a longer period (i.e. more than one year), the quoted prices pertaining to maintenance in future years are to be discounted to the net present value (NPV) as appropriate for comparing the tenders on equitable basis. The Net Present Value of the proposal is equal to the sum of the present values of all the cash flows associated with it. NPV is to be calculated on the annual cash outflows. Discounting rate to be used: 10%	Is this linked to yearly SAAS value? On Both license and infrastructure?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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18 7		3.10.1 Assessment of Services Page no 35	Each element of the Services is subject to periodical assessment by LIC against the relevant Performance Criteria.	Will LIC provide relevant performance criteria upfront against each element of the services.	
18 8		3.14 Terms of Payment to BidderPoint 14Page no 39	The quoted price of Product/Soft ware shall be uniformly applicable for delivery/perf ormance to any part of the country and shall be inclusive of all other miscellaneous charges (i.e. including installation charges, any other applicable duties, whether state or central, packing, freight and forwarding, transit insurance, local transportation , manpower/la bour charges, incidental charges such as traveling, lodging/board ing etc.)	Our understanding is "solution to be hosted in the cloud", and the location is mentioned as "Mumbai". Is there any installations expected out side the cloud? Any on premises installations expected? kindly elaborate.	



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18 9	3.14.4. Ownership, Grant and delivery Page no 41	The bidder shall provide non-exclusive, non-transferable, enterprise wide unlimited annual subscriptions and technical support to LIC for the proposed solution to be provided as a part of this project. The subscriptions for the proposed solution should not be restricted to use case. LIC can use the solution at any of its overseas branches/offices and locations without restriction and use of software by service providers on behalf of LIC would be considered as use thereof by LIC and the software should be assignable / transferable to any successor entity of the	Is the solution expected to cater overseas region's expectation (eg. Local currency/multi currency, bi-lingual etc.)? How many regions are there?	Please refer to the definition of LIC in the RFP.
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			LIC.		
190		3.22.2 Security clearance Page no 48	LIC may, from time to time, notify Bidder(s) of the level of security or access clearance applicable to the Bidders'' Personnel, and the date from which, or the period during which, that clearance will be effective and Bidder(s) must comply with and ensure its Personnel act/s in accordance with that notice.	Will LIC provide perimeter level security, like SIEM, Firewall, WAF.	Please refer to the RFP and the corrigenda issued. The solution is to be deployed on public cloud and all the hardware, softward and other architectural components required for deployment and running of the solution has to be arranged by the bidder. It is also clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In such a scenario, LIC will be providing the required network related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder. The bidder(s) should not assume anything on their own



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19 1		3.33 Support to be provided by LIC Points a) & f)Page no 60	<p>LIC will provide the following support, post the award of the contract to the successful bidder:a) Provide the information on current IT infrastructure already available;f) Provide sitting space for 1 workstation at Mumbai with network connectivity. Bidder(s) is responsible for the Test and Development environment. Please note all the software development tools, desktops/lapt ops configuration is to be arranged by the bidders. LIC will only provide sitting space for Bidder(s) resources. LIC will provide the required hardware, power supply, air conditioning,</p>	<p>Is there any plan of using the existing infrastructure?Is it mandatory to setup the test and development environment at Mumbai? if so, then will LIC provide all required hardware/servers and softwares other than RDBMS?</p>	<p>Please refer to the RFP and the corrigenda issued. The solution is to be deployed on public cloud and all the hardware, softward and other architectural components required for deployment and running of the solution has to be arranged by the bidder. It is also clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In such a scenario, LIC will be providing the required infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder. The bidder(s) should not assume anything on their own</p>
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			rack space, network connection, Internet connection and necessary infrastructure to install servers in LIC Primary and DR site. Bidder has to provide requisite software other than RDBMS, for the proposed solution. In case any such software is required for which LIC is having the required licenses, the same will be provided to the bidder by LIC.”		
19 2		4.1. Introduction to Scope of Work 3rd Para Page no 62	Considering the boundless scope of the solution, any service which forms a part of the scope though not explicitly mentioned in the scope of work, would form part of this RFP and the Bidder is expected to provide the same at no additional cost to LIC.	Can we consider "boundless scope" attached to "if feasible" clause.	The RFP terms and conditions stand



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19 3		4.1. Introduction to Scope of Work 5th Para(Hosting) Page no 62	The solution should be hosted as Managed Services with entire responsibility of developing, running and maintaining the solution to be handled by the bidder.	Can this be on AWS/Azure Cloud?	The requirement regarding hosting are clearly spelt in the RFP. LIC does not limit usage of any service provider unless the same is not in conformity with the requirements mentioned in this RFP.
19 4		Customer onboarding will be basically of the following modes. Points 2 & 3 Page no 63	1. Customer starts on-boarding journey on a third party platform and then completes the defined part of journey on LIC's digital on-boarding platform. 2. Customer completes the on-boarding journey on a third party platform and the entire journey is integrated with LIC's digital on-boarding platform via APIs. The third party can be an entity with which LIC has collaborated or has been mandated for carrying out insurance	Taking the time line into account whether the total list of the APIs and integrations to be done will be given at the beginning of the project and whether a Project Manager from LIC coordinate between the entities and the bidder	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder. Please note the APIs integrations are dynamic and the integration



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			business. The third party includes but is not limited to corporate agents, banks, regulatory entities, insurance web aggregators, brokers, alternate channels, Govt. Portals and so on.		of APIs in future also may be required
19 5		4.2.1 Summarized Requirements of the Solution: (Point 8)Page no 64	Online proposal form data capture for single as well as multiple proposals, simultaneously. Capturing data from physically filled documents, using OCR/ICR.	Is this feature required for all models of journey as mentioned under the heading 'Customer onboarding will be basically of the following modes': Onboarding of customers directly by themselves. · Onboarding of customer assisted by agents/sales intermediaries. · Customer starts on-boarding journey on a third party platform and then completes the defined part of journey on LIC's digital on-boarding platform. · Customer completes the on-boarding journey on a third party platform and the entire journey is integrated with LIC's digital on-boarding platform via APIs. · Customer on-boarding journeys facilitated purely through API based integrations.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
19 6		4.2.1 Summarized Requirements of the Solution: (Point 9)	Offline proposal form filling with online submission	Is this feature required for both Desktop and Mobile versions. Or only for Mobile?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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		Page no 64			
197		4.2.1 Summarized Requirements of the Solution: (Point 12) Page no 64	On-boarding of sales force personnel	We are assuming this is needed in both Desktop and Mobile . Please clarify. Also, whether any hirerachy is required to build in the application?	Yes. The understanding is correct.
198		4.2.1 Summarized Requirements of the Solution: (Point 13) Page no 64	Payment reconciliation systems along with the dashboard for the same, for the payments received for customer on-boarding	Is it required only for online payment gateway transactions?	The payment reconciliation herein referred to covers all the payments made within the scope of the proposed solution.
199		4.2.1 Summarized Requirements of the Solution (point no. 23) Page no 65	Integration with LIC's core software solution and other software systems of LIC as per requirements.	Can "Other software systems" be listed? Or can be considered as mentioned in the RFP?	Please refer to the scope of work of the RFP. It clearly mentions that the proposed solution needs to be integrated with LIC's core systems as per the need of the proposed solution.
200		4.2.1 Summarized Requirements of the Solution: (Point 28) Page no 65	Requirements module for uploading of requirements	Does this refer to the Further Requirements that are raised during the underwriting stage? Or is it required at any other stage of the process flow?	The Requirements module is for the further requirements called for during underwriting. The module will comprise uploading the documents and making them available for underwriting.
201		Point 38 Lead Management Page no 65	Using the customer demographic data, the platform should be able reach the customer and capture the interest and provide qualified lead to the authorized	Whether Digital marketing features be a part of the system	Yes



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			seller.		
20 2		4.2.1 Summarized Requirements of the Solution (point no. 44) Page no 66	The proposed solution would have to be strictly in compliance with Information Security Policies of LIC.	Our Solutions will comply with all the security guidelines mandated by IRDAI & ISNP. Any other additional guidelines to be adhered to may kindly be shared.	The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution.
20 3		4.2.1 Summarized Requirements of the Solution: (Point 55) Page no 66	Multi-lingual support for the proposed solution, for the languages as per Schedule 8 of the Indian constitution.-	Is the multi-lingual support required for customer communication related mailers? Or is it required for printing of the policy documents ? Or should the system itself have multi language screens for data entry ?	Regarding the multilingual support , the contents will be provided by LIC and the implementation for the same has to be done by the bidder
20 4		4.2.1 Summarized Requirements of the Solution:(Point 64)Page no 67Data Migration	Migration of the existing data of the LIC's existing digital customer on-boarding platforms, to the new database system, proposed by the bidder.	Whether the current LIC Data will be given in the migration templates provided by us, so that we can migrate the data to the new system	The modalities of the migration shall be finalised with the successful bidder. It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity.



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20 5	4.2.1 Summarized Requirements of the Solution (point no. 65) Page no 67	The proposed solution will have to be hosted on public cloud. The proposed solution should have the capability to be hosted on both On-Premise and Cloud Solution. LIC reserves the right to move the solution to be hosted on LIC's own premises as well as LIC's private cloud also. The bidder will be required to supply, install, implement and maintain the necessary infrastructure / provision for facilitating the seamless connectivity of the proposed solution hosted on public cloud with LIC's software systems hosted within LIC's internal network.	Assume we host the solution in Azure Pune or AWS Mumbai; can the LIC premises be a near site and necessary infrastructure should be planned as a part of the project? (If yes, can the direct connectivey from the cloud provider to the LIC premises need to be taken)	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
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206	4.2.1 Summarized Requirements of the Solution: (Point 61) Page no 66	Solution must have configurable panels for DIY (Do it yourself by business teams for the product features, rates, parameters and rules configurations and any other such provisions where DIY is required)	Whether the product configuration parameters available in the CORE solution of LIC to be inherited in our system? Whether the premium computation will happen in LICs CORE system based on these additional configurations required from time to time ? Or Do we need to build a separate Product Engine ? If so whether a two communication between the Digital Product Engine and teh currnt LIC Product engine needed ?	For the configurable DIY panels parameters , logic, boundry conditions etc will be provided by LIC. Premium quote generation API will be provided by LIC. It is expected from the solution to store the said Quote for future use with defined time validity
207	4.2.6 Workflow and Document Management System Page no 69	The bidder shall bring its own Document Management system (DMS). The solution should have provision to integrate with LIC's existing Document Management System.	Our understanding is, bidder shall bring its own DMS as part of Digital Insurance Solution; on top of it bidder's solution should have the capability to integrate with LIC's DMS system. Should the new DMS data be migrated to LIC DMS at regular intervals, or will both the systems co-exist and users get the data from both DMS in a single view.	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS.
208	4.3.1 Onboarding journey of the customer (DIRECT) - Point no.14 Page no 70	The data is fed into an online rule engine for underwriting the proposal, which gives decision output on the basis of data. The underwriting rule engine will be configured all the	Similar to the above query ! Whether the underwriting online rule engine,, product validations and other regulations configured in the CORE solution of LIC to be inherited in our system and the decision analysis to be done in our solution?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an AI supported underwriting



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			underwriting rules, product validations and other regulations, as required		framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
209		6. Project Timelines Point 2, under Activity Development, UAT and GO LIVE of the entire Digital Insurance Solution for onboarding of customers in LIC as detailed in this RFP. Page no 80	Within 161 days from the date of Purchase Order.	As the scope is quite vast , whether the project days can be increased. And moreover is 161 days to be considered as working days or calendar days?	The RFP terms and conditions stand



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210		8.Infrastructure re 2nd Para Page no 82	<p>The proposed solution along with the database should be sized for Active-Passive cluster at DC & Active-Passive cluster at DRC so that the solution and infrastructure can fall back on each other. DC - DR replication should be available as part of the solution so that in case of switch over the complete solution should seamlessly work</p> <p>LIC is not responsible for any assumption made by the Bidder with respect to the sizing. In the event the sizing proposed by the Bidder does not meet the performance / service levels of LIC, the Bidder will at their cost</p>	<p>If the Software is developed in Oracle or MS SQL should the bidder add the cost of these licenses in the overall scope and submit</p>	<p>The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued</p>
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			<p>carry out the necessary upgrades / replacements.</p> <p>make use of existing software or hardware, except for the following:</p> <ol style="list-style-type: none"> 1. Operating system - RHEL (ver.7.0 or above) 2. Application server Jboss (ver. 7.0) 3. Any software required in the solution for which LIC is already having the required licenses 4. My SQL database (ver. 8.0) 		
21 1		Page No. 62	<p>The bidders who will be offering COTS (Commercial Off the Shelf) Product for the proposed solution , will have to customize the product to include all the features, functionalities and journeys as per the scope</p>	<p>Please confirm the technology preference and expectation is for Digital Insurance ready platform framework or custom build Solution?</p>	<p>The proposed solution should meet the requirements of the scope of work elaborated in this RFP. It can be it totally customised or COTS or any other model with customisation capabilities can be proposed, the condition is it has to meet all the RFP requirements</p>



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			of this RFP, within the prescribed deadlines		
21 2		page No. 63	Solution Requirements	<p>Q1: Please confirm the detailed functionality of Customer Onboarding requirement, Lead Management, agent virtual office, Customer 360 degree view, workflow and Document Management system?</p> <p>Q2: Do you have functional and technical design document available for existing system?</p>	The detailed functionality is already mentioned in the scope of work of this RFP. The functional and technical design document F268 for existing system is out of perview of this RFP.
21 3		Page No. 65	Integration with APIs and services of Govt. entities, banks, insurance bodies, IRDAI, PFRDA, CRAs and any other organization, which will be required during digital on-boarding journey. These include but are not limited to APIs like – PAN verification, Digi locker, Medical Service Provider APIs, APIs provided by	We understand that LIC will provide the necessary APIs for integration. Kindly confirm.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be

			CRA's and so on		built as per the scope of work of the proposed solution, have to be provided by bidder.
214		Page No. 65	Integration with AI (artificial intelligence) supported underwriting framework	Kindly elaborate the scenarios in which the AI integration will be used and explain the functionality of underwriting framework?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an AI underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
215		Page No. 65	Development of dashboard/MIS, pertaining to activities on LIC's digital onboarding platform	Q1. Please confirm the number of Key Performance Indicators & Reports count that would like to get develop: a) Standard Scheduled Reports b) Semi-Analytical Reports c) Highly-Analytical Reports Q2: What options are required for External users	The requirements for the dashboard/MIS are dynamic and has to meet LIC requirements. The bidder needs to provision the same in the proposed solution. The access privileges of the users will be decided by LIC.

				to access reports (e.g. - Email/online access)?	
21 6		Page No. 67	Migration of the existing data of the LIC's existing digital customer on-boarding platforms, to the new database system, proposed by the bidder.	<p>What is history data requirement? How many years of history data to be migrated in proposed solution?</p> <p>Kindly share Data Retention & Data Archival requirements?</p>	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity.
21 7		Page No. 67	Training to the users and LIC officials on the proposed solution. This will be a continuous process based on the addition, modification, removal of features in the proposed solution	<p>Q1: Please confirm pre and post implementation training, and OEM certification trainings would be required for LIC officials?</p> <p>Q2: What will be a tentative count of training sessions or different types? Will the training be all online?</p>	The Training will be post implementation training. OEM certification trainings are not compulsory. The training has to be conducted online as well as in offline mode. Yes. Kindly refer section 4.4 - Training. Bidder have to make provisions for training as per mentioned criteria.
21 8		Page No. 67	Integration with LIC's Document Management system for document management	Please confirm the document management system used in the existing application by LIC?	The details will be communicated to the successful bidder only.

219		Page No. 72	The agent/sales intermediary logs on to LIC's web portal /mobile app of the proposed solution	kindly share details of the mobile versions to be supported for iOS and Android and the browsers for web applications?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution should support all contemporary and existing mobile versions of iOS and Android and the browsers for web applications
220		General		Please confirm existing technology and infrastructure details version, database, types of existing applications?	The same will be shared with the successful bidder.
221		Page No. 96	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP.	Please confirm if we can showcase experience related to Digital solutions and not specifically digital Insurance solution.	The RFP terms and conditions stand
222		Page No. 96	Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India.	Please confirm if we can showcase experience related to General Insurance/BFSSI domain / or any other domain and not specifically life Insurance domain.	The RFP terms and conditions stand



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22 3		Page No. 96	The Bidder should have executed one order for digital insurance solution of similar nature with minimum of Rs. 1.5 Crores, for any PSUs / Banks / Insurance / Financial Institutions (BFSI)/TSP (technology service providers)/Government Departments in India. Bidders should have requisite Purchase Orders at the time of RFP.	Please confirm if we can showcase experience related to Digital solutions for any Credit Unions/General Insurance/BFSSI domain globally and not specifically for digital Insurance solution in India.	The RFP terms and conditions stand
22 4		General		Please confirm on if we can showcase our experience for the projects done globally and not just for INDIA geography.	Kindly refer to Corrigendum 2 dated 14-July-2023
22 5		Page 60	LIC will provide the required hardware, power supply, air conditioning, rack space, network connection, Internet connection and necessary infrastructure to install servers in	This statement is contradictory to the SaaS model where the bidder to provide all the hardware/software and support. Please clarify	Please refer to the RFP and the corrigenda issued. The solution is to be deployed on public cloud and all the hardware, software and other architectural components required for deployment and running of the solution has to be arranged by the bidder. It is also clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In such a scenario, LIC will be providing the required



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			LIC Primary and DR site		hardware related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder.
22 6		Page 65	65. The proposed solution will have to be hosted on public cloud	Is there any specific preference of the Public Cloud such as AWS/Azure/OCI/VMWare and provide the details. Whether LIC has any Cloud footprint in any of the above given? Hyperscalers	The requirement regarding hosting are clearly spelt in the RFP. LIC does not limit usage of any service provider unless the same is not in conformity with the requirements mentioned in this RFP. Please refer to the RFP and the corrigenda issued. The solution is to be deployed on public cloud and all the hardware, software and other architectural components required for deployment and running of the solution has to be arranged by the bidder. It is also clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In such a scenario, LIC will be providing the required hardware related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder.

22 7		Page 83	1. LIC shall provide the required hardware infrastructure, the network connectivity, servers, security related infrastructure, database, servers for hosting the applications and any software for which LIC is having the required licenses along with adequate space, air conditioning, lighting, and electricity	This statement is contradictory to the SaaS model where the bidder to provide all the hardware/software and support. Please clarify	Please refer to the RFP and the corrigenda issued. The solution is to be deployed on public cloud and all the hardware, software and other architectural components required for deployment and running of the solution has to be arranged by the bidder. It is also clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In such a scenario, LIC will be providing the required hardware related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder.
22 8		Page 99	Whether the bidder agrees to provide all infra and licenses required for the Supply, Installation, Design, Development, Implementation, Integration, Maintenance and Support of the proposed solution during the period of contract. The solution will be available to LIC in SaaS model.	Is there any relaxation on the clause that the solution has to be SaaS based model? Can the solution be considered for PAYG model or develop&service (MSP) model?	Kindly refer to Corrigendum 2 dated 14-July-2023



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229		Page 96 Clause 10	Bidder must be the original software developer / OEM for the proposed solution.	Not applicable.	Kindly refer to Corrigendum 2 dated 14-July-2023
230		Page 32 Clause 3.5.2	Warranties	If there's a direct MSA between LIC and OEM, OEM's warranties address the safeguards for the protection of customer data, and security, material performance and overall functionality of OEM's Services. Otherwise, no other warranties are provided.	The RFP terms and conditions stand
231		Page 33 Clause 3.5.5	Bidder(s) will not be allowed to subcontract without written consent of LIC.	OEM uses subcontractors in the provision of OEM's Services.	The RFP terms and conditions stand
232		Page 36 Clause 3.12.4	IPR warranty	See comment on Clause 3.5.2 above.	The RFP terms and conditions stand
233		Page 37 Clause 3.13.3	Moral Rights	OEM is unable to provide Moral Rights - OEM is a SAAS company	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
234		Page 40 Clause 3.14.2	Liquidated Damages	We do not provide LDs, LDs are not applicable in the provision of SAAS.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
235		Page 41 Clause 3.14.4	Ownership, Grant and Delivery	Subscriptions may have restricted use depending on the commercial requirements. Assignments and transfers may be subject to restrictions.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
236		Page 42 Clause 3.16	Indemnity	Please refer to the liability regime under OEM MSA (see Section 9 of OEM MSA on Indemnities).	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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23 7		Page 44 Clause 3.17	Liability	Parties are to exclude liability for all consequential and indirect damages and cap their liability for direct damages. Foregoing LOL provisions may not apply to personal injury, death or liabilities which cannot be capped by law. Please refer to the liability regime under OEM MSA (See Section 10 of OEM MSA)	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
23 8		Page 47 Clause 3.21	Conflict of Interest	See comment on Clause 3.5.2 above on available warranties. Remedy period required of at least 30 days.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
23 9		Page 47 Clause 3.22.1	Compliance with LIC requirements Bidder(s) will ensure that its Personnel comply with: i. All relevant security and other	OEM has Information Security Policies and Procedures aligned with ISO 27001, and Information Security controls certified against ISO 27001, ISO27017, ISO27018, PCI DSS, as well as bi-annually audited via SOC 1,2,3 audits.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
24 0			requirements specified in LIC's Information Security Policy, if the same has been made aware by LIC ii. Any other security procedures or requirements notified, in writing, by LIC to Bidder(s). Bidder(s) must comply with such a security procedure or requirement,	OEM would be able to share these audit reports and certificates along with other relevant documents for LIC to assess compliance with its security requirements. Would be happy to clarify any questions/ concerns LIC may have on the security controls compliance.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			from the date specified in the notice, or if none is specified, within five Business Days of receipt of the notice.		
24 1		Page 48 Clause 3.22.3	Removal of LIC Data Bidder(s) will not, and will ensure that its Personnel do not: i. Remove LIC Data or allow LIC Data to be removed from LIC's premises; or ii. Take LIC Data or allow LIC Data to be taken outside of office premises of LIC.	OEM provides a SaaS based solution, and hence, will not be deployed on LIC premises. It will be hosted on AWS infrastructure in India. Can you clarify whether this clause is applicable only to OEM's personnel who may be on LIC premises for any business purposes, and not for the solution as a whole?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
24 2		Page 49 Clause 3.22.4	Compliance with LIC Information Security Policy Bidder(s) proposed solution will have to be compliant with LIC's Information Security Policies.	Same as comment for Clause 3.22.1	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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24 3		Page 48 Clause 3.23	Books and Records	OEM keeps records related to OEM's provision of Services but do not commit to any standards unless as required by law. Disclosure of such would be based on confidentiality obligations, internal policies and applicable law.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
24 4		Page 48 Clause 3.24	Audit and access 3.24.1 Right to conduct audits and Inspections LIC will have the right to inspect and test the applicable infrastructure and system of Bidder(s) at any time. Bidder(s) on demand from LIC shall carry out such tests in appropriate manner in the presence of LIC's representatives and free of charge to LIC. The Bidder will bear all costs of such inspections and tests. LIC or IRDA or Govt. Authority or a representative of LIC may conduct audits/ inspection	OEM will be happy to answer any queries in terms of questionnaires shared by LIC, and to share all relevant audit reports and certificates as available on OEM's Compliance Portal. To meet necessary compliance and regulatory needs of our clients, OEM does provide Audit rights in OEM's contract (if there is an OEM MSA signed between LIC and OEM), to which OEM would require LIC to adhere to initiate and conduct their audit. Please see Section 6.2 of OEM's DPA.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			relevant to the performance of the Bidders' obligations under the contract. Audits/ Inspections may be conducted of: a) The Bidders' operational practices and		
245			procedures as they relate to the Contract, including security procedures; b) The accuracy of the Bidders' invoices and reports in relation to the provision of the Services under the Contract; c) The Bidders' compliance with its confidentiality, privacy and security obligations under the Contract; d) Material (including books and records) in the possession of		The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			<p>Bidder(s) relevant to the Services or Contract; and</p> <p>e) Any other matters determined by LIC/ IRDA/ Govt. Authority to be relevant to the Services or Contract</p> <p>f) Bidder(s) will make available all necessary and relevant records, facilities, access to the system and access to personnel for audit/inspection by LIC or any representative authorized by LIC.</p>		
246		Page 49 Clause 3.25	Force Majeure or Unforeseen Events	If there's an OEM MSA between LIC and OEM, OEM may be excused from provision of our services due to any unavailability caused by circumstances beyond our reasonable control, including, for example, an act of God, act of government, flood, fire, earthquake, civil unrest, act of terror, strike or other labor problem (other than one involving our employees), Internet service provider failure or delay, third party Application, or denial of service attack (see Section 2.1 of OEM MSA for details) .	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued

				Also, we do not allow termination for Force Majeure.	
24 7		Page 51 Clause 3.27.1	Right to Terminate	Termination for cause must be for a material breach which is not remedied within 30 days; or for an insolvency event or sale to a competitor. Otherwise, we do not allow for termination.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
24 8		Page 51 Clause 3.27.2	Termination and reduction for convenience	OEM does not allow any termination for convenience for OEM's services.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
24 9		Page 53 Clause 3.27.9 / 3.28	Knowledge Transfer / Exit Management / Exit Management Plan	OEM cannot commit to give access all information stored by us 'in connection with the Contract'. Also additional assistance for exit management and transfer would need to be performed as paid professional services under a PSA and SOW, and subject to the parties' agreement in the SOW. OEM is not an SI, and will provide only cloud-based services.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
25 0		Page 56 Clause 3.28.7.2	Rights of Access to Premises	OEM cannot give a broad permission for Customers and third parties access to OEM's	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
25 1				premises especially when OEM provides cloud services.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
25 2		Page 57 Clause 3.30	Assignment and Novation	Assignment may be given without consent, to an Affiliate or due to M&A or restructuring.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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25 3		Page 61 Clause 3.37	Escrow Mechanism LIC and the bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the software product supplied/procured by the bidder to LIC in order to protect its interests in an eventual situation. In case of a disagreement between LIC and the Vendor regarding appointment of an escrow agent, LIC shall appoint an escrow agent in its entire discretion which shall be final and binding on the bidder. LIC and the Vendor shall enter into a tripartite escrow agreement with the designated escrow agent,	OEM is not able to comply. OEM provides a multi-tenant SaaS based application that will be hosted on public cloud infrastructure in India. There will not be any installation of the application on LIC premises. Hence, there will not be any requirement of LIC to have access to the source code because of which, there will not be any need of an Escrow mechanism. Hence, request you to remove this clause as a requirement.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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			which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the bidder. As a part of the escrow arrangement, the final selected bidder is also expected to provide detailed code documentation		
254		Page 64 Clause 4.2.1.44 & 44	43. Compliance with annual and periodical audits related to the customer ^{on} -boarding platform. The scope of audit compliance covers the compliance related to the audit conducted by external auditors/internal auditors /ISMS /ISNP audit and any other audit which will be required for adherence to regulatory	Refer to comments for Clause 3.22.1, Clause 3.24 and Clause 4.2	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			<p>and security compliance, as required by LIC/Govt. depts./Govt. agencies/regulatory bodies like IRDA, RBI, PFRDA, SEBI and so on. Any audit point which relates to the work undertaken by the bidder for the proposed solution and comes under the scope of audit, will have to be complied by the bidder.44. The proposed solution would have to be strictly in compliance with Information Security Policies of LIC. Before Go-live, the</p>		
255			<p>proposed solution will be evaluated for information security aspects like Vulnerability Assessment, Configuration Audit, Penetrative Testing, Application</p>		<p>The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued</p>



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			security and so on. The bidder would have to ensure compliance to the findings of security audit by third party auditors appointed by LIC or by LIC's information security team.		
25 6		Page 94 Annexure – VI: Conformity with Eligibility Criteria, pt.6	The solution should be in compliance with the guidelines issued by regulatory / Govt. bodies like IRDAI, RBI etc.	OEM can assist the customer in their compliance journey by providing relevant information (as per comment for Clause 3.24), however, compliance with ISNP or any other regulatory requirement would eventually be the responsibility of LIC	



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25 7		Page 133Annexure – XIX: Information Security Certificate	This is to certify that:1. Hardware and the software/future upgrades being offered do not contain any kind of malicious code such as Viruses, Trojan, Spyware that would:a) Obstruct the desired and the designed function of hardware.b) Cause physical damage to the user or their equipment during the usage of the equipment.c) Tap the information regarding network, users and information stored on the network of the LIC or in its CORE Insurance Platform or otherwise.d) Culminate into software attack,cyber-attack, theft of intellectual property rights, identity theft, theft of	OEM would request if requirement of this annexure can be waived off. At the time of contract negotiation and signing, OEM will, in good faith, negotiate the terms and conditions of the contract via an OEM MSA in which necessary security, privacy, and compliance requirements would be incorporated. That agreement would be legally binding between LIC and OEM.Further considerations: Customers are using OEM Services on OEM infrastructure. As a SaaS product they don't generally download OEM products and services onto their systems. Therefore, this certification is unnecessary. Further, if there's an OEM MSA between LIC and OEM, you would have OEM's warranty that the Documentation will accurately describe the security of our services, and the SPARC documentation online describes the preventative measures OEM takes. For Services with a SOC 2, in particular, one of the SOC controls OEM meets is appropriate measures to prevent introduction of unauthorized or malicious software.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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			equipment or information, sabotage & information extortion;2. We undertake to be liable in case of any loss that may be caused to the Purchaser due to the breach of any of the aforesaid assurances & representations and also for any physical damage, loss of information, loss of reputation and those relating to copyright and Intellectual Property Rights (IPRs), caused due to activation of any such malicious code in the hardware / software supplied.		
258			3. We shall make sure that the sensitive data (such as password, financial		The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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259			information, biometric information, personal information etc.) shared by LIC will be kept within the geographical boundaries of India and the usage of such data at all times be governed by IT Act Provisions and personal data protection guidelines.		The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
260			Third party platforms where the customer's journey is initiated and rest of the journey is completed on LIC's customer on-boarding platform.	What are those Third Party Platforms with which OEM needs to integrate with? For the integration, is TIPCO going to be the API Gateway and Middleware?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
261		4.2.1 Summarized Requirements of the Solution: Point # 32 Page 65	Helpdesk ticketing system for the users. This system should facilitate ticketing through online	What kind of Tickets to be raised by the users - customers related or self-operations related? Who all will be able to raise the ticket and for the resolution - is there going to be a separate team?	The bidder has to provide the helpdesk ticketing system. The system should be made available to the users as defined in the RFP.

			registration on portal/mobile app, SMS, email, WhatsApp, voice call etc.		
26 2		4.2.1 Summarized Requirements of the Solution: Point # 38 Page 65	Lead management. Using the customer demographic data, the platform should be able reach the customer and capture the interest and provide qualified lead to the authorized seller.	What all the channels for Campaign are there to reach to the customer. Is there an existing Marketing Campaign tool with which integration is required?	The successful bidder has to provide for the said functionality in the proposed solution. Campaigns are designed as per requirement basis. Currently the modes of communication for campaigns employed are - sms, email, ads, whatsapp etc
26 3		4.2.2 Lead Management: Point # 5 Page 67	The solution shall have the feature to store each step of the Do-it-yourself (DIY) journey of the customers on IB/MB for tracking complete customer journey for each visit initiated to buy insurance products. These steps include visit to home page, login, customers providing mobile numbers,	As we understand, currently there's a Customer Portal/App available to the Prospects and Customer. Pls. confirm if the new Solution to be developed will replace the existing Portal/App.	LIC has the sole discretion on deciding the usage of the proposed solution.



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			completing the proposal form, dropped at payment page etc.		
26 4		4.2.3 Agent Virtual Office: Point # 3 Page 68	Agent Training Module	Is the integration with the existing Training Module required or this capability is expected out of the new Solution?	The successful bidder has to provide for the said functionality in the proposed solution.
26 5		4.2.3 Agent Virtual Office: Point # 3 Page 68	Campaign management and content sharing	Pls. explain the extent of campaign capabilities required	The successful bidder has to provide for the said functionality in the proposed solution. Campaigns are designed as per requirement basis. Currently the modes of communication for campaigns employed are - sms, email, ads, whatsapp etc
26 6		Annexure – VI: Conformity with Eligibility Criteria, pt.11 Page 70	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP.	Request you to consider Global references as well apart from Indian one	Kindly refer to Corrigendum 2 dated 14-July-2023
26 7		Page 71	General	Would LIC be willing to negotiate a Main Services Agreement directly with OEM?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued

268	4.2.1 Summarized Requirements of the Solution: Point # 22 Page 64	Integration of end-to-end customer on-boarding process with Omni-channel communication media - SMS, email, WhatsApp, Voice calls. LIC already have tie-ups with bidders for providing SMS, email, WhatsApp services and the proposed solution has to integrate with the same.	Would WhatsApp be used to promote/send new schemes and offers to customers? Or only for transactional communications and notifications during the onboarding cycle?	LIC already has tied up with a WhatsApp vendor. for providing WhatsApp based services. The proposed solution needs to be integrate with whatsapp based services.
269	4.2.1 Summarized Requirements of the Solution: Point # 46 Page 66	Latest user interface and user experience techniques to be used for engagement of the target users using gamification and behavioural tracking.	Is this for existing customers? If yes, then would this be on any LIC app to engage an drive loyalty through some programs. E.g. rewards for completing profile. Is it for possible leads? If yes, would these be through ads of social media of any other medium? E.g. rewards for signing up.	The relevant section clause is self explanatory. The bidder would have to provide the proposed solution in entirety as per the scope of work. Please refer to the RFP and the corrigenda issued
270	4.2.4 Customer 360 view #1 Page 68	The Solution shall facilitate LIC in having 360 Degree view of the customer with linking of the insurance business with customer id of the	What all customer behavior data will define customer 360 for LIC? Are considering only internal systems data - policy/ transactions/ claims, service, crm (basically structured data) or are we also considering online behavior on website, app, e lobby kiosk, campaigns?	Customer 360 view pertains to the customer data either provided by LIC's internal systems or captured during online interaction on website, app etc, which helps in identifying the profile of the customer for need based analysis, product recommendation and risk assessment.

			customer.		
27 1		4.2.3 Customer 360 view #5 #11 Page 68	Marketing content - videos, pdfs, ppts, digital content etc. Campaign management and content sharing	Does LIC want the agents to have the power to create campaigns from scratch or centralised marketing team will create campaigns with relevant brand content, and agents can simply choose the campaign and execute/activate it?	The successful bidder has to provide for the said functionality in the proposed solution. Campaigns are designed as per requirement basis. Currently the modes of communication for campaigns employed are - sms, email, ads,whatsapp etc
27 2		4.2.5 User Management / MIS / Reporting / Dashboarding / Returns #5 Page 69	Dashboards shall be exhaustive with details	Are there any third party agencies whose campaign and other data needs to be brought in and factored for campaign dashboards and analysis?	The successful bidder has to provide for the said functionality in the proposed solution. Campaigns are designed as per requirement basis. Currently the modes of communication for campaigns employed are - sms, email, ads,whatsapp etc
27 3		4.3.1 Onboarding journey of the customer (DIRECT): Page 70	Based on the need analysis, product recommendat ion engine selects and displays suitable products to the customers. The customer can also select a product, other than that suggested by need analysis.	The recommendations need to displayed on the app or also on web logins? Do these also need to send on email and other channels for marketing?	Any information, which is required as per the customer's onboarding journey, need to be displayed on the app, web portal and has to be communicated via omni channel communication mediums(sms,email,whatsapp etc)



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27 4		4.3.2 Onboarding journey of the customer (Agent/Sales intermediary assisted) #3 P Age 72	The agent/sales intermediary will have access to the following features which includes but is not limited to – on-boarding of customers and lead generation , online proposal registration and completion, tools for need Analysis and product recommendation , products related information , sales brochures, marketing content - videos, PPTS, digital content etc, tracking of business targets category wise, post sales analysis , sales diary , actionable customized MIS, communication to customers through Omni-channel mechanism	Does LIC have a current system for content management? If yes, which one?	The successful bidder has to provide for the said functionality in the proposed solution.
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			(SMS/Email/WhatsApp etc.), proposal tracker, dashboard of pending/in-process/completed activities and so on.		
27 5		Section: 4.2.1 Point : 22 Page: 70	Integration of end - to - end customer onboarding process with Omni - channel communication media - SMS, email, WhatsApp, Voice calls. LIC already have tie-ups with bidders for providing SMS, email, WhatsApp services and the proposed solution has to integrate with the same.	We need more information on this, if there is an existing tool with which we need to integrate or will this be a new digital marketing tool with all channels like Email, Whatsapp, SMS and Voice?	LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with these omni channel communication media.



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27 6		Section 2.1Page: 11	Solution to be implemented and Delivered with Managed Cloud Services from MeitY Empanelled CSP's Cloud Services with Data Centre in India with application provisioning, compute and storage capacity management with database, comprehensive support, application and infrastructure monitoring, configuration and security settings, disaster recovery planning and testing along with UAT environment and upgrades.	The SaaS solution provider will be responsible to comply with legal guidelines applicable to its services (such as Meity), while the Bank will be responsible to comply with regulatory guidelines (eg RBI). Please let us know bank's point of view for the assumption considered.Salesforce Hyperforce (Infra) is deployed on AWS India, which is a MeitY empanelled and AWS has successfully completed the Standardization Testing and Quality Certification (STQC) audit from the MeitY	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
27 7		Section: 4.2.2 Point : 9 Page: 74	Multiple channels of communication with the customers – WhatsApp, SMS and Email and so on.	If all these channels need to be leveraged with Salesforce, Salesforce Marketing cloud seems to be the best option. What tool is being used as of now?	LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with these omni channel communication media.



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			Option to send bulk SMS's, Email and WhatsApp in single click based on various campaigns or automatic triggers.		
27 8		Section: 4.2.3 Point : 23 Page: 75	Provision in app to integrate with calls/SMS messages /WhatsApp on their phones.	Need clarity on what is needed from the LIC's side?	LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with these omni channel communication media.
27 9		2.1.4. Exemption of Bid fee Page 11	Micro, Small & Medium Enterprises (MSME) units and MSME Start-ups are exempted from payment of bid fee, provided the Services they are offering, are rendered by them.	rendered by them is somewhat ambiguous. Please confirm.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.
28 0		Section: 4.2.4 Point : 1 Page: 75	The Solution shall facilitate LIC in having a 360 Degree view of the customer with linking of the insurance business with customer id of the customer.	How does LIC want to accomplish this and via what data sources, which all information needs to be displayed on 360 profile view?	Customer 360 view pertains to the customer data either provided by LIC's internal systems or captured during online interaction on website, app etc, which helps in identifying the profile of the customer for need based analysis, product recommendation and risk assessment.



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28 1	2.18.2 Technical Bid Evaluation Page 24	Existing two client implementations references – The bidder will be required to show case the live journeys implemented for insurance clients with a similar nature of work as required in the scope of work of this RFP, no of transactions handled by solution during 2022-23.	Other customers' org cannot be showcased due to confidentiality.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
28 2	2.20.2 Online Reverse Auction: Page 26	The bidder shall arrange the Digital certificates (at no cost to LIC) from a Certifying Agency notified by Comptroller of Certifying Authority (CCA) as per Information Technology Act, 2000 as amended from time to time.	The CSP will provide ISO 27001, 27017, 27018, SOC 1,2,3, PCI, as available on the Salesforce Compliance Portal. 49. 3.24.1 Right to conduct audits and Inspections	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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28 3	Page 48"	LIC will have the right to inspect and test the applicable infrastructure and system of Bidder(s) at any time. Bidder(s) on demand from LIC shall carry out such tests in appropriate manner in the presence of LIC's representatives and free of charge to LIC. The Bidder will bear all costs of such inspections and tests.	Refer to comments for Clause 3.22.1, Clause 3.24 and Clause 4.2		The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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28 4	50	3.32.2 IPv6 Compliance Page 60	<p>The proposed solution covering all Hardware, Software, Operating System and other related software must be IPv6 compliant and must have capability to secure IPv6 networks and also secure against IPv6 networks. Compliance in this regard should be submitted along with the technical specifications in the technical bid documents. The solution complete in all respects, should be either IPV6 Compliant or should be IPV6 supported.</p>	<p>"We request you to kindly remove this clause on the basis of the below *We have reviewed the RBI notification dt. Nov 5, 2012 (for Banks) and dt. Nov 8, 2012 (for NBFCs) and from what we understand there is currently no mandate to migrate to IPv6 (there is no mandate from IRDAI as yet for this). The notification prefers (and not mandate) the move of regulated entities to IPv6 by Dec 2012. * The National Telecom Policy's vision was aimed at providing secure, affordable and high quality telecommunication services and hence the reference to Broadband on Demand in the RBI circular. The Department of Telecom has fixed December 2022 as the deadline for internet service providers to customize their network as well as change modem and routers at customer premises for the services as per the internet protocol address, IPv6. We haven't heard of any mandate from IRDAI in response to this deadline set by the DoT. * IPv4 is currently being used across industries in India and from our experience working with other customers in the financial services sector, this has not been an issue or has never come up in our discussions with them, except on one occasion. Even in that one case the customer felt there was no mandate for this.</p>	<p>The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued</p>
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				<ul style="list-style-type: none">* Challenges with moving to IPv6* It's not backward compatible with IPv4* Maintenance of dual stack which supports both IPv4 and IPv6"	
28 5		4.1 Introduction to Scope of work Page 62	The solution should be hosted as Managed Services with entire responsibility of developing, running and maintaining the solution to be handled by the bidder. The bidder has to define and design	We are assuming that process re-engineering is not required. Please confirm.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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			Business Blueprint and workflow for processes.		
28 6		4.2 Detailed Scope of WorkPage 62		Does LIC have a middleware for integrations? For the integration, is TIPCO going to be the API Gateway and Middleware?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
28 7		4.2 Detailed Scope of Work Page 63	The proposed solution has to be compliant with ISNP (Insurance Self Network Platform) regulatory guidelines and the necessary audit requirements of ISNP.	ISNP is applicable to Regulated Entities, which in this case is LIC. OEM will assist the customer in their compliance journey by providing relevant information (as per comment for Clause 3.24), however, compliance with ISNP or any other regulatory requirement would eventually be the responsibility of LIC	The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution.

288	4.2.1 Summarized Requirements of the Solution Page 63		Please confirm sources of customer/ agent onboarding: <ul style="list-style-type: none"> ● Email ● SMS ● WhatsApp ● Call ● Third Party Websites/ Aggregators ● Brokers ● Corporate Agents ● Government Websites ● Customer/ Agent Portal ● Manual/ Bulk Upload ● ChatBOT 	Please refer to the RFP and the corrigenda issued
289	4.2.1 Summarized Requirements of the Solution Page 63 4.3.1 Onboarding journey of the customer (DIRECT): Point 3 Page 70	Need analysis based on the customer's profile and product recommendation engine Need analysis of the customer will be carried out. The customer can also navigate through different products of LIC.	Are there existing logics built for product recommendation on the LIC Core Systems? Are the logics to be replicated on the CRM? Is the Solution expected to maintain the Product Setups & Eligibility Criteria as well to recommend the product basis the customer's profile and data entry? Or the LIC would provide the relevant APIs to integrate with the Core Platform where assessment can happen basis the input (via APIs) and output can be ingested by the platform (via APIs) and displayed to the customer/ Agent/ intermediary/ third-party	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder. The bidder has to ensure the proposed solution is delivered as per the timelines defined in RFP.
290	4.2.1 Summarized Requirements of the Solution Page 63	To develop and implement digital solution for the existing as well as future Life Insurance, Non-Life insurance and Health	Under these 3 product categories, how many products are there? Is the process of customer onboarding different for each product?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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			Insurance products of LIC.		
29 1		4.2.1 Summarized Requirements of the SolutionPage 644.3.1 Onboarding journey of the customer (DIRECT):	Premium quote generation and storing for future use with defined time validity?Premium calculation cum Quote generation, for product/multiple products, based on the inputs provided by the customer. Saving the quotes for future for a defined time period. Whenever the	How are the quotes generated currently? How is the premium calculated currently?How many quote templates are being used currently?As we understand currently LIC agents use ANANDA App for the functionality mentioned here. Please confirm if the new APP to be developed will replace this ?	Premium quote generation API will be provided by LIC. It is expected from the solution to store the said Quote for future use with defined time validity. LIC has the sole discretion on deciding the usage of the proposed solution.
29 2		Point 5 Page 70	customer logs in again, the saved quotes will be displayed to the customer.	For the Premium Quote Generation (As a part of Sales Journey - before Actual Onboarding) - Pls. explain the expectations from the solution. Are the relevant APIs to be provided from the Core Application side to generate the Quotation or Premium Computation is expected from the solution?	Premium quote generation API will be provided by LIC.



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29 3		4.2.1 Summarized Requirements of the Solution Page 64		<p>Names of the Vendors are required for the below functionalities as mentioned in the RFP:</p> <ul style="list-style-type: none"> ● cKYC ● eKYC ● OCR ● Payment Gateways: UPI, Net Banking, Wallets, Cards, NEFT, CBDC (Central Bank Digital Currency in future). ● Pre Issuance Video Verification ● Medical Service Providers (MSPs) ● Email ● SMS ● WhatsApp ● Call Centre/ Cloud Telephony (CTI) ● LIC's core software solution and other software systems of LIC ● Document Management system ● eSign ● Credit information companies for financial underwriting ● PAN verification ● Rating firms (CRISIL, CARE and so on) ● OTP Generation & Verification ● Aadhaar Verification ● Agent Examination Agencies ● Agent Regulatory Bodies 	The details of the same will be shared with the successful bidder.
29 4		4.2.1 Summarized Requirements of the Solution: Point 13 Page 64	Payment reconciliation systems along with the dashboard for the same, for the payments received for	Do we need to integrate with Financial Accounting System for the Payment Reconciliation? Is the Reconciliation scope limited to Policy Premium Payment or TP/Intermediary/Partners Payment also in scope?	Please refer to the RFP and the corrigenda issued



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			customer on-boarding.		
29 5		4.2.1 Summarized Requirements of the Solution: Point 16 Page 64 4.2.6 Workflow and Document Management System Page 69	Integration with cloud based object storage solutions for uploading, storing and retrieval of objects which includes but not limited to files, documents, images, and media and so on. The bidder shall bring its own Document Management system (DMS).	Pls. explain the business relevance of having two DMSs. Is the new DMS going to be exclusive for Digital Onboarding? Integration with an existing LIC's Data Lake/ Data Warehouse is to be done? ORA DMS solution is to be proposed as a part of the proposal?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
29 6		4.2.1 Summarized Requirements of the Solution: Point 17 Page 64	Online underwriting rule engine for all LIC products	Underwriting logics are currently in the LIC Core System? Is there any existing enterprise BRE with which we need to integrate with? Or the underwriting rules (STP/ NSTP) for all the products are to be managed and maintained on the new solution ?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.



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297	4.2.1 Summarized Requirements of the Solution: Point 26 Page 65	MHR portal for MHR authorities.	MHR Portal is to be integrated? If yes, please confirm if APIs would be available.	Kindly refer to Corrigendum 2 dated 14-July-2023
298	4.2.1 Summarized Requirements of the Solution: Point 33 Page 65	Integration with AI(artificial intelligence) supported underwriting framework	LIC has an existing AI tool with which the CRM has to be integrated? If yes, please specify the vendor. If no, is the expectation that the CRM should come with an inbuilt AI tool?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
299	4.2.1 Summarized Requirements of the Solution: Point 42 Page 65	The secure authentication systems should facilitate logins through secure passwords, time valid tokens, OTPs, biometric mechanisms and so on.	Login through Biometric is not supported	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
300	4.2.1 Summarized Requirements of the Solution: Point 50 Page 66	Co-browsing solutions need to be integrated with the proposed solution to assist customers	Please provide more details.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution has to be integrated with the co-browsing solution facilitated by LIC. The bidder can also bring in its



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			during their on-boarding journey.		own co-browsing solution at no additional cost , other than the costs quoted in commercial bid.
30 1		4.2.1 Summarized Requirements of the Solution: Point 51 Page 66	Integration with regulatory bodies/ Govt. depts. / other agencies APIs, as per the solutions requirements from time to time.	Please provide more details in terms of use cases and number of third party websites/ portals to be integrated What are those Third Party Platforms with which OEM needs to integrate with? For the integration, is TIPCO going to be the API Gateway and Middleware?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
30 2		4.2.1 Summarized Requirements of the Solution: Point 51 Page 66	Solution should be able to integrate with LIC's ChatBot - VoiceBot Journey. Digital Online Assistant (AI Bot/ Chat & Voice) for the Customer Journey both Self Journey and Agents Assisted journey.	LIC has an existing ChatBOT - Voice BOT that has to be integrated?If yes, provide the vendor name.If no, is the expectation that the CRM should come with an inbuilt ChatBOT?For agent assist journey, is live chat with an agent required as well?	The proposed solution is .required to integrate with the LIC ChatBot

30 3		4.2.1 Summarized Requirements of the Solution: Point 64 Page 67	Migration of the existing data of the LIC's existing digital customer on-boarding platforms, to the new database system, proposed by the bidder.	Please provide details around the type of data to be migrated like: <ul style="list-style-type: none"> ● Existing Customers ● Open Tickets Also please provide the approx the data volume metrics	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in- transit data of the existing digital customer on- boarding platforms will need to be migrated for consistency and continuity.
30 4		4.2.1 Summarized Requirements of the Solution: Point 65 Page 67	The proposed solution will have to be hosted on public cloud. The proposed solution should have the capability to be hosted on both On- Premise and Cloud Solution. LIC reserves the right to move the solution to be hosted on LIC's own premises as well as LIC's private cloud also. The bidder will be required to supply, install, implement and maintain the necessary infrastructure	Request this clause to be removed as the functionality & flexibility on a Public cloud solution will not be achievable in these environment. Also it is against the core nature of the RFP which is a Cloud Based solution.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			/ provision for facilitating the seamless connectivity of the proposed solution hosted on public cloud with LIC's software systems hosted within LIC's internal network.		
30 5		4.2.3 Agent Virtual Office Point 12 Page 68	Sales Diary	Please provide more details around this "Sales Diary" requirement. Is this a requirement of visit management for agents?	The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work. Please note Sales Dairy includes but not limited to customer management, policy management, sub-agent management, commission calculation, track policy status, policy renewal & expiry reminder, auto sms to customer, mini website for insurance agents, profile listing, new customer inquiry, reports & many more.
30 6		4.2.3 Agent Virtual Office Point 16 Page 68	Policy status, proposal status and other policy services related inquiry	From which system are the policy details coming from?	LIC core system
30 7		4.2.3 Agent Virtual Office Point 17 Page 68	Pay-outs/ commissions/ notifications of commission payments.	How are agent commissions calculated currently? The logic will have to be replicated in the CRM?	Please refer to the scope of work of the RFP. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume



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					the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
308		4.2.3 Agent Virtual OfficePoint 18Page 68	Proposal deposit collection.	Please provide details around this requirement. How is the deposit collected?	In the proposed solution, the proposal deposits will be collected online.
309		4.2.3 Agent Virtual Office Point 20 Page 68	Integration with LIC's agents related APIs and services.	Please provide details of Agent related integrations	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
310		4.2.3 Agent Virtual Office Point 21 Page 68	Integration with Agents onboarding.	Agent Onboarding will happen on a third party system and the details will be pushed to the CRM? OR the agent onboarding will happen on the CRM?	Please refer to the RFP and corrigenda issued. The bidder should not make assumptions on their own. The bidder has to provide the proposed solution in entirety as per the scope of work and terms and conditions of the RFP.
311		4.2.5 User Management/ MIS/ Reporting/ Dashboarding/ Returns Point 3 Page 69	Collection Report for the users (Date range wise, hierarchy wise etc.)	Collection Management is to be developed on the CRM with processes like flagging fraud customers, send legal notices, dispute customers etc, payment shots? OR to be integrated?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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31 2		4.2.5 User Management / MIS / Reporting / Dashboardin g / Returns Point 11 Page 69	Third part analytics tools to be used (e.g. - Google Analytics)	LIC has existing Third party analytics tools to be integrated with? OR the expectation is to propose an analytics tool as a part of the proposal?	Please refer to the RFP and corrigenda issued. The bidder should not make assumptions on their own. The bidder has to provide the proposed solution in entirety as per the scope of work and terms and conditions of the RFP.
31 3		4.2.5 User Management / MIS / Reporting / Dashboardin g / Returns Point 13 & 14 Page 69	Capability to get “Ready to Generate” IRDAI Reports as per the prescribed format. Adhoc reports based on demand from LIC / regulator / Government of India.	Reports can be downloaded and shared with non-Salesforce users separately outside the system.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
31 4		4.2.6 Workflow and Document Management System Page 69 Point d	Integration with scheduling	Please provide more details in terms of scheduling integration	The DMS as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS.
31 5		4.3.1 Onboarding journey of the customer (DIRECT): Point 22 Page 71	On completion of the proposal, the policy bond, payment receipts and other documents are sent to the customer via SMS/Email/ WhatsApp, along with copies to	Will the documents like policy bonds, payment receipts etc be generated in the CRM? Approximately how many docs are to be generated.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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			agents, supervisors and concerned LIC officers, wherever applicable.		
31 6		10 Office Structure and NB Figures and Inforce policies of LIC of India Office Structure of LIC Page 85	LIC has a hierarchical structure of offices. The Central Office is located at Mumbai. There are 8 Zonal offices and there are 113 Divisional Offices under the control of these eight Zonal Offices. These 113 Divisional Offices control 2048 branch offices, Satellite offices and Mini offices. In addition, LIC has in house training centres, namely, the Management Development Centre at Mumbai, Zonal Training Centres at Zonal	Approximately how many users will be using the CRM? Which type of users will be using the CRM? For example, ● Internal Sales Team ● Sales Agents ● Management Team ● Channel Partners ● Credit Team ● Underwriting Team ● Marketing Team	Please note LIC has around 28 crores plus Inforce policies. LIC has around 13 lacs plus sales intermediaries. For FY 22-23, LIC sold more than 2 crores policies. The campaign capabilities has to be such to cater to all the customers and sales intermediaries of LIC.



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			headquarters, Divisional training centres at all divisional headquarters and Sales Training Centres at selected divisional headquarters. In addition to this there are other offices like Audit centres, Legal cell, SDC, at all India level.		
31 7		Annexure – VI	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/ BFSI/ Big Corporates in India in the last three years preceding the date of this RFP.	Please revise the clause to Bidder/OEM	Kindly refer to Corrigendum 2 dated 14-July-2023
31 8		Annexure – VI	Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India.	Please revise the clause to Bidder/OEM	Kindly refer to Corrigendum 2 dated 14-July-2023



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319	Annexure – VI	The Bidder should have executed one order for digital insurance solution of similar nature with minimum of Rs. 1.5 Crores, for any PSUs / Banks / Insurance / Financial Institutions (BFSI)/TSP (technology service providers)/Government Departments in India. Bidders should have requisite Purchase Orders at the time of RFP.	Please revise the clause to Bidder/OEM	Kindly refer to Corrigendum 2 dated 14-July-2023
320	Clause 3.14.4	The bidder shall provide non-exclusive, non-transferable, enterprise wide unlimited annual subscriptions and technical support to LIC for the proposed solution to be provided as a part of this project.	We are offering a SaaS based solution. Hence, the pricing model of a typical SaaS tool is based on the number of users. Kindly helps us with the exact count of users who will be using the CRM	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
321	Clause 3.14	No advance payment will	Since we are SaaS based solution, 100% payment of	The RFP terms and conditions stand. Please



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			be made on awarding the contract.	the licenses has to paid in advance	refer to the RFP and the corrigenda issued
32 2		Clause 3.14	Implementati on and Integration Cost (OTC) - 30% of Implementati on Cost plus applicable tax after Implementati on, Customizatio n & UAT Sign off in the form of Acceptance Form should be signed by both LIC"s identified Project Manager & vendor representative .40% of Implementati on Cost plus applicable tax after go-live sign off from LIC. Go Live Sign Off in the form of Acceptance Test should be signed by both LIC"s identified Project Manager & vendor representative .30% of Implementati	Kindly revise the payment terms as follows:● 20% of OTC to be paid at the kickoff (PO issue)● 30% of OTC to be paid at the time of BRD sign off● 20% of OTC to be paid at the time of UAT initiation● 20% of OTC to be paid at Go-Live● 10% after the 30 days of warranty period	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			on Cost plus applicable tax after Go-Live closure signoff from LIC. Go Live Closure Sign Off in the form of Final Acceptance Test should be signed by both LIC's identified Project Manager & bidder's representative .		
323	1	Generic	Start Date	What is the expected start date of the program?	Please refer to the RFP and the corrigenda issued
324	2	Generic	Scope	Post implementation, will the new platform be the sole onboarding platform for customers? If not, please share details on how the reporting/tracking will happen for both the new platform and existing solution	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.
325	3	Generic	Generic	Can LIC share the average IT cost in the current Customer onboarding process	The said information cannot be shared.
326	4	Generic	Bespoke vs Migration vs COTS	Do you have any recommendation to reuse any artifacts of existing customer engagement solution ?	The proposed solution which is in tune to the scope of work elaborated in this RFP, be it totally customised or COTS or any other model with customisation capabilities can be proposed.

32 7	6	Section 3.14, Page 38	Point 2d - "Man days per year for need based change management driven customization and new insurance Product Integration- Payable at the end of the quarter on actual man days utilization report (attendance signoff) sign by bidder's representative and recommenda- tion from LIC's Project Manager. Efforts exceeding 500 man-days in a year, cost will be computed as amount quoted divide by 500 for each man- day."	Kindly confirm if our interpretation is correct : Annual change request of 500 Man Days of maintenance and change requests effort to be embedded within the commercial for 5 years (following 5.5 months of implementation) . Any effort more than that would be calculated as per the formula you have stated in this paragraph .	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
32 8	7	Section 3.14, Page 39	Point 7 - "Payment will be made on the actual usage and will not be solely dependent on the Bidders" MIS."	Kindly explain it more . We have not seen any mention of usage linked payment terms in other sections to correlate to this statement.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued

32 9	8	Section 3.32.2, Page 60	IPV6 compliance - "The proposed solution covering all Hardware, Software, Operating System and other related software must be IPv6 compliant and must have capability to secure IPv6 networks and also secure against IPv6 networks. Compliance in this regard should be submitted along with the technical specifications in the technical bid documents. The solution complete in all respects, should be either IPV6 Compliant or should be IPV6 supported."	Kindly confirm the need of this .The ingress is always customer data from mobile or laptop .Even if we consider the need of IPV6 in the future but at present we can consider dual-stack (IPV6 to IPV4 node conversion) solution ?We recognize that a few network PASS Services from the popular vendors are not yet IPV6 compliant. We should avoid using those PASS services which dont have IPV6 compatibility at the moment ?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
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330	9	Section 3.33, Page 60	<p>Point f - "Provide sitting space for 1 workstation at Mumbai with network connectivity. Bidder(s) is responsible for the Test and Development environment. Please note all the software development tools, desktops/laptops configuration is to be arranged by the bidders. LIC will only provide sitting space for Bidder(s) resources. LIC will provide the required hardware, power supply, air conditioning, rack space, network connection, Internet connection and necessary infrastructure to install servers in LIC Primary and DR site. Bidder has to provide requisite</p>	<p>Kindly confirm our understanding .</p> <p>LIC will offer only one workstation to the Bidder team , rest of the workstations are to be "BYOD"?</p> <p>The single workstation is to create request for other team members access and authn in the initial days ?</p> <p>Will this workstation has any other purpose ? Like network wont be given to the general team members of the bidders , they always have to use this terminal to connect with LIC ?</p>	<p>The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued</p>
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			software other than RDBMS, for the proposed solution. In case any such software is required for which LIC is having the required licenses, the same will be provided to the bidder by LIC.””		
33 1	10	Section 4.2, Page 62	Web Portal	<p>What is the current mechanism to onboard customers? Is there a need to integrate with the existing system during the cutover period.</p> <p>Will the new web portal be used only for ‘new business’ or can be used for policy maintenance also?</p>	Please refer to the RFP and the corrigenda issued
33 2	11	Section 4.2, page 62	Point 2 - "Mobile app (Android and iOS)"	Is the mobile app expected to provide the exact same functionalities as that expected from the digital onboarding solution? Does mobile include tablets?	Yes
33 3	12	Section 4.2, Page 63	Customer on-boarding through API integrations	Please share few example of such API based integrations	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.
33 4	13	Section 4.2.1, Page 63	PII	Are there any special handling needed for PII data (regulatory)	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. PII data has to be securely handled and stored as per industry standards and regulatory

					guidelines
33 5	14	Section 4.2.1, Page 63	To develop and implement digital solution for the existing as well as future Life Insurance, Non-Life insurance and Health Insurance products of LIC	1. Please share the Existing product types and plan counts that are expected to be supported by the system.2. Is Non-Life insurance (General Insurance) product to be implemented with the same solution?3. Does this also includes the Day 2 transaction?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.
33 6	15	Section 4.2.1, Page 63	Future Products	Please share an indicative view of the future product roadmap	Please refer to the RFP and the corrigenda issued
33 7	16	Section 4.2.1, Page 63	Point 3 - Needs analysis and product recommendation	Are those rules defined already, is it business rules or analytics Is product recommendation engine already existing or this will be developed as part of solution?	The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same.
33 8	17	Section 4.2.1, Page 63	Point 4 - When customer is getting onboarded through third party platform	Will this be SSO based or would again require common authentication?	Please refer to the RFP and the corrigenda issued
33 9	18	Section 4.2.1, Page 63	Point 4 - Direct customer onboarding	At what stage we want customer to sign-in? i) Open the portal > Select Product > Create Quote > If customer wants to move ahead > Customer Login ii) Open the portal > Customer Login > Select Product > Create Quote This is important to	Please refer to the RFP and the corrigenda issued



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				understand how the data will be stored	
340	19	Section 4.2.1, Page 64	Point 8 - OCR/ICR	Does LIC currently have any existing solution around OCR/ICR. If yes, is LIC open for an integration with it Capturing data from physically filled documents, using OCR/ICR" What language(s) support is needed for OCR?	The bidder has to provide the OCR/ICR functionality. Please refer to the RFP and the corrigenda issued
341	20	Section 4.2.1, Page 64	Point 13 - Payment reconciliation	Kindly elaborate on the scope of the 'Payment Reconciliation Systems'. Also will reporting capabilities be needed for payment reconciliation.	The payment reconciliation herein referred to covers all the payments made within the scope of the proposed solution. The proposed solution is expected to integrate with LIC's core systems.
342	21	Section 4.2.1, Page 64	Point 16 - cloud based object storage solutions	Our assumption is that this is same as Document Management system, please confirm.	Yes The understanding the correct.
343	22	Section 4.2.1, Page 64	Point 17 - U/W Engine	Does LIC expect the solution to have its own independent U/W rule engine with capability to be in sync with LIC's in-house U/W rule engine? Or can the vendor solution integrate with LIC's in-house U/W rule engine? Or, is LIC open to recommendations as long as all desired requirements, like online-offline features, are met?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same.
344	23	Section 4.2.1, Page 64	Point 18 On-boarding processes to	Does the scope include defining the entire workflow for handling WhatsApp.	LIC already has tied up with a WhatsApp vendor. for providing WhatsApp



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			be facilitated on WhatsApp business solutions platform using APIs.	Does the WhatsApp scope include E2E process or limited to only quotes	based services. The proposed solution needs to be integrate with whatsapp based services.
34 5	24	Section 4.2.1, Page 64	Point 19 - third party platform/port al/apps	What would be an approximate number of such third party partners that we need to consider for effort estimation	Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
34 6	25	4.2.1 Summarized Requirements of the Solution: Point 20	Point 20 Integration with Pre Issuance Video Verification service provider.	Kindly share the scope of video verification	LIC already has tied up with a Pre Issuance Video Verification service provider for providing video verification services based services. The proposed solution needs to be integrate with the services.
34 7	26	Section 4.2.1, Page 64	Point 21 - MSPs	<ol style="list-style-type: none">1. What would be an approximate number of such third party MSPs that we need to consider for effort estimation2. Does LIC uses Industry Data Model for Health Data Exchange ?3. Do you use any license product like Google Health module or similar ? If yes, do we have to integrate with it?	The APIs will be given by LICs empanelled MSP. The bidder must integrate the same in the proposed solution.

34 8	27	Section 4.2.1, Page 64	Point 20,21,22 - About integration with internal systems/ service providers/ third party	Please share the # of integration services required (both Realtime/Batch and Internal/External)	Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
34 9	28	Section 4.2.1, Page 64	Point 23 - Integration with LIC's core software solution and other software systems	What are the core softwares LIC is using right now for different business functionalities (Core Insurance, Workflow,Document management , ESB,Lead Management , CRM,Contact Centre, Invoice and Billing ,Sales ,Analytics,etc). Its mentioned in the RFP that bidder must consider using existing licenses and assets - it would be beneficial for us to know the full list of liceses you have including some artifacts you might have built internally like DataLake ,AI Engine	Please refer to the RFP and the corrigenda issued
35 0	29	Section 4.2.1, Page 65	Point 32 - Helpdesk ticketing system	Assume that this system needs to cater only to the proposed customer onboarding solution, please confirm	The bidder has to provide the helpdesk ticketing system. The system should be made available to the users as defined in the RFP.

35 1	30	Section 4.2.1, Page 65	Point 33 - AI supported u/w framework	Can this be elaborated please. Is the expectation that the proposed solution needs to integrate with LIC's existing AI supported u/w system?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
35 2	31	Section 4.2.1, Page 65	Point 38 - Lead Management	Does LIC have any existing system for Lead Management, is the scope include migrating existing leads ((both active and inactive) onto the new platform	The successful bidder has to provide for the said functionality in the proposed solution.
35 3	32	Section 4.2.1, Page 65	Point 42 - Authentication	Is LIC open to integrate with LIC's existing AD and 2FA solution	Yes
35 4	33	Section 4.2.1, Page 66	Point 45 - Statutory and regulatory statements generation for Intermediaries and LIC.	Does this include commission statements as well? If yes, do we need such commissions to be dynamic based on Intermediary, Geographical locations, based on volume in terms of no. of policies and premium?	The successful bidder has to provide for the said functionality in the proposed solution.
35 5	34	Section 4.2.1, Page 66	Point 51 - Integration with regulatory bodies/Govt. depts. /other agencies APIs, as per the solutions requirements from time to	Do we have baselined scoped items for integration with regulatory bodies/govt depts/other agencies available	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs.



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			time		However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
356	35	Section 4.2.1, Page 66	Point 52 - Customised Dashboard for LIC officials and sales intermediaries with drilldown to lowest level in hierarchy.	Customized dashboard - are these reports. If so, can you share the number of static and dynamic reports expected	The solution has to have a MIS as per details in the Scope of Work.
357	36	Section 4.2.1, Page 66	Point 53 - Insurance Product feature setting	Our understanding is that this is categorization of products customized for sales intermediaries. Kindly confirm, if otherwise please share additional details	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
358	37	Section 4.2.1, Page 66	Point 54 - Co-branding according to sales intermediaries category	Please share the number of such sales intermediaries where co-branding is required (needed for effort estimation)	The bidder has to make provisions to enable co-branding in the proposed solution. The detailed information for co-branding sales intermediary wise will be shared with the successful bidder.
359	38	Section 4.2.1, Page 66	Point 55 - Multi-lingual support	<p>1. What is the current language support available. Are only the on-screen texts supposed to be displayed in other languages or do you need the users to be able to enter data in other languages as well?</p> <p>2. "All the schedule 8 languages have the same priority and to be implemented in 161 days or can it be staggered?"</p>	Regarding the multilingual support , the contents will be provided by LIC and the implementation for the same has to be done by the bidder



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360	39	Section 4.2.1, Page 66	Point 61 - configurable panels for DIY	DIY - can this requirement be elaborated please	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
361	40	Section 4.2.1, Page 66	Point 62: ChatBot - VoiceBot Journey	Is actual integration in scope or API enablement is enough	LIC has existing ChatBot. The proposed solution should be able to integrate with the ChatBot of LIC for the Customer Journey both Self Journey and Agents Assisted journey.
362	41	Section 4.2.1, Page 67	Point 64 - Data Migration	Assume that this migration is restricted to existing quotes/in-flight proposals from existing system to the new platform, Kindly confirm. Also please share volumetric information for the same	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity.
363	42	Section 4.2.1, Page 67	Point 65 - Cloud	Does LIC has any preferred cloud service provider that we should factor in our solution	The bidder has to provide the public cloud solution. Please refer to RFP.
364	43	Section 4.2.2, Page 67	Lead Management	Does LIC has any existing Lead Management solution available, is there a requirement to migrate existing leads to the new solution	The bidder has to provide for lead management as defined in the scope of work of RFP.
365	44	Section 4.2.2, Page 67	Point 5 - DIY	Kindly explain what IB/MB means and the scope	Kindly refer to Corrigendum 2 dated 14-July-2023
366	45	Section 4.2.2, Page 67	Point 10 - centralized communication storage	Does this requirement restricted to Lead Management alone or does it apply to the overall Digital onboarding solution?	The bidder has to provide for lead management as defined in the scope of work of RFP.
367	46	Section 4.2.3, Page 68	Point 3 - Agents Training module	Is creating the training material in scope of the engagement?	Yes. Kindly refer section 4.4 - Training. Bidder have to make provisions for training as per mentioned criteria.
368	47	Section 4.2.3, Page 68	Point 11 - Campaign Management	Please clarify on the scope	The successful bidder has to provide for the said functionality in the proposed solution. Campaigns are designed as



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					per requirement basis. Currently the modes of communication for campaigns employed are - sms, email, ads,whatsapp etc
369	48	Section 4.2.3, Page 68	Point 17 - Commissions	Is commission to be calculated by the vendor solution or to be retrieved from LIC's core systems via integration? Our understanding is that it is the latter.	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
370	49	Section 4.2.5, Page 63	Point 1 - User Management Module	LIC will provide template of all UI/portal, dashboard, MIS reports, etc and volumetrics count of number of reports, number of policies sold per frequency etc. Please confirm.	LIC will provide requirements for the dashboard and the bidder has to implement the same.
371	50	Section 4.2.5, Page 69	Point 2 - Customer reports	Please elaborate. What kind of reporting is required for customer	LIC will provide requirements for the reports and the bidder has to implement the same.
372	51	Section 4.2.5, Page 69	Reporting	Does LIC has any reporting solution available currently, is LIC open for integration. Kindly share the break-up of existing reports (Realtime/Batch, Internal/External)	LIC will provide requirements for the reports and the bidder has to implement the same.

37 3	52	Section 4.2.6, Page 69	Document Management System	Kindly clarify whether the proposed solution should have an integrated Document Management capability or an integration with LIC's existing Document Management system suffice. With regards to workflow, our understanding is that it is restricted to only document handling. Also if a new Document Management system is required, there is no need to port the existing documents in the current Document Management system to the proposed one. Please confirm.	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The bidder has to provide the DMS solution. The DMS should have provision to integrate with LIC's existing DMS. There is no need to port/migrate the existing documents in the existing DMS of LIC to the DMS in the proposed solution.
37 4	53	Section 4.3.2, Page 77	Point 1 - Onboarding journey of the customer (Agent/Sales intermediary assisted)	How many intermediaries are there with their own platforms? Will this project involve the enhancement required in their end as well and to be done by bidder?	Please refer to the RFP and the corrigenda issued, regarding the no of policies
37 5	54	Section 4.3.4, Page 77	Agents Onboarding	Does LIC have any existing solution to support capturing of agency leads	The bidder has to provide the agents onboarding journey in the proposed solution
37 6	55	Section 4.3.4, Page 77	Point 3 - Integration with Examination Agencies	Kindly share the # of such integrations required (Realtime/Batch)	The integration will be required for examination agencies involved in agents onboarding. At present there is a single examination agency. In future, if more examination agencies are coming into picture, then the solution has to integrate with them too.
37 7	56	Section 4.3.4, Page 77	Point 5 - Integration with core system	Understanding is that the proposed solution will only cater to the Agency onboarding process and the System of Record for Agents be LIC's existing Agency solution.	This understanding is correct from the perspective of agents onboarding journey. However, as per the scope of work of RFP, there will be multiple integrations required with LIC's core systems and the proposed solution has to facilitate the

					same.
37 8	57	Section 6, Page 80	Delivery Schedule: "Within 161 days from the date of Purchase Order"	Is this non negotable deadline for the project roll out ? Is LIC open for a phased approach given the high number of products and broader scope	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
37 9	58	Section 8, Page 82	"The proposed solution along with the database should be sized for Active- Passive cluster at DC & Active- Passive cluster at DRC so that the solution and infrastructure can fall back on each other. DC - DR replication should be available as part of the solution so that in case of switch over the complete solution should seamlessly work"	We did not find any Recovery Time Objective (RTO) / Recovery Point Objective (RPO) mentioned, except 99% availability . Do you want Bidder to calculate the RTO RPO to meet 99% average availability?	Please refer to the RFP and corrigenda issued. It clearly mentions the Business Continuity plan to be provided by the bidder to meet the SLA terms and conditions.
38 0	59	Generic	General - Mobile app testing	Is LIC envisioning a native or hybrid mobile app? Is any mobile form currently used for mobile testing?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution should support all contemporary



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					and existing mobile versions of iOS and Android and the browsers for web applications
38 1	60	Generic	General - Existing reusable test asset base	For functionalities that will be retained in the new system, does LIC have reusable test cases, scripts and any other test artefacts?	The bidder will have to make necessary provisions for facilitating end to end UAT of the proposed solution including load testing , integration testing and other required testing.
38 2	61	Generic	General - Test data masking	Is test data masking a requirement? If yes, does LIC currently have any test data masking solution in place?	The bidder has to make provisions for the same in the proposed solution
38 3	62	Generic	Test Automation	Does LIC have any existing test automation framework? Will LIC be open to explore other frameworks?	The bidder will have to make necessary provisions for facilitating UAT of the proposed solution.
38 4	63	Generic	General - API Testing	Can we get the expected count of API?	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
38 5	64	Generic	General - Testing tools	Can we get the details of testing tools currently used? This will help to understand the existing landscape while proposing new tools	The bidder will have to make necessary provisions for facilitating end to end UAT of the proposed solution.
38 6	65	Generic	Non-Functional Requirements	Request to share the details for the non functional requirements (e.g load) if such testing is in scope.	The bidder will have to make necessary provisions for facilitating end to end UAT of the proposed solution.



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387	66	General	Policy Admin System	Will there be a need for integration with LIC's policy admin system for new policy issuance ?	Please refer to the scope of work of the RFP. It clearly mentions that the proposed solution needs to be integrated with LIC's core systems as per the need of the proposed solution.
388	67	General	None	Detailed business requirement to be documented by LIC staff prior to the project kick off. Please confirm.	Yes.
389	68	Section 4.2.1 Page 65	Integration with APIs and services of Govt. entities, banks, insurance bodies, IRDAI, PFRDA, CRAs and any other organization, which will be required during digital on-boarding journey. These include but are not limited to APIs like – PAN verification, Digilocker, Medical Service Provider APIs, APIs provided by CRAs and so on.	API connectivity link/url for CERSAI, Aadhaar, Medical Service Providers, Omni channel communications, LIC's core software solution, Document Management System, Online Payment System, eSign portal, IRDAI/PFRDA, Underwriting & financial framework, LIC's ChatBot, CRISIL, CARE, etc. will be provided by LIC. Please confirm.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.

390	69	Section 4.2.1 Page 65	Sending notifications to the users for different scenarios through.	Bidder's solution shall have provision for Resuming Journey from where user left/dropped earlier i.e. journey drop off management with notifications to the users?	Yes, the undersanding is correct from journey drop off perspective. There can be multiple touch points for the user during the on boarding journeys including journey drop offs where the information is required to be sent to the user via omni channel communication media. LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with these omni channel communication media.
391	70	Section 4.2.1 Page 64	Online proposal form data capture for single as well as multiple proposals, simultaneously. Capturing data from physically filled documents, using OCR/ICR	What language(s) support is needed for OCR?	Currently English. Going ahead, the proposed solution will need to evolve with the changing requirements of OCR.
392	71	Section 4.2.3 Page 68	Pay-outs/commissions/notifications of commission payments	Will agent payout and commission will be calculated in the new system itself or fed to the new system from LIC's existing DMS application?	Please refer to the scope of work of RFP. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs.

39 3	72	4.2 Detailed Scope of Work	The work will involve the development of a detailed end to end responsive web portal, mobile apps (Android and iOS) and APIs for facilitating on-boarding of customers through third party platforms and social media platforms like WhatsApp	Is WhatsApp the only social media platform for customer onboarding? If no, please confirm the other platforms and if other bidders working on the integration.	LIC already has tied up for whatsapp business solutions. The proposed solution should have capabilities to integrate with any other social media channel for the period of contract as may be required in the future. Regarding the multilingual support, the contents will be provided by LIC and the implementation for the same has to be done by the bidder
39 4	73	4.3.4 Agents onboarding Journey	2. Provision for CKYC of the prospective agents, along with uploading of all necessary OVDs required for agency enrolment. 3. Provisions for LIC officials, sales intermediaries authorized by LIC to update the training requirements, examination enrolment and any other such activities required for agency	Will the bidder design a new Agent management System or will have to integrate with an existing system?	Bidder have to provide the functionalities pertaining to agents as mentioned in the scope of work.



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			enrolment.		
39 5	74	Section 4.2, Page 63	Scope of Work - The Corporation already has tied up with a WhatsApp bidder for providing WhatsApp based services	Our understanding is WhatsApp/SMS/Email integration will be required in the new portal and WhatsApp bidder will provide all necessary support for integration. Please confirm.	Yes.LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with these omni channel communication media.
39 6	75	Section 4.2.1 Page 64	Please share the current architecture (source,tageets, integration tech stacks) and the volumetrics. ? Whether the sources are DB or flat files or Applications ? Please share source entity count		Please refer to the scope of work mentioned in the RFP
39 7	76	Section 4.2.1 Page 64	What is the approx. data volume ? is there any need for Data quality,Data masking, Data Archival?		Please refer to the scope of work mentioned in the RFP
39 8	77	Section 6, Page 80	Delivery Schedule: "Within 161	Is this non negotable deadline for the project roll out ? Kindly confirm what is	The RFP terms and conditions stand. Please refer to the RFP and the

			days from the date of Purchase Order"	the max time bidders can expect for the roll out .	corrigenda issued
399	78	Section 4.2.1 Page 64	Does it require historical data migration? if yes please share the data volume		It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity.
400	79	Section 7, Page 81	SLA - point A - "Penalties for down time of Solution: LIC requires the uptime of 99% of the complete solution to be calculated on monthly basis. Any degradation from the agreed uptime shall invite penalties from the bills of respective months, as under:"	99% availability of the "Complete Solution" can be redefined as -99% availability of the <i>core features</i> of the solution ?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
401	1	Annexure – VI: Conformity with Eligibility Criteria Point no. 3, Page - 95	Bidder must have minimum average turnover of Rs. 10 Crores in the last three financial years (2020-2021, 2021-2022 and	Our turnover for last three years (2021-2022 > 4.78 CR, 2021-2022 > 6.51 CR, 2022-2023 > 8.30 CR. We have profit before tax for all 3 years. [Info – We are registered MSME category Company] Query 1: Is it possible to relax the	Kindly refer to Corrigendum 2 dated 14-July-2023



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			2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023).	turnover consideration? We are a startup and an MSME Criteria registered company.	
40 2	2	Consortiums or sub-contractor Point no.- 2.11, Page no. - 18	No consortium bidding is allowed. LIC will not consider joint or collaborative proposals that require a contract with more than one Bidder. Bidder need to fulfill all the eligibility criteria and technical evaluation criteria in their individual capacity unless mentioned otherwise.	Gradatim and SIFY have an ongoing joint agreement . Asper this agreement, Gradatim provides Insurance technology solutions, core policy administration platform and portal solutions. Sify provides data hosting and cloud hosting along with necessary implementation and operational support. Data hosting and cloud hosting is a requirement in the LIC RFP. Query 2: Can SIFY submit the proposal as the primary bidder. The contract, if awarded, will be signed with ONLY SIFY. Gradatim will work with SIFY to provide the Digital-on-boarding solution as per the LIC RFP specifications. We would like to reiterate that Gradatim and SIFY have a common joint partner agreement in place. This agreement provides for Gradatim to be the technology partner for Insurance solutions, while SIFY is the data and cloud hosting partner for SaaS Model.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued

403	1	Annexure – VII: Conformity with Technical Requirements, Page 98	Whether the bidder agrees to provide all infra and licenses required for the Supply, Installation, Design, Development, Implementation, Integration, Maintenance and Support of the proposed solution during the period of contract. The solution will be available to LIC in SaaS model.	Does the solution necessarily have to be a Product available on a SaaS model OR can it also be a custom built solution which is hosted on a Public cloud ?	The solution meeting the RFP requirements can be proposed.
404	2	4.2.1 Summarized Requirements of the Solution, Page 64	17. Online underwriting rule engine for all LIC products	Will STP rules externalized from the core application & need to be configured in the system ?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same.
405	3	4.2.1 Summarized Requirements of the Solution, Page 64	26. MHR portal for MHR authorities.	Can you please provide the detailed functional requirement for this	Kindly refer to Corrigendum 2 dated 14-July-2023
406	4	4.2.1 Summarized Requirements of the Solution, Page 65	33. Integration with AI(artificial intelligence) supported underwriting framework	Can you please elaborate on this requirement	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the



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					<p>solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.</p>
407	5	4.2.1 Summarized Requirements of the Solution, Page 65	39. Recommendation of hardware, software and other architectural components required for implementation of the proposed solution.	Please clarify what would be the need for separate hardware/software components if the requirement is for a SaaS solution	This condition implies that it will be the bidder's responsibility to finalize and inform to LIC about, the different infrastructural components of the proposed solution - software, hardware , other architectural components. The successful bidder needs to inform these details to LIC, as part of the solution
408	6	Time schedule for delivery and installation:	Development, UAT and GO LIVE of the entire Digital Insurance Solution for onboarding of customers in LIC as detailed in this RFP. Within 161 days from the date of Purchase Order	Based on our experience 161 days for Go-live is too short a period for the required functionality & various insurance products that would be required for LIC. Please confirm if the timeline is flexible	The RFP terms and conditions stand
409	7	General		In case a SI is partnering with OEM and bringing in the solution from OEM for customer onboarding requirement as per the deliverables given in the scope, we understand that OEM experience can be shown towards meeting the PQs mentioned in page 96, Sr. No. 11, 12 & 13 under Annexure – VI: Conformity	Kindly refer to Corrigendum 2 dated 14-July-2023

				with Eligibility Criteria, request clarification.	
410	8	Page 95, Annexure – VI: Conformity with Eligibility Criteria	The solution should be in compliance with the guidelines issued by regulatory / Govt. bodies like IRDAI, RBI etc. - Self-declaration should be submitted by the bidder.	Request to further clarify on the compliance guidelines, pl. provide reference links if available in the public domain.	The proposed solution has to be strictly in compliance with the regulatory guidelines issued by IRDAI/RBI/Govt Bodies etc, which are applicable to the solution. The guidelines which are applicable to the scope of work allotted to the bidder, has to be complied by the bidder.
411		Annexure XV - Indicative Commercial Bid Template & page no 124	All inclusive cloud subscription cost for UAT, Pre Prod and production environment. Production environment to be considered high availability and secure architecture	Cloud subscription is based on consumption model and request to bifurcate the cost basis on UAT, Pre-prod and Production environment	The RFP terms and conditions stand
412		Annexure VII - Conformity with technical requirement Page no 99 Point 3	Whether the bidder agrees to provide all infra and licenses required for the Supply, Installation, Design, Development, Implementation, Integration,	We request customer to keep cloud tenancy in the name of LIC India. Though all responsibilities lies with bidder but it will help them to access and view of cloud setup for audit purpose as per RBI guideline. In case of transfer of bidder to other vendor it will help customer to maintain the account with cloud provider with all data in place	The RFP terms and conditions stand



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			Maintenance and Support of the proposed solution during the period of contract. The solution will be available to LIC in SaaS model.		
413		Instruction to Bidders 2.1	[https://www.meity.gov.in/writereaddata/files/meity_empaneled_csps_basic_cloud_service_offering_detail_with_datacenter_location.pdf]	Link provided is older where lots of cloud provider is not mention. Please find the below updated link for your reference https://www.meity.gov.in/writereaddata/files/Annexure%20-%20Contact%20details%20of%20MeitY%20empanelled%20CSPs%2013.05.2022.pdf	Kindly refer to Corrigendum 2 dated 14-July-2023
414		Annexure – VI: Conformity with Eligibility Criteria Page 96. Point no:11	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP.	Request to consider for international experience as well and to consider for last five years. And restrict only to Life Insurance implementations.As it's SaaS product and not custom development. So it's important to evaluate on exact fitment.	Kindly refer to Corrigendum 2 dated 14-July-2023
415		Annexure – VI: Conformity with Eligibility Criteria	Bidder should have experience of minimum three years in providing	Same as above. As a proof, can scope of work agreement and user acceptance sign off suffice?We are not given work completion certificates	Kindly refer to Corrigendum 2 dated 14-July-2023



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		Page 96. Point no:12	Digital Life Insurance Solutions in India.	as its ongoing projects.	
41 6		Annexure – VI: Conformity with Eligibility Criteria Page 96. Point no:13.	The Bidder should have executed one order for digital insurance solution of similar nature with minimum of Rs. 1.5 Crores, for any PSUs / Banks / Insurance / Financial Institutions (BFSI)/TSP (technology service providers)/Government Departments in India. Bidders should have requisite Purchase Orders at the time of RFP.	Is this total cost of ownership of five years? Considering initial implementation, Support and warranty.	Kindly refer to Corrigendum 2 dated 14-July-2023. The relevant section clause is self explanatory.



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41 7	7 Service Level Agreement (SLA)Page 81.Point no:A	A) Penalties for down time of Solution:Availability of Digital Insurance Solution for Onboarding ofCustomers Penalty Charges on monthly basis>98% and <99% Rs. 5,000 per working hour or part thereof>96% and <= 98% Rs. 10,000 per working hour or part thereof>90% and <= 96% Rs. 15,000 per working hour or part thereofFor each percentage point drop below 90% Rs. 15,000 per working hour or part thereof+ Rs. 15,000 for each 1 percentage point or less drop in a availability below 90% subject to maximum of Rs 15,00,000Solution failure leading to completedis	Penalties are too high and how it will be calculated if system is down due to cloud service provider. Also how delay from LIC would be computed.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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			<p>uption of the services on continuous basis for more than 48 hours in a month 100% of amount equal to one-third of the quarterly pay-out of the subscription charges. Absence of on-site support Absence beyond 1 day in a month will be deducted on proportionate basis.</p>		
418		<p>Annexure – XV: Indicative Commercial Bid Template Page 124. Point no:a</p>	<p>a. *Enterprise wide unlimited annual subscription and technical support refers to unlimited annual subscriptions and technical support for the proposed solution for LIC of India, with its offices in India and foreign offices, subsidiaries</p>	<p>Request to restrict only to LIC of India. And exclude subsidiaries and joint ventures, wherein LIC has ownership of more than 50% of voting securities or the power to direct the management and policies of such Subsidiaries and Joint Ventures. Further, there could be regulatory compliance aspects that might have to be considered in case of other countries.</p>	<p>The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued</p>



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			and joint ventures, wherein LIC has ownership of more than 50% of voting securities or the power to direct the management and policies of such Subsidiaries and Joint Ventures.	
41 9		Section 3.14.4, Page 41	The subscriptions for the proposed solution should not be restricted to use case. LIC can use the solution at any of its overseas branches/offices and locations without restriction and use of software by service providers on behalf of LIC would be considered as use thereof by LIC and the software should be assignable / transferable to any successor entity of the LIC.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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420		Section 3.14.4 (D), Page 41	Bidder is the Prime Bidder for purposes of all deliverables and services, with the single-point responsibility for the same	Is there any restriction on who can Prime the bid? Can an SI work with OEM(s) and prime a bid, being a single point of contact and responsibility with required permissions from the OEM(s) to represent them?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
421		Annexure – XV: Indicative Commercial Bid Template Page 125. Point no:d	d. ****Onsite Support Charges – After successful completion of the implementation, the bidder is liable to provide 1 onsite support to LIC during the tenure of 5 years contract period. Cost is Payable on quarterly basis at the end of each successful completion of service/support delivered with proof of deliverables and after the same is approved by LIC.	Since this would be C2LBIZ employee and on payroll. Will need to be paid on monthly basis instead of quarterly.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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42 2		3.14 Terms of Payment to Bidder Page No:38	<p>No advance payment will be made on awarding the contract.</p> <p>i. 30% of Implementation Cost plus applicable tax after Implementation, Customization & UAT Sign off in the form of Acceptance Form should be signed by both LIC's identified Project Manager & vendor representative</p> <p>ii. 40% of Implementation Cost plus applicable tax after go-live sign off from LIC. Go Live Sign Off in the form of Acceptance Test should be signed by both LIC's identified Project Manager & vendor representative</p> <p>iii. 30% of Implementation Cost plus applicable tax</p>	<p>Request to provide payment as below:</p> <p>Advance- 30% SIT sign Off- 30% On UAT sign Off- 20% Movement to Production- 20%</p> <p>Also, what is difference between Go-Live Sign off and Go- Live closure as you have defined?</p>	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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			after Go-Live closure signoff from LIC. Go Live Closure Sign Off in the form of Final Acceptance Test should be signed by both LIC's identified Project Manager & bidder's representative .		
42 3		3.27.2 Termination and reduction for convenience Page No:51	i. LIC may, at any time, by a prior written notice of 30 days, terminate the contract or reduce the scope of the Services	Request to make 90 days written notice	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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42 4		G. Speed to market Questionnaire ePage No:105	How quickly can the bidder's proposed solution configure a new product and benefit illustration for end to end online salesjourney?	Need details of total products to configure? How many products to be considered in initial implementation?After implementation, will LIC configure the new product on itself or will be depending for configuration on C2LBIZ?Would need more details for which have attached excel questionnaires (SymbioSys Sales Tool Generic Questionnaire SI)	The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work.
42 5		A) Penalties for down time of Solution: Page 81	Absence beyond 1 day in a month will be deducted on proportionate basis.	Can remote support work? And personnel may visit once or twice in week to LIC office? Is the reference to calendar days, or working days? Would working days be considered basis the LIC working days?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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42 6		<p>3.5.5 Subcontracting Page No: 33</p> <p>Page no: 94 Annexure – VI: Conformity with Eligibility Criteria</p>	<p>Bidder(s) will not be allowed to subcontract without written consent of LIC.</p> <p>Bidder must be original software developer / OEM for the proposed solution</p>	<p>Please clarify whether subcontracting will be allowed as both points are contradicting.</p> <p>We request to allow subcontracting as scope of work is huge and functionalities are specific. And with the time defined for implementation its difficult.</p> <p>Cloud services are expected to be provided by the vendor. Hence, would this be deemed as subcontracting, if services are to be taken from another vendor?</p> <p>Further, is there a restriction on the services as can be taken, since there is also a government approved vendor list for cloud services.</p> <p>Is there a restriction on the location where the cloud servers would be hosted?</p>	<p>Kindly refer to Corrigendum 2 dated 14-July-2023</p>
42 7		<p>Section 4.1, Page 62</p>	<p>Considering the boundless scope of the solution, any service which forms a part of the scope though not explicitly mentioned in the scope of work, would form part of this RFP and the Bidder is expected to provide the same at no additional cost to LIC</p>	<p>Can the outline be clarified? To include service which forms a part of the scope not explicitly mentioned could entail nominal/significant efforts. Is the statement to suggest that LIC would also be entering into Production Support, AMC and other agreements?</p>	<p>Please refer to the scope of work of the RFP.</p>

428		Section 4.1, Page 62	In future if the technology used is upgraded, the bidder's solution shall support those upgradations, at no additional cost	Support to technology upgrade is justified. However, incase the technology upgrade is of a nature entailing significant efforts, then the services may require compensation. Would LIC be open to considering upfront definition of resource costs as maybe required for such efforts, and consider payments to services basis mutual discussion & agreement at the time of such upgrade conformity?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
429		Project Timeline Page 80	Development, UAT and GO LIVE of the entire Digital Insurance Solution for onboarding of customers in LIC as detailed in this RFP. Within 161 days from the date of Purchase Order	1)We request to extend it to 9 months with all integrations amount of work defined. Also, need to consider clear requirement gathering and scope understanding into this timeline. Which is not defined. 2)Also, how implementation timeline will be calculated,if delay is from LIC. It can be w.r.t scope explanation,change in existing scope, new requirement, delay in the response on the queries raised during implementation etc.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
430		Pt 9 on Page 64	Offline proposal form filling with online submission – fillable PDF formats to be designed for proposal forms which can be filled offline and submitted online. Mobile Apps	Fillable PDF forms? is this required if Mobile app provides offline UI for onboarding.	The successful bidder has to provide for the said functionality in the proposed solution. If the bidder's solution supports offline capability the same can be proposed with the solution.



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			should have the provision to store data and files uploaded offline, in case of no connectivity or poor connectivity and then escalate the same to LIC's system, as and when connectivity is there.		
43 1		Table B point 5: Page 100		For financial UW which is the credit information company application should integrate with	Bidder to find on own.
43 2		Pt 33 page 65	33. Integration with AI (artificial intelligence) supported underwriting framework	Does the bidder need to provide for AI support UW framework or LIC has a AI supported UW framework that bidder needs to integrate with.	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
43 3		Pt 38. Page 65.	38. Lead management. Using the customer demographic data, the platform should be able reach	Lead management. Do we need to provide an end to end Lead mgmt solution or just integration with LIC existing lead mgmt platform	The bidder has to provide for lead management as defined in the scope of work of RFP.



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			the customer and capture the interest and provide qualified lead to the authorized seller		
43 4		Pt 43, Page 71	. Customers will have the provision to digitally sign the documents, using e-sign (using API of eSign service provider) or can verify the documents based on insurer generated OTP.	OTP generation - should we connect an existing OTP engine of LIC ?	LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with these omni channel communication media.
43 5		Pt 43, Page 65.	43. Compliance with annual and periodical audits related to the customer's on-boarding platform. The scope of audit compliance covers the compliance related to the audit conducted by external auditors /internal auditors /ISMS /ISNP audit and any other audit which will be Information	Will LIC cover the cost of auditors	The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution. The costs for conducting the audit will be borne by LIC. However, the costs incurred towards the compliance, which forms part of the scope of work under the proposed solution, allotted to the bidder, will have to be borne by the bidder. It is expected that bidder would have factored all costs for



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			<p>Technology/SD – Central Office, ‘Yogakshema’, Jeevan Bima Marg, P. B. No. 19953, Mumbai - 400021</p> <p>Page 66</p> <p>Ref: LIC/CO-ITSD/ITPROJECTS/2023/DIGITAL_ONBOARDING/RFP</p> <p>Dated: 28.06.2023</p> <p>required for adherence to regulatory and security compliance, as required by LIC/Govt. depts./Govt. agencies/regulatory bodies like IRDA, RBI, PFRDA, SEBI and so on.</p> <p>Any audit point which relates to the work undertaken by the bidder for the p</p>		<p>the proposed solution as per RFP terms and conditions and the scope of work, in the commercial bid.</p>
436		Pt 49, Page 66	<p>49. Integration of the on-boarding platform with LIC’s call centre solution.</p>	<p>What is the functional requirement for on-boarding application to integrate with LIC Call centre solution</p>	<p>The solution meeting the RFP requirements can be proposed.</p>
437		Pt 45, Page 66	<p>45. Statutory and regulatory</p>	<p>How many reports /statements are required as part of scope</p>	<p>The Proposed solution has to meet/expand/needs to be customized to meet LIC</p>



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			statements generation for Intermediaries and LIC.		requirements.
438		Pt 54, Page 66	54. Co-branding according to sales intermediaries category.	is co-branding only limited to Logos and Color scheme. For budgeting of cost how many sales intermediaries do we consider	The bidder has to make provisions to enable co-branding in the proposed solution. The detailed information for co-branding sales intermediary wise will be shared with the successful bidder.
439		Pt 55- Page 66	55. Multi-lingual support for the proposed solution, for the languages as per Schedule 8 of the Indian constitution.	While application supports multi-lingual how many languages do we consider as part of the rollout.	Regarding the multilingual support, the contents will be provided by LIC and the implementation for the same has to be done by the bidder
440		Pt 64 - Page 67	64. Migration of the existing data of the LIC's existing digital customer on-boarding platforms, to the new database system, proposed by the bidder.	Why is migration required? Can the old cases be closed in old application?	The modalities shall be finalised with the successful bidder. It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity.
441		Pt 66- Page 67	66. Training to the users and LIC officials on the proposed solution. This will be a continuous process based on the addition, modification, removal of features in	We presume this would follow train the trainer approach. Only round of training by us to Core training group of LIC	Kindly refer section 4.4 - Training. Bidder have to train LIC officials as per mentioned criteria.



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			the proposed solution.		
44 2		Pt.4.2.3 Page 67	4.2.3 Agent Virtual Office	as part the AGENT VIRTUAL SCOPE - can you share more details for Agent Training module, Customized micro-sites for Agents, Post Sales analysis, Sales Diary, business target tracking,	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
44 3		Pt. 4.4 Page 68	4.2.4 Customer 360 Degree View	As part of customer 360 degree view what information about the customer needs to be shown? a. Requirement not detailed on what all is needed to be included in 360 degree view. Does it also involve Policies that are inforce along with their respective status/values and their respective transactions like Servicing, Claims along with the status etc..? b. Is it a view only requirement?	Customer 360 view pertains to the customer data either provided by LIC's internal systems or captured during online interaction on website, app etc, which helps in identifying the profile of the customer for need based analysis, product recommendation and risk assessment.
44 4		Generic Questions		Customer retention report by month and product.- How will this data come to this application	The customer data either provided by LIC's internal systems or captured during online interaction on website, app etc, which helps in identifying the profile of the customer for need based analysis, product recommendation and risk assessment. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with



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					such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
44 5		Generic Questions		We would need total number of LIC products to be configured.	Kindly refer to Corrigendum 2 dated 14-July-2023
44 6		Generic Questions		Need volumes on a peak day that the applicable needs to manage	On 31st March 2023, 10 lac + policies were completed.
44 7		Pt.23 Page 102	The work will involve the development of a detailed end to end responsive web portal, mobile apps (Android and iOS) and APIs for facilitating on-boarding of customers through third party platforms and social media platforms like WhatsApp. The Corporation already has tied up with a WhatsApp bidder for providing WhatsApp based	Whatsapp Bidder for providing whatsapp based services. What is the scope that we need to handle in this case. Just provide APIs for whatsapp bidder to consume.	LIC already has tied up with a WhatsApp vendor. for providing WhatsApp based services. The proposed solution needs to be integrate with whatsapp based services.



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			services. The requirements, product related details, underwriting related information and any such details which are available with LIC will be provided by LIC.		
448		Generic Questions		List of the products for which the eOnboarding needs to be implemented.	As on date 30.06.2023 there are 36 Individual In Force Products. The number of products are subject to change in future as per LIC's discretion.
449		Generic Questions		Scope also mentions Non life insurance products. What Non life products are part of the scope.	As on date 30.06.2023 there are 36 Individual In Force Products. The number of products are subject to change in future as per LIC's discretion. Proposed solution should have capability to integrate Non Life Products and Health Products also, as and when launched by LIC.
450		Pt.31 Page 65		<p>a. Integration with APIs and services of Govt. (IRDAI, PFRDA, CRA and any other organization, PAN Verification, Digilocker and so on) – The ‘any other organization’ and ‘so on ‘ need to be clarified. Who defines these and how many should be considered?</p> <p>b. There is also a statement ‘Integration with regulatory bodies/Govt. depts. /other agencies APIs, as per the solutions requirements from time to</p>	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer



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				<p>time’.</p> <p>What does that mean, are the newer solution requirements mentioned as ‘time to time’ expected to be considered in original scope or will they be taken up as CR.</p>	<p>on-boarding. The bidder needs to facilitate the integration. The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution.</p>
45 1		4.2.2- Pt 5 Page 67	<p>The solution shall have the feature to store each step of the Do-it-yourself (DIY) journey of the customers on IB/MB for tracking complete customer journey for each visit initiated to buy insurance products. These steps include visit to home page, login, customers providing mobile numbers, completing the proposal form, dropped at payment page</p>	<p>Store each step of DIY journey on IB/MB – What is IB/MB</p>	<p>Kindly refer to Corrigendum 2 dated 14-July-2023</p>



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			etc.		
45 2		Pt.33 Page 65	33. Integration with AI(artificial intelligence) supported underwriting framework	Integration is mentioned with AI(artificial intelligence) supported underwriting framework . Does LIC have this or is it expected to be coming from the bidder?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
45 3		Pt.24 Page 65	24. Integration with LIC's Document Management system for document management	LIC is already having a Document management system. Why is one more required from the bidder?	The successful bidder has to provide for the said functionality in the proposed solution.
45 4		Pt.26 Page 65	26. MHR portal for MHR authorities.	What is the purpose of MHR?	Kindly refer to Corrigendum 2 dated 14- July-2023



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45 5		4.2.3Page 67	4.2.3 Agent Virtual Office	Under Agent Virtual Office there is a mention of 'Payouts/commissions/notifications of commission payments'. Is the proposed system expected to compute the commissions and handle the payouts or just display data from some operational data store/Agency system?	Please refer to the scope of work of the RFP. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
45 6		Pt.55 Page 66	55. Multi-lingual support for the proposed solution, for the languages as per Schedule 8 of the Indian constitution	Multi-lingual support for the proposed solution, for the languages as per Schedule 8 of the Indian constitution. Is the bidder expected to provide the system ready with vocabulary for all the 20 odd languages mentioned in the schedule?	Regarding the multilingual support , the contents will be provided by LIC and the implementation for the same has to be done by the bidder
45 7		Pt.11 Page 64	11. Integration for Online payment by the users through UPI, Net Banking, Wallets, Cards, NEFT, CBDC (Central Bank Digital Currency in future). LIC already has tie-ups with payments aggregators for online payments, with which the solution needs to be	CBDC integration will be taken up later as a Change request or is it to be considered in original scope as and when it becomes effective?	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be mi



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			integrated For NEFT/RTGS/ CBDC/UPI/ MPS, the API based integration with banks/any other entity to facilitate such payments, will be required. The proposed solution should be able to integrate with wallet based payments of sales intermediaries of LIC.		
458		Pt.4 Pg 15	Only 2 representatives of the bidder will be allowed to attend the meeting and the names, email and mobile number of the attendees will have to be informed to the mail id as mentioned (bids.itprojects@licindia.com).	Can two people join in-person and others online? As from C2LBIZ, more than 2 people would like to join.	Self Explanatory
459		Generic	Start Date	What is the expected start date of the program?	Please refer to the RFP and the corrigenda issued
460		Generic	Scope	Post implementation, will the new platform be the sole onboarding platform for customers? If not, please share details on how the reporting/tracking will	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.



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				happen for both the new platform and existing solution	
46 1		Generic	Generic	Can LIC share the average IT cost in the current Customer onboarding process	Please go through the RFP terms and conditions and the scope of work. Please submit the commercial bid factoring all the costs required for providing the solution
46 2		Generic	Bespoke vs Migration vs COTS	Do you have any recommendation to reuse any artifacts of existing customer engagement solution ?	The proposed solution which is in tune to the scope of work elaborated in this RFP, be it totally customised or COTS or any other model with customisation capabilities can be proposed.
46 3		Section 3.14, Page 38	Point 2c - volume of policies	It's mentioned that 25 lac policies is expected to be sold through the proposed platform. Can you also share the Quote-to-Policy conversion ratio in LIC for us to estimate the volume of quotes that needs to be generated and supported	Please refer to the RFP and corrigenda issued, which clearly mentions the new business figures of LIC for FY2022-23 and no of inforce policies as on date.
46 4		Section 3.14, Page 38	Point 2d - "Man days per year for need based change management driven customization and new insurance Product Integration- Payable at the end of the quarter on actual man days utilization report (attendance signoff) sign by bidder"s	<p>Kindly confirm if our interpretation is correct :</p> <p>Annual change request of 500 Man Days of maintenance and change requests effort to be embeded within the commercial for 5 years (following 5.5 months of implementation) .</p> <p>Any effort more than that would be calculated as per the formula you have stated in this paragraph .</p>	Yes The understanding is correct.



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			representative and recommendation from LIC's Project Manager. Efforts exceeding 500 man-days in a year, cost will be computed as amount quoted divide by 500 for each man-day."		
46 5		Section 3.14, Page 39	Point 7 - "Payment will be made on the actual usage and will not be solely dependent on the Bidders" MIS."	Kindly explain it more . We have not seen any mention of usage linked payment terms in other sections to correlate to this statement.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
46 6		Section 3.32.2, Page 60	IPV6 compliance - "The proposed solution covering all Hardware, Software, Operating System and other related software must be IPv6 compliant and must have capability to secure IPv6 networks and also secure against IPv6 networks. Compliance in this regard	Kindly confirm the need of this . The ingress is always customer data from mobile or laptop . Even if we consider the need of IPV6 in the future but at present we can consider dual-stack (IPV6 to IPV4 node conversion) solution ? We recognize that a few network PASS Services from the popular vendors are not yet IPV6 compliant. We should avoid using those PASS services which dont have IPV6 compatibility at the moment ?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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			should be submitted along with the technical specifications in the technical bid documents. The solution complete in all respects, should be either IPV6 Compliant or should be IPV6 supported."		
46 7		Section 3.33, Page 60	Point f - "Provide sitting space for 1 workstation at Mumbai with network connectivity. Bidder(s) is responsible for the Test and Development environment. Please note all the software development tools, desktops/lapt ops configuration is to be arranged by the bidders. LIC will only provide sitting space for Bidder(s) resources. LIC will provide the required hardware,	Kindly confirm our understanding . LIC will offer only one workstation to the Bidder team , rest of the workstations are to be "BYOD"? The single workstation is to create request for other team members access and autth in the initial days ? Will this workstation has any other purpose ? Like network wont be given to the general team members of the bidders , they always have to use this terminal to connect with LIC ?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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			power supply, air conditioning, rack space, network connection, Internet connection and necessary infrastructure to install servers in LIC Primary and DR site. Bidder has to provide requisite software other than RDBMS, for the proposed solution. In case any such software is required for which LIC is having the required licenses, the same will be provided to the bidder by LIC.””		
468		Section 4.2, Page 62	Web Portal	<p>What is the current mechanism to onboard customers? Is there a need to integrate with the existing system during the cutover period.</p> <p>Will the new web portal be used only for ‘new business’ or can be used for policy maintenance also?</p>	Please refer to the RFP and the corrigenda issued
469		Section 4.2, page 62	Point 2 - "Mobile app (Android and iOS)"	Is the mobile app expected to provide the exact same functionalities as that expected from the digital onboarding solution? Does mobile include tablets?	Yes

470		Section 4.2, Page 63	Customer on-boarding through API integrations	Please share few example of such API based integrations	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.
471		Section 4.2.1, Page 63	PII	Are there any special handling needed for PII data (regulatory)	
472		Section 4.2.1, Page 63	To develop and implement digital solution for the existing as well as future Life Insurance, Non-Life insurance and Health Insurance products of LIC	1. Please share the Existing product types and plan counts that are expected to be supported by the system. 2. Is Non-Life insurance (General Insurance) product to be implemented with the same solution? 3. Does this also includes the Day 2 transaction?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.
473		Section 4.2.1, Page 63	Future Products	Please share an indicative view of the future product roadmap	As on date 30.06.2023 there are 36 Individual In Force Products. The number of products are subject to change in future as per LIC's discretion. Proposed solution should have capability to integrate all Life, Non Life Products and Health Products also, as and when launched by LIC.
474		Section 4.2.1, Page 63	Point 3 - Needs analysis and product recommendation	Are those rules defined already, is it business rules or analytics Is product recommendation engine already existing or this will be developed as part of solution?	The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same.
475		Section 4.2.1, Page 63	Point 4 - When customer is getting onboarded through third party platform	Will this be SSO based or would again require common authentication?	Please refer to the RFP and the corrigenda issued



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47 6		Section 4.2.1, Page 63	Point 4 - Direct customer onboarding	At what stage we want customer to sign-in? i) Open the portal > Select Product > Create Quote > If customer wants to move ahead > Customer Login ii) Open the portal > Customer Login > Select Product > Create Quote This is important to understand how the data will be stored	Please refer to the RFP and the corrigenda issued
47 7		Section 4.2.1, Page 64	Point 8 - OCR/ICR	Does LIC currently have any existing solution around OCR/ICR. If yes, is LIC open for an integration with it Capturing data from physically filled documents, using OCR/ICR" What language(s) support is needed for OCR?	For OCR/ICR there is no solution currently present with LIC. Please refer to the RFP and the corrigenda issued
47 8		Section 4.2.1, Page 64	Point 13 - Payment reconciliation	Kindly elaborate on the scope of the 'Payment Reconciliation Systems'. Also will reporting capabilities be needed for payment reconciliation.	The payment reconciliation herein referred to covers all the payments made within the scope of the proposed solution. The proposed solution is expected to integrate with LIC's core systems.
47 9		Section 4.2.1, Page 64	Point 16 - cloud based object storage solutions	Our assumption is that this is same as Document Management system, please confirm.	Yes The understanding the correct.
48 0		Section 4.2.1, Page 64	Point 17 - U/W Engine	Does LIC expect the solution to have its own independent U/W rule engine with capability to be in sync with LIC's in-house U/W rule engine? Or can the vendor solution integrate with LIC's in-house U/W rule engine? Or, is LIC open to recommendations as long as all desired requirements, like online-offline features, are met?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in



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					future, if LIC decides to procure/develop an AI supported underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
48 1		Section 4.2.1, Page 64	Point 18 On-boarding processes to be facilitated on WhatsApp business solutions platform using APIs.	Does the scope include defining the entire workflow for handling WhatsApp. Does the WhatsApp scope include E2E process or limited to only quotes	LIC already has tied up with a WhatsApp vendor. for providing WhatsApp based services. The proposed solution needs to be integrate with whatsapp based services.
48 2		Section 4.2.1, Page 64	Point 19 - third party platform/port al/apps	What would be an approximate number of such third party partners that we need to consider for effort estimation	Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
48 3		4.2.1 Summarized Requirements of the Solution: Point 20	Point 20 Integration with Pre Issuance Video Verification service provider.	Kindly share the scope of video verification	LIC already has tied up with a Pre Issuance Video Verification service provider for providing video verification services based services. The proposed solution needs to be integrate with the services.

48 4		Section 4.2.1, Page 64	Point 21 - MSPs	1. What would be an approximate number of such third party MSPs that we need to consider for effort estimation 2. Does LIC uses Industry Data Model for Health Data Exchange ? 3. Do you use any license product like Google Health module or similar ? If yes, do we have to integrate with it?	The APIs will be given by LICs empanelled MSP. The bidder must integrate the same in the proposed solution.
48 5		Section 4.2.1, Page 64	Point 20,21,22 - About integration with internal systems/ service providers/ third party	Please share the # of integration services required (both Realtime/Batch and Internal/External)	Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
48 6		Section 4.2.1, Page 64	Point 23 - Integration with LIC's core software solution and other software systems	What are the core softwares LIC is using right now for different business functionalities (Core Insurance, Workflow, Document management , ESB, Lead Management , CRM, Contact Centre, Invoice and Billing ,Sales ,Analytics,etc). Its mentioned in the RFP that bidder must consider using existing licenses and assets - it would be beneficial for us to know the full list of liceses you have including some artifacts you might have built internally like DataLake ,AI Engine	Please refer to RFP and corrigenda issued.

487		Section 4.2.1, Page 65	Point 32 - Helpdesk ticketing system	Assume that this system needs to cater only to the proposed customer onboarding solution, please confirm	The bidder has to provide the helpdesk ticketing system. The system should be made available to the users as defined in the RFP.
488		Section 4.2.1, Page 65	Point 33 - AI supported u/w framework	Can this be elaborated please. Is the expectation that the proposed solution needs to integrate with LIC's existing AI supported u/w system?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
489		Section 4.2.1, Page 65	Point 38 - Lead Management	Does LIC have any existing system for Lead Management, is the scope include migrating existing leads ((both active and inactive) onto the new platform	The successful bidder has to provide for the said functionality in the proposed solution.
490		Section 4.2.1, Page 65	Point 42 - Authentication	Is LIC open to integrate with LIC's existing AD and 2FA solution	Yes
491		Section 4.2.1, Page 66	Point 45 - Statutory and regulatory statements generation for Intermediaries and LIC.	Does this include commission statements as well? If yes, do we need such commissions to be dynamic based on Intermediary, Geographical locations, based on volume in terms of no. of policies and premium?	The successful bidder has to provide for the said functionality in the proposed solution.

49 2		Section 4.2.1, Page 66	Point 51 - Integration with regulatory bodies/Govt. depts. /other agencies APIs, as per the solutions requirements from time to time	Do we have baselined scoped items for integration with regulatory bodies/govt depts/other agencies available	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie- up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
49 3		Section 4.2.1, Page 66	Point 52 - Customised Dashboard for LIC officials and sales intermediarie s with drilldown to lowest level in hierarchy.	Customized dashboard - are these reports. If so, can you share the number of static and dynamic reports expected	The solution has to have a MIS as details in the Scope of Work.
49 4		Section 4.2.1, Page 66	Point 53 - Insurance Product feature setting	Our understanding is that this is categorization of products customized for sales intermediaries. Kindly confirm, if otherwise please share additional details	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
49 5		Section 4.2.1, Page 66	Point 54 - Co-branding according to sales intermediarie s category	Please share the number of such sales intermediaries where co-branding is required (needed for effort estimation)	The bidder has to make provisions to enable co- branding in the proposed solution. The detailed information for co- branding sales intermediary wise will be shared with the successful bidder.
49 6		Section 4.2.1, Page 66	Point 55 - Multi-lingual support	1. What is the current language support available. Are only the on-screen texts supposed to be displayed in other languages or do you need the users to be able to enter data in other languages as well?	Regarding the multilingual support , the contents will be provided by LIC and the implementation for the same has to be done by the bidder



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				2. "All the schedule 8 languages have the same priority and to be implemented in 161 days or can it be staggered?"	
497		Section 4.2.1, Page 66	Point 61 - configurable panels for DIY	DIY - can this requirement be elaborated please	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
498		Section 4.2.1, Page 66	Point 62: ChatBot - VoiceBot Journey	Is actual integration in scope or API enablement is enough	LIC has existing ChatBot. The proposed solution should be able to integrate with the ChatBot of LIC for the Customer Journey both Self Journey and Agents Assisted journey.
499		Section 4.2.1, Page 67	Point 64 - Data Migration	Assume that this migration is restricted to existing quotes/in-flight proposals from existing system to the new platform, Kindly confirm. Also please share volumetric information for the same	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity.
500		Section 4.2.1, Page 67	Point 65 - Cloud	Does LIC has any preferred cloud service provder that we should factor in our solution	The bidder has to provide the public cloud solution. Please refer to RFP.
501		Section 4.2.2, Page 67	Lead Management	Does LIC has any existing Lead Management solution available, is there a requirement to migrate existing leads to the new solution	The bidder has to provide for lead management as defined in the scope of work of RFP.
502		Section 4.2.2, Page 67	Point 5 - DIY	Kindly explain what IB/MB means and the scope	Kindly refer to Corrigendum 2 dated 14-July-2023
503		Section 4.2.2, Page 67	Point 10 - centralized communication storage	Does this requirement restricted to Lead Management alone or does it apply to the overall Digital onboarding solution?	The bidder has to provide for lead management as defined in the scope of work of RFP.

504		Section 4.2.3, Page 68	Point 3 - Agents Training module	Is creating the training material in scope of the engagement?	Yes. Kindly refer section 4.4 - Training. Bidder have to make provisions for training as per mentioned criteria.
505		Section 4.2.3, Page 68	Point 11 - Campaign Management	Please clarify on the scope	The successful bidder has to provide for the said functionality in the proposed solution. Campaigns are designed as per requirement basis. Currently the modes of communication for campaigns employed are - sms, email, ads, whatsapp etc
506		Section 4.2.3, Page 68	Point 17 - Commissions	Is commission to be calculated by the vendor solution or to be retrieved from LIC's core systems via integration? Our understanding is that it is the latter.	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution, have to be provided by bidder.
507		Section 4.2.5, Page 63	Point 1 - User Management Module	LIC will provide template of all UI/portal, dashboard, MIS reports, etc and volumetrics count of number of reports, number of policies sold per frequency etc. Please confirm.	LIC will provide requirements for the dashboard and the bidder has to implement the same.
508		Section 4.2.5, Page 69	Point 2 - Customer reports	Please elaborate. What kind of reporting is required for customer	LIC will provide requirements for the reports and the bidder has to implement the same.
509		Section 4.2.5, Page 69	Reporting	Does LIC has any reporting solution available currently, is LIC open for integration. Kindly share the break-up of existing reports (Realtime/Batch,	LIC will provide requirements for the reports and the bidder has to implement the same.

				Internal/External)	
51 0		Section 4.2.6, Page 69	Document Management System	<p>Kindly clarify whether the proposed solution should have an integrated Document Management capability or an integration with LIC's existing Document Management system suffice.</p> <p>With regards to workflow, our understanding is that it is restricted to only document handling. Also if a new Document Management system is required, there is no need to port the existing documents in the current Document Management system to the proposed one. Please confirm.</p>	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS. There is no need to port/migrate the existing documents in the existing DMS of LIC to the DMS in the proposed solution.
51 1		Section 4.3.2, Page 77	Point 1 - Onboarding journey of the customer (Agent/Sales intermediary assisted)	How many intermediaries are there with their own platforms? Will this project involve the enhancement required in their end as well and to be done by bidder?	Please refer to the RFP and the corrigenda issued, regarding the no of policies
51 2		Section 4.3.4, Page 77	Agents Onboarding	Does LIC have any existing solution to support capturing of agency leads	The bidder has to provide the agents onboarding journey in the proposed solution
51 3		Section 4.3.4, Page 77	Point 3 - Integration with Examination Agencies	Kindly share the # of such integrations required (Realtime/Batch)	The integration will be required for examination agencies involved in agents onboarding. At present there is a single examination agency. In future, if more examination agencies are coming into picture, then the solution has to integrate with them too.

51 4		Section 4.3.4, Page 77	Point 5 - Integration with core system	Understanding is that the proposed solution will only cater to the Agency onboarding process and the System of Record for Agents be LIC's existing Agency solution.	This understanding is correct from the perspective of agents onboarding journey. However, as per the scope of work of RFP, there will be multiple integrations required with LIC's core systems and the proposed solution has to facilitate the same.
51 5		Section 6, Page 80	Delivery Schedule: "Within 161 days from the date of Purchase Order"	Is this non negotable deadline for the project roll out ? Is LIC open for a phased approach given the high number of products and broader scope	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
51 6		Section 8, Page 82	"The proposed solution along with the database should be sized for Active- Passive cluster at DC & Active- Passive cluster at DRC so that the solution and infrastructure can fall back on each other. DC - DR replication should be available as part of the solution so that in case of switch over the complete solution should seamlessly work"	We did not find any Recovery Time Objective (RTO) / Recovery Point Objective (RPO) mentioned, except 99% availability . Do you want Bidder to calculate the RTO RPO to meet 99% average availability?	Please refer to the RFP which clearly states the need for business continuity plan to be submitted by the bidder as per the scope of work and uptime requirements .



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517		Generic	General - Mobile app testing	Is LIC envisioning a native or hybrid mobile app? Is any mobile form currently used for mobile testing?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution should support all contemporary and existing mobile versions of iOS and Android and the browsers for web applications
518		Generic	General - Existing reusable test asset base	For functionalities that will be retained in the new system, does LIC have reusable test cases, scripts and any other test artefacts?	The bidder will have to make necessary provisions for facilitating end to end UAT of the proposed solution including load testing , integration testing and other required testing.
519		Generic	General - Test data masking	Is test data masking a requirement? If yes, does LIC currently have any test data masking solution in place?	The bidder has to make provisions for the same in the proposed solution
520		Generic	Test Automation	Does LIC have any existing test automation framework? Will LIC be open to explore other frameworks?	The bidder will have to make necessary provisions for facilitating UAT of the proposed solution.
521		Generic	General - API Testing	Can we get the expected count of API?	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
522		Generic	General - Testing tools	Can we get the details of testing tools currently used? This will help to understand the existing landscape while proposing new tools	The bidder will have to make necessary provisions for facilitating end to end UAT of the proposed solution.
523		Generic	Non-Functional Requirements	Request to share the details for the non functional requirements (e.g load) if	The bidder will have to make necessary provisions for facilitating end to end

				such testing is in scope.	UAT of the proposed solution.
524		General	Policy Admin System	Will there be a need for integration with LIC's policy admin system for new policy issuance ?	Please refer to the scope of work of the RFP. It clearly mentions that the proposed solution needs to be integrated with LIC's core systems as per the need of the proposed solution.
525		General	None	Detailed business requirement to be documented by LIC staff prior to the project kick off. Please confirm.	Yes.
526		Section 4.2.1 Page 65	Integration with APIs and services of Govt. entities, banks, insurance bodies, IRDAI, PFRDA, CRAs and any other organization, which will be required during digital on-boarding journey. These include but are not limited to APIs like – PAN verification, Digilocker, Medical Service Provider APIs, APIs provided by CRAs and so on.	API connectivity link/url for CERSAI, Aadhaar, Medical Service Providers, Omni channel communications, LIC's core software solution, Document Management System, Online Payment System, eSign portal, IRDAI/PFRDA, Underwriting & financial framework, LIC's ChatBot, CRISIL, CARE, etc. will be provided by LIC. Please confirm.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution, have to be provided by bidder.

52 7	Section 4.2.1 Page 65	Sending notifications to the users for different scenarios through.	Bidder's solution shall have provision for Resuming Journey from where user left/dropped earlier i.e. journey drop off management with notifications to the users?	Yes, the undersanding is correct from journey drop off perspective. There can be multiple touch points for the user during the on boarding journeys including journey drop offs where the information is required to be sent to the user via omni channel communication media. LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with these omni channel communication media.
52 8	Section 4.2.1 Page 64	Online proposal form data capture for single as well as multiple proposals, simultaneously. Capturing data from physically filled documents, using OCR/ICR	What language(s) support is needed for OCR?	Currently English. Going ahead, the proposed solution will need to evolve with the changing requirements of OCR.
52 9	Section 4.2.3 Page 68	Pay-outs/commissions/notifications of commission payments	Will agent payout and commission will be calculated in the new system itself or fed to the new system from LIC's existing DMS application?	Please refer to the scope of work of RFP. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs.



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530		4.2 Detailed Scope of Work	The work will involve the development of a detailed end to end responsive web portal, mobile apps (Android and iOS) and APIs for facilitating on-boarding of customers through third party platforms and social media platforms like WhatsApp	Is WhatsApp the only social media platform for customer onboarding? If no, please confirm the other platforms and if other bidders working on the integration.	LIC already has tied up for whatsapp business solutions. The proposed solution should have capabilities to integrate with any other social media channel for the period of contract as may be required in the future. Regarding the multilingual support, the contents will be provided by LIC and the implementation for the same has to be done by the bidder
531		4.3.4 Agents onboarding Journey	2. Provision for CKYC of the prospective agents, along with uploading of all necessary OVDs required for agency enrolment. 3. Provisions for LIC officials, sales intermediaries authorized by LIC to update the training requirements, examination enrolment and any other such activities required for agency enrolment.	Will the bidder design a new Agent management System or will have to integrate with an existing system?	Bidder have to provide the functionalities pertaining to agents as mentioned in the scope of work.

53 2		Section 4.2, Page 63	Scope of Work - The Corporation already has tied up with a WhatsApp bidder for providing WhatsApp based services	Our understanding is WhatsApp/SMS/Email integration will be required in the new portal and WhatsApp bidder will provide all necessary support for integration. Please confirm.	Yes.LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with these omni channel communication media.
53 3		Section 4.2.1 Page 64	Please share the current architecture (source,tageets, integration tech stacks) and the volumetrics. ? Whether the sources are DB or flat files or Applications ? Please share source entity count		Please refer to the scope of work mentioned in the RFP
53 4		Section 4.2.1 Page 64	What is the approx. data volume ? is there any need for Data quality,Data masking, Data Archival?		Please refer to the scope of work mentioned in the RFP
53 5		Section 6, Page 80	Delivery Schedule: "Within 161 days from the date of Purchase Order"	Is this non negotable deadline for the project roll out ? Kindly confirm what is the max time bidders can expect for the roll out .	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
53 6		Section 4.2.1 Page 64	Does it require historical data migration? if yes please share the data		It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-



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			volume		transit data of the existing digital customer onboarding platforms will need to be migrated for consistency and continuity.
53 7		Section 7, Page 81	SLA - point A - "Penalties for down time of Solution: LIC requires the uptime of 99% of the complete solution to be calculated on monthly basis. Any degradation from the agreed uptime shall invite penalties from the bills of respective months, as under:"	99% availability of the "Complete Solution" can be redefined as -99% availability of the core features of the solution ?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
53 8		What roles are covered in sales force personnel. Will this also cover 3rd party platform training	4.2.1.12	-	Please refer to the RFP
53 9		Requesting basic workflow for online underwriting rule engine	4.2.1.17	-	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in



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					future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
540		Requesting list of all the products	4.2.1.17	-	Kindly refer to Corrigendum 2 dated 14-July-2023
541		Will the underwriting rule engine replace the existing rule engine	4.2.1.17	-	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
542		What is the number of customers and how the training of intermediaries would work?	4.4	-	Please refer to the RFP and the corrigenda issued
543		Pre issuance video verification will be for customers only?	4.2.1.20	-	LIC already has tied up with a Pre Issuance Video Verification service provider for providing video verification services based services. The proposed solution needs to be integrate with the services.



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54 4		What core solution does LIC use ? What is the existing tech stack	4.2.1.23	-	Please refer to the scope of work of the RFP. It clearly mentions that the proposed solution needs to be integrated with LIC's core systems as per the need of the proposed solution. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
54 5		Will MHR report have impact on issuance	4.2.1.26	-	MHR report is required based on underwriting rules.
54 6		Will communication have a defined frequency and expiry ? If yes, what would be the tentative parameters across products	4.2.1.27	-	There can be multiple touch points for the user during the on boarding journeys including journey drop offs where the information is required to be sent to the user via omni channel communication media. LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with these omni channel communication media.
54 7		Who will be the consumer of the insights ? Will they require action points/ access to	4.2.1.37	-	The proposed solution should facilitate the access of information generated through the proposed solution to users authorized by LIC.



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		other modules			
548		What all scenarios have to be covered with gamification and behavioral tracking	4.2.1.46	-	The bidder needs to provision the same in the proposed solution as per the scope of work detailed out in RFP.
549		Co branding would be available across what all formats	4.2.1.54	-	The bidder has to make provisions to enable co-branding in the proposed solution. The detailed information for co-branding sales intermediary wise will be shared with the successful bidder.
550		How will LIC staff and sales intermediaries assist customers in completing sales journey	4.2.2.3	-	Self Explanatory. Please refer to the RFP and corrigenda issued
551		Will the marketing content be cobranded? What will be the workflow around collateral creation and approval	4.2.3.5	-	The bidder has to make provisions to enable co-branding in the proposed solution. The detailed information for co-branding will be shared with the successful bidder.
552		Is multilingual flow required for purchase journey or across the platform	4.2.3.9	-	Regarding the multilingual support, the contents will be provided by LIC and the implementation for the same has to be done by the bidder across the platform
553		Who all will have access to customer360 view	4.2.4.1	-	All users authorized by LIC



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55 4		How to update a new customer ID? Will we be required to trigger new customer id creation	4.2.4.2	-	The proposed solution needs to integrate with the customer-id service of LIC, for the said purpose.
55 5		How does referral tracking work ?	4.2.6.c	-	The bidder has to make provisions to enable referral tracking in the proposed solution. The detailed information for co-branding will be shared with the successful bidder.
55 6		Pre-Contract Integrity Pact- Clause No 7 states that in case of any allegation or violation of any provisions of the pact or payment of commission, LIC would be entitled to examine all our documents including the "Books of accounts"- "This should be limited to the documents and details pertaining to LIC only."	Clause 7	-	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
55 7		The NDA should be mutual protecting the Confidential information of both	Annexure 13 of RFP	-	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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		Parties..			
55 8		NDA- Page No 27, last para states Indemnificati on Clause for all losses, whether Direct or Indirect, ideally the same should not form part of the NDA, if the same is to be included in the NDA then in that case only direct losses should be covered.	Annexure 13 of RFP- Page No 27.	-	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
55 9		Annexure XIX Page 133 Information Security Certificate	This is to certify that: 1. Hardware and the software/fu	Bidder is only supplying and maintaining APIs and Software. Hardware is of LIC, hence in this declaration please consider to remove the word Hardware	Please refer to the RFP and the corrigenda issued. The solution is to be deployed on public cloud and all the hardware, softward and other architectural components required for deployment and running of the solution has to be arranged by the bidder. It is also clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In such a scenario, LIC will be providing the required hardware related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder.
56 0		Earnest Money Deposit Page 14 Point No 2.8	Declaration in lieu of Earnest Money Deposit	Kindly let us know the amount of EMD along with the other submission details and conditions related to EMD	There is no EMD requirement from the bidder, however the bidder needs to submit the bid fees. The successful bidder



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			(EMD)		has to provide the Performance Bank Guarantee.
56 1		Online Reverse Auction Point 2.20.2 Page 26	Online Reverse Auction	The commercial bid has 21 fields to quote on for the period of 5 years. In the reverse auction, the bidders would be asked to reduce only the total price, LIC plans to apply NPV Rule also. How will both these work together, kindly guide. Moreover as per industry practice we see Reverse Auction in tenders which has a single unit rate, hence please consider eliminating the process of reverse auction	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
56 2		Project Timelines Page 80	Within 161 days from the date of PO	Please consider extending the time lines because there would be multiple dependencies both on internal and external agencies like credit bureaus, eNACH etc. As a result such projects have taken over 6 months at PSU Banks in the recent past. Also the clock should start ticking from the date the bidder gets access to your servers. Further time consumed in approvals and in receiving response from LIC and your sales intermediaries should not be included in the project timelines. ideal implementation time would be 6-8 months.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
56 3		Service Level Agreement Page 81	Penalties	Penalties should be applicable post one year after the systems have stabilised. Also please consider the fact that the down time can be due to multiple reasons beyond the control of the vendor, hence vendor would be liable for penalty only when it is explicitly proven that the	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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				fault was at the end of the vendor	
56 4		Substitution of Project Team Members; Point 13, Page 84	Right of Termination of contract: If LIC is not satisfied	Kindly consider removing this clause as it looks to harsh, since during bidding stage we shall provide details of competent resources however it is not possible to foresee the same resources shall be available during this RFP implementation and bidder shall provide equal competent resource for the same however penalising for this purpose or forfeiting the project is not acceptable, hence this request	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
56 5		Please share policy around using Open Source softwares in the application architecture	Infrastructure Specification, Section 8. Page 82	Are there any restrictions in using open source software like Redis, Kafka, Python, Django, nginx, Docker, No SQL DB, etc...?	There is no restriction in using open source software.
56 6		Annexure VI - Conformity with Eligibility Criteria	Bidder must be original software developer / OEM for the proposed solution.	We request LIC to consider allowing us to participate in this bid through a collaborative partnership with an OEM to meet the eligibility criteria.	Kindly refer to Corrigendum 2 dated 14-July-2023
56 7	Pg No 96				
56 8				We base the above request on the understanding of "Other Legal Action" clause outlined in Annexure XI (point no 9), such collaboration may be permitted.	The RFP terms and conditions stand. Please refer section 2.11 of RFP.
56 9		2.11 Consortium or Sub Contractor	No consortium bidding is allowed. LIC will not	We request LIC to consider allowing us to participate in this bid through a collaborative partnership with an OEM to meet the	The RFP terms and conditions stand.



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			consider joint or collaborative proposals that require a contract with more than one Bidder. Bidders need to fulfill all the eligibility criteria and technical evaluation criteria in their individual capacity unless mentioned otherwise.	eligibility criteria.	
570		Pg No 18			
571				We base the above request on the understanding of "Other Legal Action" clause outlined in Annexure XI (point no 9), such collaboration may be permitted.	The RFP terms and conditions stand. Please refer section 2.11 of RFP.
572		Annexure VI - Page 95	Bidder must have minimum average turnover of Rs. 10 Crores in the last three financial years (2020-2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023).	We are an MSME and we do not have an annual turnover as given in the clause. Can this clause be waived off?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
573		4. Scope of Work - Page 62	The bidder has to define and	We need more clarity on this statement	The relevant section clause is self explanatory. Please refer to the RFP and the



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			design Business Blueprint and workflow for processes.		corrigenda issued
574		4.2.1 Summarized Requirements of the Solution: - Page 63	Need analysis based on the customer's profile and product recommendation engine	Will LIC provide an existing API for Product Recommendation?	The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same.
575		4.2.1 Summarized Requirements of the Solution: - Page 64	Premium quote generation and storing for future use with defined time validity	Will LIC provide existing Integrations for Premium Quote Generation?	Premium quote generation API will be provided by LIC.
576		4.2.1 Summarized Requirements of the Solution: - Page 65	MHR portal for MHR authorities.	Details of MHR portal are needed	Kindly refer to Corrigendum 2 dated 14-July-2023
577		4.2.1 Summarized Requirements of the Solution: - Page 65	Integration with AI(artificial intelligence) supported underwriting framework	Is an Underwriting Engine already available and only Integration is required?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
578		4.3.1 Onboarding journey of the customer (DIRECT):	Premium calculation cum Quote generation, for product/multi	Will LIC provide existing Integrations for Premium Quote Generation?	LIC will provide the api for Premium quote generation and BI generation



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			ple products, based on the inputs provided by the customer.		
579		4.3.3.1 For Direct Customer journey:	5. Further based on the various premium inputs provided by customer using interactive conversation, premium quote and benefit illustration will be generated. The quotes will be saved for future use and the lead generation for the same will be done.	Will LIC provide an existing BI engine?	LIC will provide the api for Premium quote generation and BI generation
580		9.1 Role of LIC	LIC shall provide the required hardware infrastructure, the network connectivity, servers, security related infrastructure, database, servers for hosting the applications and any software for which LIC is having the required licenses along with adequate space, air	These 2 points contradict each other. We need clarity to understand if LIC will be providing the required infra and it has to be managed by the vendor	Please refer to the RFP and the corrigenda issued. It is clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In this case, LIC will be providing the required hardware related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder.



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			conditioning, lighting, and electricity.		
58 1		Annexure – VII: Conformity with Technical Requirements - Page 99	3. Whether the bidder agrees to provide all infra and licenses required for the Supply, Installation, Design, Development, Implementation, Integration, Maintenance and Support of the proposed solution during the period of contract. The solution will be available to LIC in SaaS model.		The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
58 2		Annexure – VII: Conformity with Technical Requirements - Page 100	3. Does the bidder's solution have capability to handle suitability analysis and BI as per IRDA defined guidelines?	Will LIC provide an existing BI engine?	LIC will provide the api for Premium quote generation and BI generation

58 3		Annexure – VII: Conformity with Technical Requirements - Page 104	Can bidder's solution handle a load of 20000+ concurrent users?	We see that the New Onboarding of Customers are around 2Crore policies per year. This works out to 5000 per hour successful onboardings. What will the 20000 users encompass?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued, in entirety. 20000 users clause is mentioned in the conformity to technical requirements , which refers that the proposed solution should be ready to cater to 20000 concurrent users. The users definition is provided in the RFP
58 4		3.12 Intellectual Property Rights/ Page 36	As part of this project bidder/service provider will use software/tool to deliver services. If the use of any such software by/for LIC infringes the intellectual property rights of any third person, bidder shall be primarily liable to indemnify LIC to the extent of direct damages against all claim, demands, cost, charges, expenses, award, compensation etc. arising out of the proceeding initiated by third party for such infringement,	Please include below mentioned in the IPR clause Intellectual Property Rightsa. the Licensor hereby confirms that:i. to the best of Licensor's knowledge, the Software Solution does not infringe upon any intellectual property of any third party.ii. All Intellectual Proprietary Rights in Software Solution, Updates, Confidential Information and Trademarks belong to Licensor and have been duly procured by Licensor from authorised sources.b. the Licensee hereby states that;i. The Licensee hereby expressly disclaims any and all Intellectual Proprietary Rights in the Software Solution.ii. The Licensee shall promptly notify the Licensor of any unauthorized third-party duplication, distribution or use of Software Solution which comes to attention of Licensee and shall provide the Licensor with whatever reasonable assistance as necessary to (i) stop such activities and (ii) recover and / or destroy such unauthorized copies.iii. The Licensee shall not attempt to register any of Trademarks,	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			subject to the condition that the claim relates to Software provided/used by Bidder under this project.	company names or trade names or any logo used or associated with Software Solution nor shall the Licensee attempt to develop or in any way develop any products, which is similar to any portion of Software Solution.iv. All Intellectual Property Rights in respect of Software Solution delivered to Licensee under this Contract and subsequent support and services including but not limited to product fixes, modifications or enhancements that are either release generally (such as commercial product service packs) or that are provided to Licensee when performing services (such as workarounds, patches, bug fixes, beta fixes and beta builds) shall belong exclusively to Licensor.	
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58 5		3.16 Indemnity/ Page 42	3.16.1 Subject to Clause 3.16.2 below, Bidder(s) will undertake to indemnify LIC from and against all claims (financial, legal and other). Losses on account of bodily injury, death or damage to tangible personal property of any person, corporation or other entity (including LIC) infringement of any law pertaining to intellectual property, patent, trademarks, copyrights, etc., any other claims from third party, corporation or other entity attributable to the Bidders" negligence or wilful default in performance or non- performance under the contract. If	Please replace indmny clause with below mentioned text a. IndemnificationThe Licensor hereby indemnifies Licensee from costs and expenses arising from infringement of unaffiliated third party rights by the Software Solution provided that: (1) Licensor is given prompt notice of the claim; (2) Licensor is given immediate and complete control over defence and/or settlement of claim, and Licensee fully cooperates with Licensor in such defence and/or settlement; (3) Licensee does not prejudice in any manner Licensor's conduct of such claim; and (4) the alleged infringement is not based upon use of Software Solution in a manner prohibited under this Contract, in a manner for which Software Solution was not designed, or in a manner not in accordance with Specifications.b. Altered VersionThe Licensor shall have no liability for any claim of infringement based on (a) use of a superseded or altered version of Software Solution if infringement would have been avoided by use of a current or unaltered version of Software Solution which Licensor made available to Licensee or (b) combination, operation or use of Software Solution with software, hardware or other materials not furnished by Licensor.c. LiabilityThe foregoing states Licensor's entire obligation and liability	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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			LIC promptly notifies Bidder(s) in writing of a third party claim against LIC that any Service provided by Bidder(s) infringes a copyright Patent or trade secret of any third party, Bidder(s) will defend such claim at its own expense and will pay any costs or damages that may be finally awarded against LIC. Bidder(s) will not indemnify LIC, however, if the claim of infringement is caused by:a) LIC's misuse or modification of the Service;b) LIC's failure to use corrections or enhancements made available by Bidder(s);c) LIC's use of the Service in combination with any product or	with respect to infringement of any intellectual property right.	
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			<p>information not owned or developed by Bidder(s);d) LIC's distribution, marketing or use of the Service for the benefit of third parties; or e) Information, direction, specification or materials provided by LIC or any third party contracted to it.If any Service is or is likely to be held to be infringing, Bidder(s) will at their expense and option either:i. Procure the right for LIC to continue using it;ii. Replace it with a non-infringing equivalent; oriii. Modify it to make it non-infringing.Th e foregoing remedies constitute LIC's sole and exclusive remedies and Bidders' entire liability with respect</p>	
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			<p>to infringement. 3.16.2 The indemnities set out in Clause 3.16.1 shall be subject to the following conditions:i. LIC, as promptly as practicable, informs Bidder(s) in writing, of the claim or proceedings and provides all relevant evidence, documentary or otherwise;ii. LIC will, at the cost of Bidder(s), give Bidder(s) all reasonable assistance in the Defence of such claim including reasonable access to all relevant information, documentation and personnel provided that LIC may, at its sole cost and expense, reasonably participate, through its attorneys or otherwise, in such</p>	
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			<p>Defence;iii. if Bidder(s) does not assume full control over the Defence of a claim as provided in this Article, Bidder(s) may participate in such Defence at its sole cost and expense, and LIC will have the right to defend the claim in such manner as it may deem appropriate, and the cost and expense of LIC will be included in losses to be indemnified by Bidder(s);iv. LIC shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the written consent of Bidder(s);v. all settlements of claims subject to indemnification under this Clause will:a)</p>		
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			<p>be entered into only with the consent of LIC, which consent will not be unreasonably withheld and include an unconditional release to the Indemnified Party from the claimant or plaintiff or all liability in respect of such claim; and b) include any appropriate confidentiality agreement prohibiting disclosure of the terms of such settlement; vi. LIC will account to Bidder(s) for all awards, settlements, damages and costs (if any) finally awarded in favour of LIC which are to be paid to it in connection with any such claim or proceedings; v ii. LIC will take steps that Bidder(s) may reasonably require to mitigate or</p>		
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			<p>reduce its loss as a result of such a claim or proceedings;v iii. In the event that Bidder(s) is obligated to indemnify LIC pursuant to this Clause, Bidder(s) will, upon payment of such Indemnity in full, be subrogated to all rights and defences of LIC with respect to the claims to which such indemnificati on relates; andix. If a Party makes a claim under the indemnity set out under Clause 3.16 above in respect of any particular Loss or Losses, then that Party shall not be entitled to make any further claim in respect of that Loss or Losses (including any claim for damages).</p>	
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58 6		3.17 Liability/ Page 44	Except in cases of criminal negligence or wilful misconduct and in the case of infringement of patent, IPR, trademark, copyright or industrial design rights arising from use of the Solution or any part thereof in any of the services supplied by Bidder(s) and used/consumed by LIC, the Bidder(s) shall not be liable to LIC, whether in contract, tort or otherwise, for any indirect or consequential loss or damage, loss of use, loss of production, or loss of profits or interest costs, provided that this exclusion shall not apply to any obligation of Bidder(s) to pay liquidated	Please replace liability clause with below mentioned text Limitation of Liability Licensor's liability under this contract is limited to the amount of fees considerations received by it reduced by the associated costs, till such time as the Software Solution is under warranty from Licensor. After expiry of warranty and provided the Client has entered into an Annual Maintenance Contract (AMC) for maintenance and support of the Software Solution, such liability will be limited to the amount of AMC fees paid to Licensor during the calendar year of such claim. Under no circumstances shall the liability of Licensor regardless of the nature of claim whether in contract, tort, strict liability or any other theory of liability, exceed the amount mentioned above. The aforesaid limitation does not apply to any liability of the Licensor towards violation of third-party Copyrights / Intellectual Property Rights or for any loss or damages caused to the Bank's premises or property, solely attributable due to the acts of the Licensor/ Licensor's employees, representatives. The Licensor shall not be liable for any special, indirect, incidental or consequential damages of any kind including but not limited to loss of use, data, profit, income, business, anticipated savings, reputation, and more generally, any loss of an	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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			damages to LIC and the aggregate liability of Bidder(s) to LIC, whether under the Contract, in tort or otherwise, shall not exceed the total Contract Price provided that this limitation shall not apply to the cost of repairing or replacing defective equipment. However it is expected that the bidder/bidder will take utmost care as to avoid any indirect or consequential loss of damage.	economic or financial nature, which may be deemed as consequential incident of the claim. The foregoing states and constitutes the entire obligations and liabilities of Licensor to Licensee.	
58 7		3.4 Services Location/ Page 31	Bidder(s) should provide the services to any office of LIC at Mumbai or such locations as may be required by LIC and mutually agreed	Request you to provide the list of likely locations or at least no. of locations.	



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58 8	Annexure – VI: Conformity with Eligibility Criteria/ Page 95	3. Bidder must have minimum average turnover of Rs. 10 Crores in the last three financial years (2020-2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023).	Request you to consider 2019-2020, 2020-2021, 2021-2022 FY annual report as the annual report of last financial report is not audited yet.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
58 9	Annexure – VI: Conformity with Eligibility Criteria/ Page 95	4. The bidder should have positive net worth in each of the last three financial years (2020-2021, 2021-2022 and 2022-2023). The net worth of the bidder should not have eroded by more than 30% in the last 3 years.	Request you to consider 2019-2020, 2020-2021, 2021-2022 FY annual report as the annual report of last financial report is not audited yet.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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59 0		Annexure – VI: Conformity with Eligibility Criteria/ Page 96	11. The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP	Please change the clause as: 11. The bidder must have implemented (Go-Live) the proposed or similar digital onboarding solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/Big Corporates in India in the last three years preceding the date of this RFP	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
59 1		Annexure – VI: Conformity with Eligibility Criteria/ Page 96	12. Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India. Copy of PO and/or Certificate of completion of work. The bidder should also submit user acceptance report.	We have implemented Digital onboarding solution to multiple banks and this solution fulfills LIC RFP requirement. We understand that we comply the requirement and eligible for this criterion. Based on this, please confirm our understanding that our digital onboarding solution can be considered. Please change the clause for required documents: Copy of PO and/or Certificate of completion of work. The bidder should also submit user acceptance report/ UAT Sign off.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued

59 2		Annexure – VI: Conformity with Eligibility Criteria/ Page 96	13. The Bidder should have executed one order for digital insurance solution of similar nature with minimum of Rs. 1.5 Crores, for any PSUs / Banks / Insurance / Financial Institutions (BFSI)/TSP (technology service providers)/Government Departments in India. Bidders should have requisite Purchase Orders at the time of RFP.	Please change the clause as: 13. The Bidder should have executed one order for digital onboarding solution of similar nature with minimum of Rs. 1.5 Crores, for any PSUs / Banks / Insurance/ Financial Institutions (BFSI)/ TSP (technology service providers)/Government Departments in India. Bidders should have requisite Purchase Orders at the time of RFP.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
59 3		2.18.2 Technical Bid Evaluation/ Page 24	Existing two client implementations references – The bidder will be required to show case the live journeys implemented for insurance clients with a similar nature of work as required in the scope of work of this RFP, no of transactions	Please change the clause as: Existing two client implementations references – The bidder will be required to show case the live journeys implemented for insurance/banking clients with a similar nature of work as required in the scope of work of this RFP, no of transactions handled by solution during 2022-23.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			handled by solution during 2022-23.		
594		Annexure III / Page 90	Existing two client implementations references – The bidder will be required to show case the live journeys implemented for insurance clients with a similar nature of work as required in the scope of work of this RFP, no of transactions handled by solution during 2022-23.	In Annexure – III, 3 client references are asked. Please change it to below: Annexure – III: Client Reference Format (Format for each of the 2 or more client references)	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
595		8. Infrastructure Specification s/ Page 82	It is the Bidders'' responsibility to design, architect and perform sizing of the required infrastructure (Hardware, Software, Operating system, Database) for the Digital Insurance Solution	To provide hardware sizing we request LIC to share below mentioned details: Number of branches: Number of accounts: Number of user: Number of customers: Projected number of users in next 5 years: Projected number of customers in next 5 years:	The relevant details have been provided in the RFP. Please refer to RFP and corrigenda issued

59 6		2.8 Declaration in lieu of Earnest Money Deposit (EMD)/ Page 14	The bidder has to submit declaration as per Annexure- XII	We understand that we just need to provide the declaration and no EMD will be provided by Bidder	Yes, no EMD requirement from the bidder, however the bidder needs to submit the bid fees. The successful bidder has to provide the Performance Bank Guarantee.
59 7		Annexure – XV: Indicative Commercial Bid Template/ page 124	The RFP states that the Prices quoted should be inclusive of warranty but same is not present as a line item in the 'Annexure – XV: Indicative Commercial Bid Template'.	Can the bidder add it as a line item, or should it be combined with 'a. Enterprise-wide unlimited Annual subscription and technical support costs*' in the commercial template?	Please refer to the RFP and the corrigenda issued
59 8		4.1 Introduction to Scope of work/ Page 62	Any service which forms a part of the project scope though not explicitly mentioned in the scope of work, would form part of this RFP and the Bidder is expected to provide the same at no additional cost to LIC. The Bidder needs to take into account and explore all the possibilities of all services that would be	Does the bidder need to indicate through the proposed solution, approach in their technical proposal of any other service that they anticipate, and which is not mentioned in the scope of work.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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			required in the Scope and ensure the same is delivered to LIC.		
59 9		Annexure - XVII: Binding Criteria for Technical Presentation/ Page 128	The technical presentation has to be a Proof of Concept (POC) live working demonstration of the proposed solution. Any slide based presentation, without live working demonstration will not be considered for evaluation. The slide based presentation can only be shown only along with live working demonstration. Complete soft copies of the presentation materials and screenshots of the live demo of the solution proposed by	Can the bidder showcase the POC that is currently under development and somewhat 70% in readiness state (For showcasing purpose) but will be built out in time to be delivered on implementation date	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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			the bidder should be shared with LIC before the presentation.		
600	RFP_LIC_DigitalOnboarding_28062023	E-Tendering, 18	All copies of the bid (all documents and Annexures submitted as a part of bid or called for by LIC) must be duly signed on each page and stamped on each page. Bid shall be signed by the Bidder or a person duly authorized to bind the Bidder to the Contract. Authorization by the bidder for the signatory shall be in form of a Power of Attorney or a duly certified copy of the Board resolution appointing the authorized	Requesting to allow DSC on the last page of each document for understanding rather than physical signature since it shall be a tedious process overall.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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			<p>signatory. The person signing the bid shall sign all pages of the bid, except for un-amended printed literature.</p>		
601	RFP_LIC_Digital Onboarding_28062023	Annexure VII Table A - 3	<p>Whether the bidder agrees to provide all infra and licenses required for the Supply, Installation, Design, Development, Implementation, Integration, Maintenance and Support of the proposed solution during the period of contract. The solution will be available to LIC in SaaS model.</p>	<p>Please clarify whether the Infra (Either on-prem/ cloud) will have to be procured by Vendor or will be provided by LIC. Same for software License</p>	<p>Please refer to the RFP and the corrigenda issued. It is clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In this case, LIC will be providing the required hardware related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder.</p>
602	RFP_LIC_Digital Onboarding_28062023	Section 2.20, 25	<p>Only those Bidders who qualify in Eligibility and Technical evaluation would be shortlisted for commercial evaluation via Reverse Auction</p>	<p>Requesting you to please provide details on Reverse Auction, in terms of rounds to be conducted and limit on bidder limitations if any</p>	<p>The same will be shared with Bidders who qualify in Eligibility and Technical evaluation</p>



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			conducted by LIC's Authorized e-Procurement service provider.		
603	RFP_LIC_DigitalOnboarding_28062023	Section 3.2,31	LIC reserves right to re-negotiate the prices during the contract period and extended period, if there is any change in rates in market.	Requesting this clause to be re-considered. Any negotiations to be considered before the release of Purchase Order.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
604	RFP_LIC_DigitalOnboarding_28062023	Annexure – VI, 95	Bidder must have minimum average turnover of Rs. 10 Crores in the last three financial years (2020-2021, 2021-2022 and 2022-2023) and should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022 and 2022-2023).	Request for removal of on the profitability clause.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
605	RFP_LIC_DigitalOnboarding_28062023	Section 4.2, 63	The Corporation already has tied up with a WhatsApp bidder for providing WhatsApp	Requesting LIC to provide details on what services are to be provided on whatsapp and what shall be the bidder's responsibility if there already is a vendor specifically onboarded with LIC for such purpose	LIC already has tied up with a WhatsApp vendor for providing WhatsApp based services. The proposed solution needs to be integrate with whatsapp based services.



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	3		based services.		
606	RFP_LIC_DigitalOnboarding_28062023	Section 4.2, 63	Customer onboarding journeys facilitated purely through API based integrations.	Kindly elaborate with an example what do you mean by customer onboarding using API integrations	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
607	RFP_LIC_DigitalOnboarding_28062023	Section 4.2.1, 65	Requirements module for uploading of requirements.	Please elaborate	The Requirements module is for the requirements called for during underwriting. The module will comprise uploading the documents and making them available for underwriting.
608	RFP_LIC_DigitalOnboarding_28062023	Section 5.1, 79	Hardware Specifications to be installed in LIC for carrying out the above project scope	This should be under the scope of Infra provider kindly clarify if this is to be factored from our side as well?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
609	RFP_LIC_DigitalOnboarding_28062023	Section 6, 80	Within 161 days from the date of Purchase Order	Timelines provided by LIC are seem less feasible for the customized solution. Requesting LIC to mutually discuss and agree on the timelines with L1 bidder and take this ahead	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
610	RFP_LIC_DigitalOnboarding_28062023	Section 7c, 81	SLA Monitoring Tool	Need to understand if we have to provide a third party tool for monitoring? if yes LIC can provide the tool which can be integrated with our platform since we have a cloud based architecture and use AWS services for monitoring as well	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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61 1	RFP _LIC _Dig italO nboa rding _280 _6202 3	Annexure II, 88	Annual Turnover	Currently we have unaudited numbers for FY 22-23, hope this will be acceptable	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued.
61 2	RFP _LIC _Dig italO nboa rding _280 _6202 3	Annexure III, 91	Brief details about the Solution architecture, Data Flow, Work-flow implemented in Digital Insurance Solution Application for Onboarding of Customers	These are confidential data and since we have NDA signed with all banks we cannot disclose such details. Requesting LIC to modify this statement and allow us to provide the brief scope of work implemented only.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
61 3	RFP _LIC _Dig italO nboa rding _280 _6202 3	Annexure VI, 96	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP.	Since this RFP is towards Insurance/Fintech/Banking domain there is no significance in adding corporates and to have a level playing it should be confined towards the mentioned industry only. Requesting LIC to remove "Big Corporates"	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
61 4	RFP _LIC _Dig italO nboa rding _280 _6202	Annexure VI, 96	Bidder should have experience of minimum three years in providing Digital Life Insurance	Requesting to modify this clause as "minimum 2 years"	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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	3		Solutions in India.		
615	RFP_LIC_DigitalOnboarding_28062023	Table B Pt 20, 102	Can the bidder's solution provide multilingual support?	Kindly provide the language options?	Regarding the multilingual support, the contents will be provided by LIC and the implementation for the same has to be done by the bidder
616	RFP_LIC_DigitalOnboarding_28062023	Annexure XVI, 127	Format for Final Acceptance Report	What data is to be filled here? kindly elaborate	Please refer to the checklist of documents to be submitted during bid submission
617		Section 4.2.1 Point 2Page 63	To develop and implement digital solution for the existing as well as future Life Insurance, Non-Life insurance and Health Insurance products of LIC	Since the implementation of Digital Insurance Solution for products will have a bearing on the efforts, timelines and cost, can you please indicate the numbers on products you have envisaged to be brought on to the Digital Insurance Solution? Also, implementation of products would vary depending on the complexity of the product. For eg. a simple hospi-cash product can be configured and tested in a few hours whereas a Money Back policy would require multiple days of configuration and testing. Hence, can you please give us a classification of number of products under Simple, Medium and Complex categories?	Please refer to the RFP and the corrigenda issued



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618		Section 4.2.1 Point 13 Page 64	Payment reconciliation systems along with the dashboard for the same, for the payments received for customer on-boarding	What is the expectation from the Digital Insurance Solution w.r.t. Payment Reconciliation? Kindly clarify if the Digital Insurance Solution is expected to have the end-to-end module for payment reconciliation (across premiums and commissions)	The payment reconciliation herein referred to covers all the payments made within the scope of the proposed solution. The proposed solution shall facilitate the same.
619		Section 4.2.1 Point 17, Page 64	Online underwriting rule engine for all LIC products	We understand that the Digital Insurance Solution is expected to have an Underwriting Rule Engine. Can you please clarify how this rule engine would be different from the Underwriting Rule Engine available as part of the core insurance system of LIC? If both these rule engines have to co-exist, how will the conflict in rules be handled?	Bidder has to provide the underwriting rule engine.LIC will be providing the underwriting rules.
620		Section 4.2.1 Point 23, Page 64	Integration with LIC's core software and other software systems	Since there are multiple functionalities such as Product Feature Configuration, UW rule configuration, Validations, Rating, Need Analysis, etc. expected be made available Digital Insurance Solution, and there is also an integration expected with LIC's core software where all these functionalities/validations would be available, can you please clarify the boundary of what is expected from the Digital Insurance Solution and what is already available in the core insurance system? Can you please state the purpose of integration with the core insurance system? Eg. for generating policy document, updating customer, etc so that we get an idea of the boundary of responsibility and handshake between	



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				<p>Digital Insurance Solution and core insurance system of LIC.</p> <p>Also, can you please indicate which other software systems and the number of integration touch points to be considered for the estimation and commercials?</p>	
62 1		Section 4.2.1 Point No. 61, Page 66	Configurable panels for DIY	It is stated that the business teams will have to be provided with configurable panels for product features, rates, parameters and rule configurations. Our assumption is that product features, rates, parameters, etc would be configured by Admin Team centrally (and not respective business teams). Can you please elaborate the business scenerio envisaged and what is expected in terms of configurable panels?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
62 2		Section 4.2.1 Point 38 Page 65	Using the customer demographic data, the platform should be able to reach the customer and capture the interest and provide qualified lead to the	Please elaborate on the mechanism through with the platform should reach out to the customer. Is it by way of automated SMS, WhatsApp, e-mail etc. with a link which the customer click to register interest ?	The successful bidder has to provide for the said functionality in the proposed solution. Currently the modes of communication for campaigns employed are - sms, email, whatsapp etc.LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with

			authorized seller.		these omni channel communication media.
62 3		Section 4.2.1 Point 53 Page 66	Insurance Product feature setting and customisation according to sales intermediaries category using an Admin Dashboard	Is the expectation to be able to control the product features that a specific intermediary is allowed to sell ? Eg. IMD 1 can sell only product with XYZ features, IMD 2 can sell product with ABC features Please confirm	The understanding is correct. The criteria and rules for the same will be provided by LIC.
62 4		Section 4.2.1 Point 60 Page 66	Designing & Building seamless journey to enable LIC's sales intermediaries to complete insurance selling process in Straight-Through-Process (STP) or Assisted or DIY journeys as needed	Is the expectation for LIC users to be able to design the journeys ? Also, please elaborate on what is meant by DIY journey.	The bidder, without any assumptions, have to provide the proposed solution in entirety as per the scope and terms and conditions of the RFP
62 5		Section 4.2.3 Point 17 Page 68	Pay-outs / commissions / notifications of commission payments	Does the calculation of the Payouts / commission happen on the proposed system... or .. is it only displaying the Payouts / commissions to the appropriate users ?	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs



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					which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
626		Section 4.4 Point 3 Page 78	Bidder has to organize the trainings virtually in batches as per the date, time, virtual mode decided by LIC post implementation of the platform	Can you please indicate how many training sessions and across how different locations training needs to be organized in order arrive at the commercials for the the same?	Yes.Kindly refer section 4.4 - Training. Bidder have to make provisions for training as per mentioned criteria.
627		Page 65 Point 26	MHR portal for MHR authorities.	Assuming MHR stands for Moral Hazard Report. Is it merely an integration with an external MHR portal? or a portal itself to be developed for MHR? Please elaborate the required functionalities.	Kindly refer to Corrigendum 2 dated 14-July-2023
628		Page 65 Point 29	Integration with eSign service provider for e-signing of documents	Considering integration with only one signature service provider. Please confirm.	LIC currently has tied up with one Esign service provider. In future, if LIC decides to tie up with more than one Esign service provider, the proposed solution needs to integrate the same.
629		Page 65 Point 30	Integration with credit information companies for financial underwriting.	Please indicate number of credit info companies with which integration is envisaged.	Please refer the RFP. The proposed solution has to integrate
630		Page 64 Point 12	On-boarding of sales force personnel / Agent Onboarding	We are assuming that sales force personnel and agents onboarding will happen in another LIC system, and Digital Insurance Solution is expected to integrate with that system for creating users only. Please confirm.	Please refer to the RFP. The proposed solution should facilitate the on-boarding journey of agents and sales intermediaries.



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63 1	Annexure VII Page 2	Submission of the Solution details with the solution components and itemized compliance to the requirement.	Solution document outlining the solution components shall be provided, however, please clarify on what is expected by "itemized compliance to the requirement"	Kindly refer to Corrigendum 2 dated 14- July-2023
63 2	Page 60, Section 3.33 Page 83, Section 9.1.1 Page 67, Point 65	LIC will provide information on current infrastructure already available. LIC shall provide the required hardware infrastructure, the network connectivity, servers, security related infrastructure, database, servers for hosting the applications and any software for which LIC is having the required licenses along with adequate space, air conditioning, lighting, and electricity. 65. The proposed solution will have to be hosted on public cloud.	There is an ambiguity in understanding these three statements in the sections mentioned. Please clarify if the bidder is expected to account for provision of cloud infrastructure or merely provide a recommendation of the Bill of Material for the infrastructure to be procured by LIC ?	Please refer to the RFP and the corrigenda issued. The solution is to be deployed on public cloud and all the hardware, softward and other architectural components required for deployment and running of the solution has to be arranged by the bidder. It is also clearly mentioned that the solution can be required to deploy on premise or on LIC's private cloud. In such a scenario, LIC will be providing the required hardware related infrastructure. The RFP also clearly mentions about the licences which LIC can make available to the successful bidder.



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			<p>The proposed solution should have the capability to be hosted on both On-Premise and Cloud Solution. LIC reserves the right to move the solution to be hosted on LIC's own premises as well as LIC's private cloud also. The bidder will be required to supply, install, implement and maintain the necessary infrastructure / provision for facilitating the seamless connectivity of the proposed solution hosted on public cloud with LIC's software systems hosted within LIC's internal network.</p>	
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63 3		<p>Page 125, Point d</p> <p>Page 39, point e.</p>	<p>****Onsite Support Charges – After successful completion of the implementation, the bidder is liable to provide 1 onsite support to LIC during the tenure of 5 years contract period.</p> <p>Onsite Support Charges – After successful completion of the implementation & integration phase, the bidder is liable to provide onsite support to LIC as & when required during the tenure of 5 years contract period. Cost is Payable at the end of each successful completion of service/support delivered with proof of deliverables duly sealed & signed by the</p>	<p>Our assumption of this statement is the Support team will be predominantly offshore, with 1 Support person onsite. Is this the right assumption?</p> <p>The statement here talks about entire team to be Onsite for Support. Please let us know as there seems to be an ambiguity with the above statement.</p>	<p>The onsite support of 1 resource is considered only for arriving at the commercials for the RFP. LIC and the successful bidder may decide upon the number of resource/s required.</p>
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			concerned head where the service/support was delivered.		
634		Page 38, point d	Efforts exceeding 500 man-days in a year, cost will be computed as amount quoted divide by 500 for each man-day.	Can you please help us understand this with a couple of illustrations?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
635		Annexure VI Point 12	Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India.	Can this Eligibility Criteria be reconsidered to include provision of Digital Life Insurance Solution in India OR anywhere else in the world?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
636		Page 38, Point 3.14	Terms of Payment to Bidder	Since there will be considerable investment required to be made by the bidder until the first payment under the project (i.e., 90 days from the date of go-live), can there be a consideration for getting advance payment along with the PO? Can there be a revision of payment terms?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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63 7		Annexure 7, Table A, Point 3	SaaS model	There is reference to SaaS model in this point. Can you please elaborate what is meant by SaaS model here as this is conflicting with the table provided in Annexure XV (Indicative Commercial Bid Template) where there is bifurcation of cost under Annual Subscription, One Time Implementation, Integration, etc.	Kindly refer to Corrigendum 2 dated 14-July-2023
63 8					
63 9		With respect to the above RFP, we would like to place a request to the committee to consider the following changes in the RFP document:-			The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
64 0	1. Terms of Payment to Bidders: Since this is very large project, waiting for payment for a long time would not be feasible. May we please propose the following payment terms which can be included in the RFP:-				
64 1					
64 2		Sl No	Items	Proposed Payment Terms	
64 3		1	Enterprise-wide Unlimited Annual Subscription and Technical Support Costs	1. Annual Subscription paid at the time of PO and Anniversary of PO for the subsequent years till the validity of Contract 2. Technical Support Costs - Paid upfront quarterly basis as equated 4 instalments every year from the start of technical Support	
64 4					
64 5		2	One time Implementation and Integration Cost	1. At the time of PO - 25% of total 2. Product Implementation plan submitted - 15% 3. Installation done on UAT and Pre-Prod environment - 20% 4. UAT Signoff - 20% 5. Production GO LIVE - 20%	
64 6					
64 7					
64 8					
64 9					
65 0		3	All Inclusive Cloud subscription Cost for UAT, Pre-prod and Production	Paid quarterly upfront from the date of PO in equated 4 instalments	



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			environment		
65 1		4	500 manday per year for change	Paid quarterly upfront from the date of PO in equated 4 instalments	
65 2		5	Onsite support charges	Paid quarterly upfront from the date of PO in equated 4 instalments	
65 3					
65 4		<p>2. Eligibility Criteria: We at <BIDDER> has implemented virtual office solution for multiple general insurance companies in India. Also, we have implemented virtual office solution for a life insurance in Sri Lanka. If you could relax the Eligibility Criteria “Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India” to “Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions anywhere in the world” it will make us eligible and submit our bid.</p>			
65 5					
65 6					
65 7					
65 8		Section 4.2.1 , Page Number 63	Need analysis based on the customer's profile and product recommendation engine	What is expected in Product recommendation engine	The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same. Premium quote generation API will be provided by LIC. It is expected from the solution to store the said Quote for future use with defined time validity
65 9		Section 4.2.1 , Page Number 64	Premium quote generation and storing for future use with defined time validity	Do we need to integrate with LIC system for Quote generation? Or we need to create a quote engine at our end?	Premium quote generation API will be provided by LIC. It is expected from the solution to store the said Quote for future use with defined time validity



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66 0	Section 4.2.1 , Page Number 64	Offline proposal form filling with online submission – fillable PDF formats to be designed for proposal forms which can be filled offline and submitted online. Mobile Apps should have the provision to store data and files uploaded offline, in case of no connectivity or poor connectivity and then escalate the same to LIC's system, as and when connectivity is there.	Please explain what is required here	The relevant section is self explanatory.
66 1	Section 4.2.1 , Page Number 64	Payment reconciliation systems along with the dashboard for the same, for the payments received for customer on-boarding.	Reconciliation of payment will happen at CRM or any other system?	The payment reconciliation herein referred to covers all the payments made within the scope of the proposed solution. The proposed solution shall facilitate the same.



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66 2		Section 4.2.1 , Page Number 64	Online underwriting rule engine for all LIC products	Rule engine will be called out via API	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
66 3		Section 2.1, (Invitation to Bid (E-Tender)), Page 12	(i) This is an E – Tender and hence Bids must be submitted “ONLINE”. (ii) Tender is to be submitted online through e procurement portal. (iii) All documents to be scanned and uploaded.	Request LIC to provide details on the format of proposal document.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
66 4		Section 6, (Project Timeline), Page 80	2. Development, UAT and GO LIVE of the entire Digital Insurance Solution for onboarding of customers in LIC as detailed in this RFP.: Within 161 days from the	Based on previous experience of deploying similar solutions worldwide, we recommend phase wise deployments. Request LIC to elaborate on the logic of arriving at specific 161 days to go live. We would seek relaxation on the timeline and rather go for phase wise deployments so as to cause minimum disturbance to Business as usual, and ensuring maximum adoption	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			date of Purchase Order	by users through a smooth change management in line with proper user journey.	
66 5		Section 7, (Service Level Agreements), Page 81	Penalties related to go-live,down time under SLA	Request LIC to relax these penalty clauses on SLA.Request LIC to exclude scenarios where delay is partially attributable to LIC as well since such scenarios are also beyond control of the bidder. The penalty provisions are one sided. For breaches of LIC's obligation, service provider should also have a right to impose penalty. Request LIC to make this modification.Request LIC to consider that the following events do not constitute a Downtime:1. Interruption due to scheduled maintenance, alteration, or implementation, where <bidder> will provide at least seven days prior notice to LIC and also interruption due to Emergency Maintenance; the usual scheduled maintenance time is the early hours of the morning i.e., between 12 am to 5 am. The usual maintenance time would not be more than two hours. Please note - Downtime has to be measured from end user perspective. Any unscheduled downtime will constitute a downtime.2. Hardware failure from the LIC's end – e.g. API service or SFTP failure at the LIC's end.3. Failure of data	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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				<p>connectivity provider or bad connectivity or end user device issues or interference from usage of other applications on user devices.4. A failure or malfunction resulting from applications or services provided by LIC or its authorized persons (e.g. admin permissions). – e.g. API gateways of LIC not working, SFTP systems of LIC not working. Since this is cloud software, we would like to request LIC to accommodate Service Credits for non-conformance than an absolute penalty.</p>	
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66 6		Section 7, (Service Level Agreements), Page 81	Penalties related to go-live, down time under SLA	<p>Request LIC to relax these penalty clauses on SLA. Request LIC to exclude scenarios where delay is partially attributable to LIC as well since such scenarios are also beyond control of the bidder. The penalty provisions are one sided. For breaches of LIC's obligation, service provider should also have a right to impose penalty. Request LIC to make this modification. Request LIC to consider that the following events do not constitute a Downtime: 5. A shut down due to circumstances reasonably believed by the Parties to be a significant threat to the normal operation of the services, <bidder>'s facility, or access to or integrity of the LIC data (e.g. hacker or virus attack). However, <bidder> shall establish policies and procedures with adequate mechanism implemented for vulnerability, hardening of operating system and patch management, ensuring that application, system, and network device vulnerabilities are evaluated and vendor-supplied security patches applied in a timely manner taking a risk-based approach for prioritizing critical patches. In case of any vulnerabilities detected during the security review, if it is of high risk and does not require code changes then <bidder> will fix that vulnerabilities in max 4 hours, for code change <bidder> will fix the vulnerability in max 1 day, for rest <bidder> shall close</p>	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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				<p>the vulnerabilities within 1 week. However, such outages should be treated as “Qualified Network Downtime Event”. This is outside <bidder>'s control e.g. DDOS attack .6. Any interruptions, delays or failures caused by the LIC or its employees, agents, or subcontractors, such as inaccurate configuration or master data setup. E.g. – Admin changing user rights or disabling of users, wrong configuration of allocation rules by the LIC Admin (using <bidder> self-serve version)7. Failure of Third-Party Services such as “Google Play Services”.Since this is cloud software, we would like to request LIC to accommodate Service Credits for non-conformance than an absolute penalty.</p>	
66 7		Section 4, (Scope Of Work), Page 62	The solution should be cross functional & agnostic to all Operating systems, Browsers and Devices like Mobiles, Tablets, Desktop and Laptop etc.	<p><bidder> is compatible with following: OS: Moblie (Android, iOS); Web (Windows, Mac) Devices: PC, Mac, Tablet and Mobiles Browser: All contemporary HTML5-compliant browsers including Google Chrome, Firefox, Safari & Microsoft Edge. Internet Explorer is not a supported browser since Microsoft has retired support for all versions of Internet Explorer. Google Chrome is the preferred & recommended browser.</p> <p>We assume the</p>	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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				specifications mentioned above are adequate for the proposed solution to work.	
668		Section 4, (Scope Of Work), Page 63	Third party platforms where the customer's journey is completed and the same is integrated with LIC's customer on-boarding platform via APIs.	In this case, what will be the role of the proposed on-boarding platform, if the entire customer journey is already completed on third party platforms?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
669		Annexure VII: Conformity with Technical Requirements: Speed to market time: point G, Page 108		We understand that new product setup timeline typically varies by product complexity. We request the corporation to relax this requirement and allow for us to propose a product complexity wise TATs. Also, allow for the timelines to be from receipt of detailed requirement till UAT drop.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
670		4.34, Agency onboarding, Page 80 and 81		Request the corporation to elaborate, what are the flows and the related integrations involved in Agency Onboarding journey.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued.

67 1	4.2.1, Summarized Requirements of the Solution, Point 16, Page 64	Integration with cloud based object storage solutions for uploading, storing and retrieval of objects which includes but not limited to files, documents, images, and media and so on.	This is contradicting with page 72 of the RFP Section 4.2.6: Workflow and Document Management System , where LIC had asked the bidder shall bring its own Document Management system (DMS). Will the bidder has to bring its own Document Management System or integrate with LIC's existing DMS?	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS.
67 2	4.2.1, Summarized Requirements of the Solution, Point 3,4 Page 65	Point 3 and 4 on need analysis, product recommendation and quote generation	What is the current way of doing Need analysis, Product recommendation and Quote generation /BI ? What are the tools being currently used? Can the bidder integrate with those tools to get the updates for the agents?	The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same. Premium quote generation API will be provided by LIC. It is expected from the solution to store the said Quote for future use with defined time validity
67 3	4.3.1, Onboarding journey of the customer (DIRECT), Page 73	The customer keys in the mobile no. There will be additional options to key in the customer-id/previous policy number /PAN/email-id /any other parameter etc. The parameters keyed in will be used to fetch the details (names, DOB, gender, income	Where are the details of existing customers getting fetched from? What is the CRM/PAS that's being used at present?	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs.



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			related details and so on) of existing customers whose records are already present in LIC. In case of new customers, they will be allowed to key in the details (name, DOB, gender, income related details and so on).		
67 4		4.3.2, Onboarding journey of the customer (Agent/Sales intermediary assisted): Point 2, Page 75	Provision has to be made that data related to leads, customers, payments etc. required for customer on-boarding flowing from LIC's sales partners / sales intermediaries can get recorded in the proposed solution using APIs.	What are the related tools <bidder> need to integrate with?	However, all such APIs which need to be built as per the scope of work of the proposed solution, have to be provided by bidder.
67 5		4.2.1, Summarized Requirements of the Solution: Point 49, Page 68	Integration of the on-boarding platform with LIC's call centre solution.	What data will flow to telecalling team and at which stage? What is the name of LIC's call centre solution? Also request the corporation to elaborate on the use case here.	The proposed solution has to integrate with the LIC's call centre solution and the bidder has to facilitate the same. The name of LIC's call centre solution will be provided to the successful bidder.



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67 6		<p>4.2.1, Summarized Requirements of the Solution: 9 and 10, Page 64</p> <p>4.3.1, Onboarding journey of the customer (DIRECT): 9, Page 72</p> <p>4.3.1, Onboarding journey of the customer (DIRECT) and 4.3.2 Onboarding journey of the customer (Agent/Sales intermediary assisted)::11 and 14 , Page 73 and 76</p>	<p>9. Offline proposal form filling with online submission – fillable PDF formats to be designed for proposal forms which can be filled offline and submitted online. Mobile Apps should have the provision to store data and files uploaded offline, in case of no connectivity or poor connectivity and then escalate the same to LIC’s system, as and when connectivity is there</p> <p>10. Online filling of all New Business related annexures and forms required for completion of the policy.</p> <p>Other Proposal related requirements in the RFP</p>	<p>Is the 'offline' term mentioned here referring to proposals filled on paper/pen basis or is it referring to proposal filling on the mobile application when the data network is not available?</p> <p>What is the system involved at present for proposal login? Will the bidder have to bring its own Proposal System or integrate with LIC's existing proposal system?</p> <p>Please elaborate the point on: Provision for copying data from previous policies or/and simultaneous proposals. Where does the data from previous policies reside? Please specify name of the system.</p>	<p>The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued</p>
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			<p>Online proposal form data capture for single as well as multiple proposals, simultaneously. Capturing data from physically filled documents, using OCR/ICR.</p> <p>Provision for copying data from previous policies or/and simultaneous proposals.</p> <p>Customer should be able to view/track the quotes generated, status of their proposals submitted/payments made and so on</p>		
677		4.2.1, Summarized Requirements of the Solution: 26, Page 66	MHR portal for MHR authorities.	Need elaboration on this usecase. What data will come from MHR portal?	Kindly refer to Corrigendum 2 dated 14-July-2023
678		4.2.1, Summarized Requirements of the Solution: 31, Page 67	31. Integration with APIs and services of Govt. entities, banks, insurance bodies, IRDAI,	Request the corporation to provide an exhaustive list of APIs currently in use, including the APIs to be provided by CRA.	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with

			PFRDA, CRAs and any other organization, which will be required during digital onboarding journey. These include but are not limited to APIs like – PAN verification, Digilocker, Medical Service Provider APIs, APIs provided by CRAs and so on.		such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
679		4.2.1, Summarized Requirements of the Solution: 28, Page 66	Requirements module for uploading of requirements.	Please elaborate the interpretation of this clause. At what point of the journey this is applicable?	The Requirements module is for the requirements called for during underwriting. The module will comprise uploading the documents and making them available for underwriting.
680		4.2.1, Summarized Requirements of the Solution: 32, Page 66	Helpdesk ticketing system for the users. This system should facilitate ticketing through online registration on portal/mobile app, SMS, email, WhatsApp, voice call etc.	What is the ticketing system currently being used? Do we have to integrate with the existing ticketing management tool to get the resolution updates or bring our own ticketing system?Is the expectation limited to only initiation of service requests?We assume we will have to integrate with LIC's sms,email gateway. The subscription to all these will have to be managed by LIC	In the proposed solution the Helpdesk ticketing system shall be made available to the "user" as defined in section 1.1 Definitions.
681		4.2.1, Summarized Requirement	Statutory and regulatory statements	Can you specify the number and type of reports/statements? Please	The bidder has to provide for the reports as per the business requirements,



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		s of the Solution: 45, Page 68	generation for Intermediaries and LIC.	share the current list and the formats, to help us evaluate.	which are dynamic
682		4.2.1, Summarized Requirements of the Solution 47, Page 68	Generation of documents based on the data captured during on-boarding process.	Need elaboration on this point. What are the related documents being referred here.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
683		4.2.1, Summarized Requirements of the Solution: 50, Page 68	Co-browsing solutions need to be integrated with the proposed solution to assist customers during their onboarding journey.	Need elaboration on this point. What are the Co-browsing solutions being referred here? Is there an existing co-browsing tool that the proposed solution need to integrate with?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution has to be integrated with the co-browsing solution facilitated by LIC. The bidder can also bring in its own co-browsing solution at no additional cost , other than the costs quoted in commercial bid.
684		4.2.1, Summarized Requirements of the Solution: 20, Page 64	20. Integration with Pre Issuance Video Verification service provider.	What format of data will come to the proposed solution from the Pre Issuance Video Verification service provider. What will be the approach of integration? Will the subscription to pre-issuance video verification service provider be managed by LIC?	LIC already has tied up with a Pre Issuance Video Verification service provider for providing video verification services based services. The proposed solution needs to be integrate with the services.
685		4.2.1, Summarized Requirements of the Solution: 21, Page 65	21. Integration with Medical Service Providers (MSPs) using API, for facilitation of end-to-end medical tests related procedures required for the customer.	Who are the vendors here? What will be the approach of integration? Will the subscription to those APIs be managed by LIC?	APIs for integration with MSP's to be provided by LIC. The successful bidder has to provide for the said functionality in the proposed solution



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68 6		4.2.1, Summarized Requirements of the Solution:54, Page 68	Co-branding according to sales intermediaries category.	Need elaboration on this point.	The bidder has to make provisions to enable co-branding in the proposed solution. The detailed information for co-branding sales intermediary wise will be shared with the successful bidder.
68 7		4.2.1, Summarized Requirements of the Solution: 65, Page 68	The proposed solution will have to be hosted on public cloud. The proposed solution should have the capability to be hosted on both On-Premise and Cloud Solution. LIC reserves the right to move the solution to be hosted on LIC's own premises as well as LIC's private cloud also. The bidder will be required to supply, install, implement and maintain the necessary infrastructure / provision for facilitating the seamless connectivity of the proposed solution hosted on public cloud with LIC's	Our standard deployment is as a multi-tenanted SaaS solution that's deployed on public cloud by Azure. In such deployment, <bidder> takes care of the ongoing maintenance, updates, upgrades, monitoring & administration and the infra. Azure is a MeitY Empanelled CSP. To safeguard data protection, all configuration & data belonging to a customer is completely segregated in separate tables at the storage layer. To ensure data residency regulations, we have our primary DC in Pune and DR center in Chennai. This architecture of <bidder> is currently trusted by over 60 global banks, financial institutions, and insurance carriers. Since typically, the architecture needed for on-prem solutions and cloud solutions are fundamentally different, we request the corporation to consider giving a relaxation for solutions that offer any one of the mentioned options.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			software systems hosted within LIC's internal network.		
68 8		4.2.3, Agent Virtual Office 5, Page 71	The solution shall have the feature to store each step of the Do-it-yourself (DIY) journey of the customers on IB/MB for tracking complete customer journey for each visit initiated to buy insurance products. These steps include visit to home page, login, customers providing mobile numbers, completing the proposal	Need elaboration on this requirement. What does IB/MB specifying?	Kindly refer to Corrigendum 2 dated 14-July-2023



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			form, dropped at payment page etc.		
689		4.2.3, Agent Virtual Office7, Page 71	Post Sales analysis	Request LIC list down the activities for post sales analysis and the related tools involved?	The bidder has to provide for the said functionalities as per the business requirements, which are dynamic
690		4.2.3, Agent Virtual Office7, Page 71	Business reports.	Can you list down the business reports. What are the data source for those reports? Please elaborate the list of current reports and their formats, to help us evaluate.	The bidder has to provide for the reports as per the business requirements, which are dynamic
691		4.2.5, User Management / MIS / Reporting / Dashboarding / Returns 13, Page 72	Capability to get “Ready to Generate” IRDAI Reports as per the prescribed format.	Can you list down the reports? Also send us the formats with sample reports and the number of reports	The bidder has to provide for the reports as per the business requirements, which are dynamic
692		4.2.6, Workflow and Document Management System d), Page 72	Integration with scheduling	Can you elaborate this point? This statement's interpretation is not clear.	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS.
693		4.2.6, Workflow and Document Management System, Page 72	The bidder shall bring its own Document Management system (DMS). DMS shall provide the following functionalities: a) Logging, routing and tracking customer request	Referring to section 4.2.1: Integration with cloud based object storage solutions for uploading, storing and retrieval of objects. How is it different from DMS? Will the bidder have to bring its own Document Management System or integrate with LIC's existing DMS?	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The bidder has to provide the DMS solution. The DMS should have provision to integrate with LIC's existing DMS.



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			documents electronically b) Ability to store and retrieve documents c) Referral tracking d) Integration with scheduling e) Document workflow, storage and retrieval The solution should have provision to integrate with LIC's existing Document Management System.		
69 4		4.3.1, Onboarding journey of the customer (DIRECT): 15, Page 74	15. Customers will be provided the facility to make the payment through online payment gateway aggregator, NEFT/RTGS/ UPI integrated with bank(s) platform, CBDC (Central Bank Digital Currency as and when it becomes effective) etc. Customers will be having a	We assume that we will integrate with the Payment Gateway service provider of LIC for sending payment links and facilitating digital payments within <bidder>. Let us know how many payment gateways we need to integrate with?. Also, subscription of the Payment Gateway needs to be managed by LIC. Please elaborate the channels of communication through which receipts need to be communicated. We need to have more detailed discussion on CBDC (Central Bank Digital Currency).	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution should have the capability to integrate for online payments with the existing as well as future payment aggregators, banks, third party wallets, UPI, NEFT, CBDC (Central Bank Digital Currency in future) or any such entity with whom LIC ties up for payment integration require for the proposed solution.



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			provision to make additional payments also later on, in case; any extra amount is to be paid for completion of policy. Post payment, payment receipts need to be communicated to the customer.		
69 5		4.3.1, Onboarding journey of the customer (DIRECT) and 4.3.2 Onboarding journey of the customer (Agent/Sales intermediary assisted):: 25 and 33, Page 74 and 77	Customers will have the provision to raise a ticket during their journey. The tickets raised will be escalated to LIC's support officials for resolution.	What is the ticketing system currently being used? Do we have to integrate with the existing ticketing management tool to get the resolution updates or bring our own ticketing system? Is the expectation limited to only initiation of service requests?	In the proposed solution the Helpdesk ticketing system shall be made available to the "user" as defined in section 1.1 Definitions.
69 6		4.3.2, Onboarding journey of the customer (Agent/Sales intermediary assisted) 4, Page 75	The agent/sales intermediary while canvassing the customer, explains the customer about different products of LIC.	What is the expectation from the proposed solution from this requirement?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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69 7		4.3.2, Onboarding journey of the customer (Agent/Sales intermediary assisted) 10, Page 75	Facilitation of CKYC of the customer. In case, CKYC id is not available for the customer, Aadhaar based eKYC or OVD based eKYC will be done. The agent/sales intermediary will be given the facility to send the customer a link, through which the customer can himself complete the CKYC /Aadhaar based eKYC or OVD based eKYC process. This will be useful where the customer is at a distant location from the agent. Use Case:CKYC of customer - Integration with CERSAI. In case , LIC ties up with a CKYC solution provider, the proposed solution should integrate with LIC's CKYC	Will the bidder have to bring its own KYC vendor or integrate with LIC's existing KYC system?	The proposed solution needs to be integrated with the CKYC solution of LIC for kyc/eKyc related requirements. The proposed solution should have the provisions for OCR related requirements.
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			<p>solution provider for KYC of customer. Aadhaar based eKYC of customer - Integration with AadhaarOVD (Officially valid document) based eKYC - where in the user uploads the documents and the information embedded in the document is captured through OCR/ICR, along with the document.</p>		
698		<p>4.3.2, Onboarding journey of the customer (Agent/Sales intermediary assisted) 15, Page 76</p>	<p>The agent/sales intermediary will have the provision to fill the Agents" Confidential report (ACR). The agent/sales intermediary can digitally sign the ACR using e-sign OR verify it using insurer issued OTP or can upload his scanned signature to be embedded</p>	<p>What is the e-signature tool the proposed solution needs to integrate with to facilitate sales agents to sign digitally?</p> <p>We assume LIC will has a ACR format to be filled with or do we have to do a deep link integration with any tool? Please describe the nature of the tool.</p>	<p>LIC already has a tie up with esign service provider. The proposed solution needs to be integreated with the same to failitate document signing. The ACR format will be provided.</p>



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			on the ACR, at defined places.		
699		4.3.2, Onboarding journey of the customer (Agent/Sales intermediary assisted) 27, Page 77	How is LIC currently managing it? What are the tools currently being used? Can the bidder integrate with the tools to get the status updates.	Need elaboration on this usecase. What data will come from MHR portal?	Kindly refer to Corrigendum 2 dated 14-July-2023
700		4.3.2, Onboarding journey of the customer (Agent/Sales intermediary assisted) 28, Page 77	The data filled /generated in the above mentioned steps, along with documents generated and uploaded are made available to LIC's authorized users for further processing.	Need elaboration on this requirement. We would like to know what data needs to be generated in the journey? We assume 'Further Processing' here refers to underwriting steps and thereafter.	Yes the understanding the correct. The data filled / generated refers to the data input fields as well as derived fields.

70 1		Annexure – VII: Conformity with Technical Requirements Table B: 6, Page 103 And from section 4: Scope of work	Does bidder's solution have workflows for handling requirements post application submission to handle quality check and underwriting counter offer requirements? Other Consolidated requirements on UW from Scope of Work section:- Online underwriting rule engine for all LIC products- Provision for LICs authorized users for verifying, checking, doing quality control, acceptance, rejection for uploaded documents, putting remarks, along with provision to view , edit the data entered by the customers/sales - intermediaries.- Integration	Will the bidder has to bring its own UW System or integrate with LIC's existing UW system? Will the communication via omni-channel mechanisms though UW tool will be sent to Customers directly or agents for agent assisted Onboarding? Need more details on AI supported UW framework.	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
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			<p>with AI(artificial intelligence) supported underwriting framework- The uploaded documents have to be later on made available for QC checking by the users authorized by LIC, who can accept/reject with remarks. On rejection, a message is communicated to the customer for re-upload. A portal for LIC authorized users to check/edit the data, documents, give remarks needs to be given.- The data is fed into an online rule engine for underwriting the proposal, which gives decision output on the basis of data. The underwriting rule engine will be configured all the underwriting rules, product validations</p>		
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			<p>and other regulations, as required- In case of corrections made by the customer, the data is again fed into an online rule engine for underwriting the proposal, which gives decision output on the basis of data. The underwriting rule engine will be configured all the underwriting rules, product validations and other regulations, as required.- 17. The proposed solution needs to be integrated via APIs with different entities – PAN related, rating firms (CRISIL, CARE and so on) and any other agency, with which LIC has tied up and data needs to be fetched during underwriting.</p>		
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70 2	Annexure – VII: Conformity with Technical Requirements Table B: 13, Page 104	Whether bidder’s solution is equipped for Pre-sales tools for lead generation and partners/customer engagement through gamification?	Need elaboration on this requirement. What are the presales tool being referred here?	The bidder has to provide the functionality.
70 3	Annexure – VII: Conformity with Technical Requirements Table B: 14, Page 104	Does bidder’s solution have ready MIS, real time reports, reconciliation data files which will be available on demand or can be run as per predefined schedule, as per the needs and specifications of the LIC?	Can you list down the reports and dashboards that are currently used? Also request the corporation to specify if it uses any other data visualization tool such as Tableau, Power BI, or any other of that kind?	Please refer to the RFP and the corrigenda issued
70 4	Annexure – VII: Conformity with Technical Requirements Table B: 15, Page 104	Does bidder’s solution have analytics capability for easy prospecting or whether the application can run pre-approved proposals campaigns?	Need elaboration on this requirement. Typically this is not provided in customer onboarding solutions, but instead is done in Mark Tech tools. We can integrate with any such MarkTech/campaign management tools to facilitate campaign attribution by linking leads with campaigns run in those tools.	The successful bidder has to provide for the said functionality in the proposed solution.



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705		Annexure – VII: Conformity with Technical Requirements Table B: 34, Page 104	Bidder's solution should be software based, should be OS/application server/platform agnostic and not dependent on any proprietary hardware. The system should be able to work on industry standard server machines as processing power and should not require anyone particular proprietary hardware as compulsion.	<bidder solution> is a multi-tenanted SaaS solution deployed on public Azure cloud. it has a pre-defined architecture that relies on a specific kind of infra configuration including OS, application server, database, etc. but since <bidder> completely takes care of the ongoing maintenance, updates, upgrades, monitoring & administration and the infra end to end, therefore the point of being agnostic is not applicable. Request the corporation to relax this clause for SaaS offerings.	Please refer to the RFP and the corrigenda issued
706		Annexure – VII: Conformity with Technical Requirements Table B: 46, Page 108	Bidder's solution should provide Data transfer through buffer or API based mechanism.	What does "Data transfer through buffer" mean?	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.

707	Annexure – VII: Conformity with Technical Requirements Table B: 48, Page 108	The Bidder should have the capability to provide both On-Premise and Cloud Solution.	Our standard deployment is as a multi-tenanted SaaS solution that's deployed on public cloud by Azure. In such deployment, <Bidder> takes care of the ongoing maintenance, updates, upgrades, monitoring & administration and the infra. Azure is a MeitY Empanelled CSP. To safeguard data protection, all configuration & data belonging to a customer is completely segregated in separate tables at the storage layer. To ensure data residency regulations, we have our primary DC in Pune and DR center in Chennai. This architecture of <Bidder> is currently trusted by over 60 global banks, financial institutions, and insurance carriers. Since typically, the architecture needed for on-prem solutions and cloud solutions are fundamentally different, we request the corporation to consider giving a relaxation for solutions that offer any one of the mentioned options.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
708	Annexure – VII: Conformity with Technical Requirements Table B: Point 29 , page 106	Leads dashboard with auto-saved links based on lead journey	What kind of auto-saved links are being referred here? What is the source of these links?	It refers to the leads capturing and tracking of leads
709	Annexure – VII: Conformity with Technical Requirements Table B:	Can bidder's solution integrate with co-browsing solutions?	What are the co-browsing solutions LIC is suggesting? What will be the exact use case on this? We assume the subscription of those co-browsing tools will be managed by LIC.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution has to be integrated with the co-browsing solution



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		Point 31 , page 106			facilitated by LIC. The bidder can also bring in its own co-browsing solution at no additional cost , other than the costs quoted in commercial bid.
710		Annexure – VII: Conformity with Technical Requirements Table B: Point 32 , page 106	Does the bidder’s solution have insurance product configuration engine to configure product and benefit illustration, Suitability Matrix?	How is LIC currently managing it? Which are the systems we need to integrate with for this requirement o get the status update?	LIC will be be providing API for Premium quotation and BI generation.For need analysis and product recommendation the criteria will be provided by LIC based on which the successful bidder has to implement the same.
711		Annexure – VII: Conformity with Technical Requirements Table B: Point 33 , page 106	Does bidder’s solution have capability to configure multiple types of proposal forms and attach them to relevant products as per LIC requirements ?	We assume the template of proposal form will be provided by LIC.	Yes the understanding is correct.
712		Annexure – VII: Conformity with Technical Requirements Table B: Point 3, page 107	Does the bidder’s solution have capability to handle suitability analysis and BI as per IRDA defined guidelines?	How is it currently happening? What are the systems we need to integrate with for this requirement to get the status update?	LIC will be be providing API for Premium quotation and BI generation.For need analysis and product recommendation the criteria will be provided by LIC based on which the successful bidder has to implement the same.

713		Annexure – VII: Conformity with Technical Requirements Table B: Point 14, page 108	Does bidder's solution have ready MIS, real time reports, reconciliation data files which will be available on demand or can be run as per predefined schedule, as per the needs and specifications of the LIC?	What are the analytics/BI tool LIC is currently using? What are the data sources?	The bidder has to provide for the analytics functionalities for the data related to the proposed solution.
714		3.22 Security :3.22.1 Compliance with LIC requirements, page 47	All relevant security and other requirements specified in LIC's Information Security Policy	Request to share LIC's Information Security Policy	The said policy will be shared with the successful bidder.
715		Section 8, Infrastructure Specifications, Page 85	There shall be no dependency or any assumption on part of the Bidder that he can share or make use of existing software or hardware, except for the following: 1. Operating system - RHEL (ver.7.0 or above) 2. Application server Jboss (ver. 7.0)	<bidder> is a multi-tenanted SaaS solution deployed on public Azure cloud. it has a pre-defined architecture that relies on a specific kind of infra configuration including OS, application server, database, etc. but since <bidder> completely takes care of the ongoing maintenance, updates, upgrades, monitoring & administration and the infra end to end, therefore the point of dependency on any hardware or software provided by LIC is not applicable. However, we assume the devices used by the users will be out of scope of <bidder>'s deliverables.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			<p>3. Any software required in the solution for which LIC is already having the required licenses</p> <p>4. My SQL database (ver. 8.0)</p>		
71 6		Section 9.2, Role of the bidder, Page 86	<p>2. It is the Bidders'' responsibility to design, architect and perform sizing of the required infrastructure (Hardware and Software) to fully comply with the proposed solution. Bidder needs to ensure that all the components including but not limited to software licenses, software tools, should also be provisioned according to the requirement, scope of work and services of the solution, except for those which will be provided by</p>	<p><bidder> is a multi-tenanted SaaS solution deployed on public Azure cloud. it has a pre-defined architecture that relies on a specific kind of infra configuration including OS, application server, database, etc. but since <bidder> completely takes care of the ongoing maintenance, updates, upgrades, monitoring & administration and the infra end to end. However, we assume the devices used by the users will be out of scope of <bidder>'s deliverables.</p>	<p>The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued</p>



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			LIC. If the bidder has not provisioned some components as part of solution, the bidder will have to provide the same to meet the solution requirements at no additional cost and time implications to the LIC. LIC will be providing the required hardware related infrastructure and any such software for which it already has the required licenses.		
71 7		Annexure – VII: Conformity with Technical Requirements Table B: Point 8 , page 106 ,Page 103	Does the bidder's solution has module for capturing online e-NACH / Auto Debitmandates for pre OR post policy issuance	How is it currently happening? Which is the system we need to integrate with for this requirement?	It needs to be integrated with LIC's core systems

718	4.2.2 Lead Management. Page 70	Entire section	<ul style="list-style-type: none"> - Can you provide us the lead management flow currently being followed for different products- Can you list down the systems LIC currently uses for lead management/existing customers/Onboarding? - What all system you will replace and are planning to integrate with the bidder solution -What will be the method of integrations - Who all will be the user personas? On roll and Off-roll both will have to be considered? - Number of user including On roll and Off-roll? - How many LOBs/channels will be included in the proposal? 	Please refer to the RFP and the corrigenda issued
719	4.2.5 User Management / MIS / Reporting / Dashboarding / Returns,Page 72	Drop rates report by product. Third part analytics tools to be used (e.g. - Google Analytics)	How is it currently getting measured?	The bidder has to provide the functionality, as per the business requirements of LIC.
720	4.3.1 Onboarding journey of the customer (DIRECT), Point10,Page 73	Provision should be there that if a customer is buying a basket of products/multiple policies in a single instance, the data filled by the customer should reflect across all cases.	How is it currently getting managed? What are the systems we need to integrate with to tag the data filled by customer across all cases	The bidder has to provide the functionality, as per the business requirements of LIC.



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72 1	Annexure – VII: Conformity with Technical Requirements Table B: Point 6 , page 98	1. Please note that the total marks for questions no 3 to 56 in RD column should not be greater than 6. It may also be noted that the total marks in RC column should not be greater than 9. It may also be noted that “Response of Bidder under RC and RD criteria” should not impact overall business module of LIC for the purpose of this RFP. Please note that LIC’s decision will be final in technical evaluation of the bids.	We assume that the phrase "the total marks for questions no 3 to 56 in RD column" should be changed to " the total marks for questions no 3 to 50 in RD column"	Kindly refer to Corrigendum 2 dated 14-July-2023
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72 2	2.11 Consortiums or sub-contractor, Page 18	No consortium bidding is allowed. LIC will not consider joint or collaborative proposals that require a contract with more than one Bidder. Bidder need to fulfill all the eligibility criteria and technical evaluation criteria in their individual capacity unless mentioned otherwise.	While only primary bidder would be allowed to contract with LIC as stated, LIC to confirm if this allows for one primary bidder to be supported by subcontractors as required for scope of this bid; LIC to clarify in some more detail on primary bidder/ sub-contractor's joint participation rights with ref. some of the clauses in RFP3.28.9.1.ii "... plans for the communication with such of Bidder(s)'s sub-contractors, staff, suppliers, customers and any related third party as are necessary "3.28.8.2 ___ "...anything in the possession or control of Bidder(s), its associated entity, or sub-contractor ..."3.28.4.1.iii ___"...documentation relating to subcontractors.."3.28.3.ii ___ "...in accordance with this agreement relating to any material aspect of the services (whether provided by Bidder(s) or sub-contractors appointed by Bidder(s))..."	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
72 3	4.2.1- Summarised requirements (Pt 17 - pg 64)	Online underwriting rule engine	LIC to confirm understanding of communication of underwriting requirements through omni channel mechanisms. Is it to the advisor or to the customer or to both?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
72 4	2.9- Activity Schedule Time for Bid Submission (Pt-5 Pg 16)	bid timeline stated as 28.07.2023	Considering the overall scope and complexity of the stated requirements in RFP, LIC to take a considered view to provide adequate time for the bid response. The pre bid clarifications that would get posted by LIC will therefore be very critical for this bid submission.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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				Requesting LIC to allow 3 weeks time from the date of response/ clarifications by LIC to the pre bid queries.	
72 5		Annexure – VI: Conformity with Eligibility Criteria (Pt 2- pg 95)	"...undertaking regarding non-usage of LIC data in any form without permission from LIC." Duly notarized undertaking in this regard to be submitted	We assume this can be a self-certified letter duly attested by the bidder's authorised signatory. LIC to confirm if there is a need to notarize a document with only one sentence per pt2-pg95	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
72 6		Annexure – VI: Conformity with Eligibility Criteria (Pt 3- pg 95)	"....and should also have made profit (before tax) in at least two of the three previous financial years ..." Copies of Audited Financial statements to be enclosed.	Request LIC to relax this term keeping only Positive Net Worth as a criteria. While audited financials will be shared with CA certificate for your review, LIC is requested to relax this clause.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
72 7		Annexure – VI: Conformity with Eligibility Criteria (Pt 4- pg 95)	"...should have positive net worth in each of the last three financial years (2020-2021, 2021-2022 and 2022-2023). .."	While audited financials will be shared with CA certificate for your review, LIC is requested to accomodate any 2 out of last 3 years.	Please refer to the RFP and the corrigenda issued



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728		Annexure-XVII Submission of online bids: (pg 131)	"...They are required to upload the scan copies of Demand Draft for Tender Document Fees and Earnest Money Deposit. ..."	There is only one reference in RFP to fees payable as Rs. 11,800/- along with the technical bid. Please clarify understanding of any other fee details (Amount in INR) if missing under the stated heads as " tender document fees", "earnest money deposit"- whether any other fees payable separately for bid participation?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
729		Instructions to Bidders- Exemption of Bid Fee (2.1.4- pg 12)	"...2.1.4. Exemption of Bid fee: Micro, Small & Medium Enterprises (MSME) units and MSME Start-ups are exempted from payment of bid fee..."	If the said Bid Fees =Rs. 11,800/- is exempt for MSME bidder, are there any other fees involved for participation in this bid ? LIC to help confirm that no fees payable by an MSME bidder in particular for this bid with reference to mention in other sections as "earnest money deposit" /" tender document fees"	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
730		Annexure – II: Bidder Organization Details (pg 89)	4. Operational Details	There appears to be a numbering typo where section lists 3.1 & 3.2 clauses under the head "4. Operational details"-- LIC to confirm on the numbered sequence 2. Financial details ; followed by 4. Operational details	Kindly refer to Corrigendum 2 dated 14-July-2023
731	11	2.1 Invitation to Bid (E-Tender) (page 11)	Web, Android and iOS based system	If this is going to be an onboarding application then why are we looking for creating a mobile app. Ideally app are preferred by customers for servicing. Please elaborate the used case. This used case is only relevant for Agents	The solution meeting the RFP requirements can be proposed. The Proposed solution has to meet/expand/needs to be customized to meet LIC requirements.



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73 2	18	2.11 Consortiums or sub- contractor (page 18)	No consortium bidding is allowed. LIC will not consider joint or collaborative proposals that require a contract with more than one Bidder. Bidder need to fulfill all the eligibility criteria and technical evaluation criteria in their individual capacity unless mentioned otherwise.	We assume that the bidder is allowed to use 3rd party products for part/full solution as long as the ownership & contractual agreement remains with the bidder?	Kindly refer to Corrigendum 2 dated 14- July-2023
73 3	22	2.17 Evaluation Process- Introduction (page 22)	The evaluation of the various proposals will be undertaken to enable LIC to identify the best vendor for the Digital Insurance Solution for Onboarding of Customers:	We propose to change the evaluation criteria from online reverse auction to QCBS evaluation	The RFP terms and condition stand.
73 4	31	3.4 Services Location (page 31)	Bidder(s) should provide the services to any office of LIC at Mumbai or such locations as may be required by	What can be other possible service location ?	Kindly refer to the definition of LIC of India in RFP.



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			LIC and mutually agreed.		
73 5	33	3.5.5 Subcontracting (page 33)	Bidder(s) will not be allowed to subcontract without written consent of LIC.	Can we assume subcontracting is allowed & before on-boarding LIC needs to be intimated. when will the written consent be needed to take ?	Kindly refer to Corrigendum 2 dated 14-July-2023
73 6	36	3.11.3 Replacement of Personnel (page 36)	LIC may at any time request Bidder(s) to remove from work any of the Specified Personnel. Bidder(s) must promptly arrange for the removal of such Personnel and provide replacement in accordance with the process outlined above in 4.11.2.	What is notice period for replacing a resource either initiated by LIC or bidder ?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.
73 7	38	3.14 Terms of Payment to Bidder (page 38)	a) Enterprise wide Unlimited Annual Subscription and technical support costs - Payable quarterly in arrears against receipt of satisfactory service report from LIC's Project / Operation	Can we propose a different payment milestone ?	The RFP terms and conditions stand



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			Manager. However, for the first year, the Annual Subscription and technical support costs will be payable after 90 days from Go-Live signoff from LIC.		
738	39	3.14 Terms of Payment to Bidder (page 39)	e) Onsite Support Charges – After successful completion of the implementation & integration phase, the bidder is liable to provide onsite support to LICAs & when required during the tenure of 5 years contract period. Cost is Payable at the end of each successful completion of service/support delivered with proof of deliverables duly sealed & signed by the concerned head where the service/support was	What will be the onsite support window?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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			delivered.		
739	44	3.19.1 Confidential Information not to be disclosed (page 44)/3.22.3 Removal of LICData (page 48)	3.19.1 Confidential Information not to be disclosed (page 44)	Will LIC provide assets for development or successful bidders needs to operate from their assets	The RFP terms and conditions stand
740	44	Clause 3.18 at Page 44	Wide insurance procurement obligations. In connection with the provision of the services, Bidder(s) must have and maintain during the Contract Period, valid and enforceable insurance policies for: <ul style="list-style-type: none"> · pubLICliability; · either professional indemnity or errors and omissions; and · workers' compensation 	We wish to clarify that we maintain insurances, at the firm level, which are required to be maintained by us as per the provision of laws. Separate insurances for this project may not be required in light of such firm level insurance. We can provide you with a confirmation about our firm level insurance and that to the extent required by law, this project will also be covered under that insurance. We hope that should suffice. Please confirm.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			as required by law. Bidder(s) will also maintain insurance for all the Deliverables including Hardware during the contract period with LIC.		
74 1	49	3.24.2 No reduction in responsibility (page 49)	No reduction in responsibility. The requirement for, and participation in, audits does not in any way reduce Bidders' responsibility to perform its obligations in accordance with the Contract.	How many such audits can we expect in a year & the time frame for one such audit ?	The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution.
74 2	49	Clause 3.24 at Page 49	Widely worded audit rights	We wish to clarify that we will retain our records as per our records retention policies. Upon reasonable notice, we will allow Client to inspect our invoicing records under this engagement; such inspection shall be done in a pre-agreed manner and during normal business hours. For avoidance of doubt, such inspection should not cause us to be in breach of our organizational confidentiality requirements. Please acknowledge that our audit related obligations will	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the

				be subject to foregoing statement.	proposed solution.
74 3	53	3.27.6 Survival (page 53)	The following clauses survive the termination and expiry of the contract:	The clauses survive for what period ?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued.
74 4	53	Clause 3.27.6 at Page 53	Obligations to survive for more than a year post expiry or termination of contract	We request that any obligation arising under the agreement shall survive for a period of 12 months, post termination/expiry of the Contract	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued.
74 5	62	Introduction to scope of work (page 62)	The scope of work will involve the digital on-boarding of customers through Social media platforms like WhatsApp	Other than WhatsApp, is there any other social media channel envisioned for customer onboarding? Kindly confirm whether multi-lingual support is expected in WhatsApp based onboarding?	LIC already has tied up for whatsapp business solutions. The proposed solution should have capabilities to integrate with any other social media channel for the period of contract as may be required in the future. Regarding the multilingual support , the contents will be provided by LIC and the implementation for the same has to be done by the bidder
74 6	62	4.1 Introduction to Scope of work (page 62)	Scope - "Considering the boundless scope of the solution, any service which forms a part of the scope though not explicitly	This needs some capping and cannot be open ended	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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			mentioned in the scope of work, would form part of this RFP and the Bidder is expected to provide the same at no additional cost to LIC. "		
74 7	62	4.1 Introduction to Scope of work (page 62)	Scope - Customer on-boarding journeys facilitated purely through API based integrations. how is this different from 'Customer completes the on-boarding journey on a third party platform and the entire journey is integrated with LIC's digital on-boarding platform via APIs.'	Need to know the business aggregators that LIC have thought in these two scenarios	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
74 8	63	4.2 Detailed Scope of Work (Page 63)	The third party platforms referred to include but are not limited to digital platforms belonging to Govt regulated entities, IRDA,	Please provide the approximate number of third party platform with whom LIC has tied up to quantify the Integration requirements	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC



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			PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIChas to integrate its systems for facilitating customer on-boarding.		has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
74 9	63	4.2 Detailed Scope of Work (Page 63)	The third party platforms referred to include but are not limited to digital platforms belonging to Govt regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIChas to integrate its systems for facilitating customer on-boarding.	Who will facilitate coordination & program management with third party service providers/vendors/govt.entities/channel partners for delivery, PMO, UAT etc.?	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.

75 0	63	4.2 Detailed Scope of Work (Page 63)	Customer onboarding through different channels	Any deduplication engine currently in place to identify, merge and actionable insights for duplicate data or the same capability is expected from the solution	The proposed solution has to integrate the API for usage of LIC's customer ID which will be provided by LIC.
75 1	63	4.2 Detailed Scope of Work (Page 63)	on-boarding of customers through third party platforms and social media platforms like WhatsApp.	How many such 3rd party integrations planned ? Please name them We are assuming LIC has the WhatsApp license.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
75 2	63	4.2 Detailed Scope of Work (Page 63)	The third party platforms referred to include but are not limited to digital platforms belonging to Govt regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has	Can we get a comprehensive list of these service. Can we assume that these services are available with LIC for integration ?	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution, have to be provided by bidder.



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			to integrate its systems for facilitating customer on-boarding.		
753	63	4.2 Detailed Scope of Work (Page 63)	Customer completes the on-boarding journey on a third party platform and the entire journey is integrated with LIC's digital on-boarding platform via APIs. The third party can be an entity with which LIC has collaborated or has been mandated for carrying out insurance business. The third party includes but is not limited to corporate agents, banks, regulatory entities, insurance web aggregators, brokers, alternate channels, Govt. Portals and so on.	Will there be standardized integrations with outside aggregators or third party or insurers api ? Or do we have to accommodate changes for the all the integrations. If the changes are to be done by the bidder then need to all integrations and aggregators connect to	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs.



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754	63	4.1 Introduction to Scope of work (page 63)	Product recommendation engine	Does this already exist or is in scope of the rapid development	However, all such APIs which need to be built as per the scope of work of the proposed solution, have to be provided by bidder.
755	63	4.1 Introduction to Scope of work (page 63)	Scope	Is OCR/ICR already implemented and to be leveraged or tools required to be considered in scope of recommendations	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
756	63	4.1 Introduction to Scope of work (page 63)	Scope	On-boarding of sales force personnel.- does this include training, registration, etc.? Need more details on onboarding process	Please refer to the RFP and the corrigenda issued
757	63	4.1 Introduction to Scope of work (page 63)	3. Payment reconciliation systems along with the dashboard for the same, for the payments received for customer on-boarding.	To what level is reconciliation required? is it only between customer and LICor also with payment gateways and banks and other internal steps of LIC?	The payment reconciliation herein referred to covers all the payments made within the scope of the proposed solution. The proposed solution shall facilitate the same.
758	63	4.1 Introduction to Scope of work (page 63)	. Online underwriting rule engine for all LICproducts	Is rule engine to be developed or reuse existing rule engine of LIC	Bidder has to provide the underwriting rule engine.LIC will be providing the underwriting rules.
759	63	4.1 Introduction to Scope of work (page 63)	. Integration with Pre Issuance Video Verification service provider.	Who is service provider for PCVC and what is the technology to integrate? What is the exact scope here	LIC already has tied up with a Pre Issuance Video Verification service provider for providing video verification services based services. The proposed solution needs to be integrate with the services.
760	63	4.1 Introduction to Scope of work (page 63)	. Integration with Medical Service Providers (MSPs) using API, for facilitation of end-to-end medical tests related procedures	Does LIC have medical module? How are tests generated? Do we have create complete medical module with rule engine or reuse integration to book medical appointments with existing integrations	APIs for integration with MSP's to be provided by LIC. The successful bidder has to provide for the said functionality in the proposed solution



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			required for the customer.		
761	63	4.1 Introduction to Scope of work (page 63)	Integration with LIC's core software solution and other software systems of LIC as per requirements.	Do we need reuse existing middle ware to integrate with core or create new integrations	Please refer to the scope of work of the RFP. It clearly mentions that the proposed solution needs to be integrated with LIC's core systems as per the need of the proposed solution.
762	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	OVD (Officially valid document) based eKYC - where in the user uploads the documents and the information embedded in the document is captured through OCR/ICR, along with the document.	Is there a requirement of storing the uploaded documents for a specific period of time?	The proposed solution needs to be integrated with the CKYC solution of LIC for kyc/eKyc related requirements. The proposed solution should have the provisions for OCR related requirements.
763	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	Integration for Online payment by the users through UPI, Net Banking, Wallets, Cards, NEFT, CBDC (Central Bank Digital Currency in future). LIC already has tie-ups with payments	Please provide the approximate number of aggregators with whom LIC has tied up to understand the Integration requirements	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution should have the capability to integrate for online payments with the existing as well as future payment aggregators, banks, third party wallets, UPI, NEFT, CBDC (Central Bank Digital Currency in future) or any such entity with whom LIC ties up for payment integration required for the proposed solution.

			aggregators for online payments, with which the solution needs to be integrated For NEFT/RTGS/ CBDC/UPI/ MPS, the API based integration with banks/any other entity to facilitate such payments, will be required. The proposed solution should be able to integrate with wallet based payments of sales intermediaries of LIC.		
764	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	Payment reconciliation systems along with the dashboard for the same, for the payments received for customer on-boarding.	Is the vendor required to create a dashboard based on payment receipt status from all the integrated payment aggregators?	Yes
765	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	Integration with cloud based object storage solutions for uploading, storing and retrieval of objects which includes but not limited to files,	Is there any solution object storage selected yet or it still need to be finalized	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The bidder has to provide the DMS solution. The DMS should have provision to integrate with LIC's existing DMS.



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			documents, images, and media and so on.		
766	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	Integration with Medical Service Providers (MSPs) using API, for facilitation of end-to-end medical tests related procedures required for the customer.	Please provide the approximate number of MSPs with whom LIC has tied up to understand the Integration requirements	APIs for integration with MSP's to be provided by LIC. The successful bidder has to provide for the said functionality in the proposed solution.
767	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	Offline proposal form filling with online submission – fillable PDF formats to be designed for proposal forms which can be filled offline and submitted online. Mobile Apps should have the provision to store data and files uploaded offline, in case of no connectivity or poor connectivity and then escalate the same to LIC's system, as and when connectivity is there	Fillable PDF format for offline proposal form filling in case of no connectivity on poor connectivity - What kind of infra will be required for this?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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768	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	OVD (Officially valid document) based eKYC - where in the user uploads the documents and the information embedded in the document is captured through OCR/ICR, along with the document.	Do we have any existing solution provider for OVD based eKYC or the bidder is expected to bring the same?	The proposed solution needs to be integrated with the CKYC solution of LIC for kyc/eKyc related requirements. The proposed solution should have the provisions for OCR related requirements.
769	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	Payment reconciliation systems along with the dashboard for the same, for the payments received for customer on-boarding	We understand the dashboard will help in payment reconciliation for customer payments during onboarding. However, kindly confirm whether the same dashboard to be used by Ops for Payment collections/renewals	Please refer to the RFP and the corrigenda issued
770	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	Integration with cloud based object storage solutions for uploading, storing and retrieval of objects which includes but not limited to files, documents, images, and media and so on.	We understand the dashboard will help in payment reconciliation for customer payments during onboarding. However, kindly confirm whether the same dashboard to be used by Ops for Payment collections/renewals	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
771	64	4.2.1 Summarized Requirements of the Solution:	On-boarding of sales force personnel.	Is this on-boarding existing sales force on this application or new sales force personnel being on-boarded & the on-boarding	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued



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		(Page 64)		process is part of the application ?	
77 2	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	Payment reconciliation systems along with the dashboard for the same, for the payments received for customer on-boarding.	What level of reconciliation are we looking at, please elaborate.	The payment reconciliation herein referred to covers all the payments made within the scope of the proposed solution.
77 3	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	Integration with Pre Issuance Video Verification service provider	Is this on-boarding existing sales force on this application or new sales force personnel being on-boarded & the on-boarding process is part of the application, sales training, licensing ? Please elaborate	Please refer to the RFP and the corrigenda issued
77 4	64	4.2.1 Summarized Requirements of the Solution: (Page 64)	Integration with LIC's core software solution and other software systems of LICs per requirements.	How many such integrations are we talking about? What kind of data flow is expected ?	Currently there is only one core system of LIC. There may be multiple integration points with the core system in the entire onboarding journey.
77 5	64	4.2.1 Summarized Requirements of the Solution:	7. OVD (Officially valid document) based eKYC - where in the user uploads the documents and the information embedded in the document is captured through OCR/ICR, along with the document.	What are the different types of documents which should support OCR/ICR?	The proposed solution needs to be integrated with the CKYC solution of LIC for kyc/eKyc related requirements. The proposed solution should have the provisions for OCR related requirements.

77 6	64	4.2.1 Summarized Requirements of the Solution:	Integration with Pre Issuance Video Verification service provider.	Please elaborate bit more, whether we have to come up with video verification service or the scope is limited to just the API integration with third party services	LIC already has tied up with a Pre Issuance Video Verification service provider for providing video verification services. The proposed solution needs to be integrate with the services.
77 7	64	4.2.1 Summarized Requirements of the Solution: (page 64)	Requirements module for uploading of requirements.	Does LIC have requirement management module or there is a need of creation of centralized requirement management module	The Requirements module is for the requirements called for during underwriting. The module will comprise uploading the documents and making them available for underwriting.
77 8	64	4.2.1 Summarized Requirements of the Solution: (page 64)	. Integration with credit information companies for financial underwriting.	how many and which credit bureaus is LIC currently integrated with	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie- up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
77 9	64	4.2.1 Summarized Requirements of the Solution: (page 64)	Helpdesk ticketing system for the users. This system should facilitate ticketing through online registration on portal/mobile app, SMS, email, WhatsApp, voice call etc.	Does this mean integrating with customer service or creation of new module of helpdesk	The Helpdesk ticketing system shall be made available to the "user" as defined in section 1.1 Definitions.



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780	65	Summarized Requirements of the Solution (page 65)	MHR portal for MHR authorities	Please provide more information on the functionalities which need to be present in the MHR portal?	Kindly refer to Corrigendum 2 dated 14-July-2023
781	65	Summarized Requirements of the Solution (page 65)	Requirements module for uploading of requirements.	Is there any existing module with which solution need to be integrated or bidder need to create a new module? If new to be created, please specify the functionalities which need to be incorporated?	The Requirements module is for the requirements called for during underwriting. The module will comprise uploading the documents and making them available for underwriting.
782	65	Summarized Requirements of the Solution (page 65)	Integration with AI (artificial intelligence) supported underwriting framework	Is the framework already present in the LICecosystem? Which tool is being used for this?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
783	65	4.2.1 Summarized Requirements of the Solution: (Page 65)	Integration with LIC's Document Management system for document management	What is the existing DMS being used?	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS.
784	65	4.2.1 Summarized Requirements of the Solution: (Page 65)	Provision for LICs authorized users for verifying, checking, doing quality control, acceptance, rejection for uploaded	Can we assume maker checker level checks for such workflows?	Please refer to the RFP and the corrigenda issued

			documents, putting remarks, along with provision to view , edit the data entered by the customers/sales intermediaries.		
785	65	4.2.1 Summarized Requirements of the Solution: (Page 65)	MHR portal for MHR authorities	What is MHR portal & who are MHR authorities	Kindly refer to Corrigendum 2 dated 14-July-2023
786	65	4.2.1 Summarized Requirements of the Solution: (Page 65)	Communication of underwriting requirements through Omni-channel mechanisms (SMS/Email/WhatsApp/Voice Calls)	Is there an existing underwriting system ? What is level of workflow for processing a proposal form ? Will the underwriting application push update/notification to the new application ?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
787	65	4.2.1 Summarized Requirements of the Solution: (Page 65)	Requirements module for uploading of requirements.	Can you please elaborate this ?	The Requirements module is for the requirements called for during underwriting. The module will comprise uploading the documents and making them available for underwriting.

788	65	4.2.1 Summarized Requirements of the Solution: (Page 65)	Helpdesk ticketing system for the users. This system should facilitate ticketing through online registration on portal/mobile app, SMS, email, WhatsApp, voice call etc.	Is there any existing ticketing tool & if yes, please the same. If no, is ticketing system part of the scope ?	The Helpdesk ticketing system shall be made available to the "user" as defined in section 1.1 Definitions.
789	65	4.2.1 Summarized Requirements of the Solution: (Page 65)	Integration with AI (artificial intelligence) supported underwriting framework	Basic underwriting rules or the full underwriting will reside in this system ?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
790	65	4.2.1 Summarized Requirements of the Solution: (Page 65)	Development of dashboard/MIS, pertaining to activities on LIC's digital onboarding platform.	Who will have access to this dashboard	Please refer to the RFP and the corrigenda issued. All users authorized by LIC to access the dashboard, would have to be granted such privilege.
791	65	4.2.1 Summarized Requirements of the Solution:	Lead management	Is there any existing lead management ? Is there any existing CRM tool ?	The bidder has to provide for lead management as defined in the scope of work of RFP.

		(Page 65)			
79 2	65	4.2.1 Summarized Requirements of the Solution: (page 65)	Integration with AI(artificial intelligence) supported underwriting framework	Which AI technology is used by LIC	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
79 3	66	4.2.1 Summarized Requirements of the Solution: (Page 66)	Multi-lingual support for the proposed solution, for the languages as per Schedule 8 of the Indian constitution.	There are total 22 languages as per Schedule 8 of Indian constitution. Will LIC provide us content mapping against English or is it expected to use Google Translator API or any third party solution to support vernacular languages?	Regarding the multilingual support , the contents will be provided by LIC and the implementation for the same has to be done by the bidder
79 4	66	4.2.1 Summarized Requirements of the Solution: (Page 66)	Solution should be able to integrate with LIC's ChatBot - VoiceBot Journey. Digital Online Assistant (AIBot/Chat & Voice) for the Customer Journey both Self Journey and Agents Assisted journey.	Are these LIC's existing capability ? If yes, we will be leveraging these to integrate .	LIC has existing ChatBot. The proposed solution should be able to integrate with the ChatBot of LIC for the Customer Journey both Self Journey and Agents Assisted journey.

795	66	4.2.1 Summarized Requirements of the Solution: (Page 66)	Co-browsing solutions need to be integrated with the proposed solution to assist customers during their on-boarding journey.	is the existing co-browsing solution needs to be integrated or we have to build the co-browsing system? In case existing co-browsing integration, whether a script would be provided to be include in the forms or there are different integration pattern, please elaborate.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution has to be integrated with the co-browsing solution facilitated by LIC. The bidder can also bring in its own co-browsing solution at no additional cost , other than the costs quoted in commercial bid.
796	66	4.2.1 Summarized Requirements of the Solution: (Page 66)	Any audit point which relates to the work undertaken by the bidder for the proposed solution and comes under the scope of audit, will have to be complied by the bidder	This is a risk and open ended. Need to have boundaries and CR mechanism	The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution.
797	67	4.2.2 Lead Management (page 67)	Generic	Do you also need any video conferencing capability for Leads management and Customer onboarding process	Please refer to the RFP and the corrigenda issued
798	67	4.2.1 Summarized Requirements of the Solution: (Page 67)	Migration of the existing data of the LIC's existing digital customer on-boarding platforms, to the new database system, proposed by the bidder.	Migration activities will be performed one time and subsequently on defined intervals as per project milestones. Could you confirm the approximate volume and expected number of iterations required for the entire migration activity. How stop gap arrangements are being envisioned?	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity. It will be a one time activity.

799	67	4.2.1 Summarized Requirements of the Solution: (Page 67)	Migration of the existing data of the LIC's existing digital customer on-boarding platforms, to the new database system, proposed by the bidder.	What is the volume of data expected to be migrated ?	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity. It will be a one time activity.
800	67	4.2.2 Lead Management (page 67)	The Lead Management System shall have provision to integrate with SMS, Missed Call, WhatsApp platform, Contact Centre, e-lobby kiosk, lead from any data model etc. for capturing the leads.	What is e-lobby Kiosk?	It refers to digital kiosk of LIC.
801	67	4.2.2 Lead Management (page 67)	The Lead Management System shall have provision to integrate with SMS, Missed Call, WhatsApp platform, Contact Centre, e-lobby kiosk, lead from any data model etc. for capturing the leads.	Please elaborate on "Lead from any date model"	Lead from any data model means leads from any data source which can be external to LIC as well as internal to LIC. All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution, have to be



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					provided by bidder.
80 2	67	4.2.2 Lead Management (page 67)	Bulk lead upload, allocation and distribution	How will the allocation/distribution happen? Will the cases be manually assigned or there is a business logic to assign leads ?	The criteria for allocation will be provided by LIC based on which the successful bidder has to implement the same.
80 3	67	4.2.2 Lead Management (page 67)	Provision to send SMS and e-mail to the customer at the time of the journey drop-off with link to resume the journey from the drop point.	How many such nudges are expected based on which communication through multiple channel will be triggered?	There can be multiple touch points for the user during the on boarding journeys including journey drop offs where the information is required to be sent to the user via omni channel communication media. LIC already has tie-ups with vendors for providing Whatsapp/SMS/EMAIL. The proposed solution needs to be integrate with these omni channel communication media.
80 4	67	4.2.1 Summarized Requirements of the Solution: (page 67)	Migration of the existing data of the LIC's existing digital customer on-boarding platforms, to the new database system, proposed by the bidder.	Required existing digital customer on-boarding platform details like type of database and sizing	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity.

805	67	4.2.1 Summarized Requirements of the Solution: (page 67)	Migration of the existing data of the LIC's existing digital customer on-boarding platforms, to the new database system, proposed by the bidder.	Tell us the volume of data which is in scope of migration	It is clearly mentioned that the existing data of the LIC's existing digital customer on-boarding platforms, will need to be migrated to the new database system. The in-transit data of the existing digital customer on-boarding platforms will need to be migrated for consistency and continuity.
806	67	4.2.1 Summarized Requirements of the Solution: (page 67)	The proposed solution will have to be hosted on public cloud.	Does LIC has any enterprise wide license for any specific cloud service provider or any inclination towards specific CSP considering the existing LICIT landscape	The bidder has to provide the public cloud solution. Please refer to RFP.
807	68	Customer 360 degree view (page 68)	The Solution shall facilitate LIC in having 360 Degree view of the customer with linking of the insurance business with customer id of the customer.	What type of customer data does LIC consider crucial for a comprehensive 360 degree view and how is this data currently collected and utilized?	Customer 360 view pertains to the customer data either provided by LIC's internal systems or captured during online interaction on website, app etc, which helps in identifying the profile of the customer for need based analysis, product recommendation and risk assessment.
808	68	4.2.3 Agent Virtual Office (page 68)	Agents training module	Is there any existing learning module which needs to be integrated or a new agent training module needs to be developed ? If new module needs to be developed will it just have training record capturing option for both online/offline or it will be an exhaustive learning module	Kindly refer section 4.4 - Training. Bidder have make the necessary provisions agents , LIC officials and other users as per mentioned criteria.
809	68	4.2.3 Agent Virtual Office (page 68)	Customized micro-site for agents	How many such micro sites are we expecting ?	Please refer to the RFP and the corrigenda issued. The bidder has to make provision for microsites for the agents , sales intermediaries as informed



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					by LIC to the bidder.
810	68	4.2.3 Agent Virtual Office (page 68)	Post Sales analysis	Please elaborate the scope	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
811	68	4.2.3 Agent Virtual Office (page 68)	Campaign management and content sharing	Campaign management & campaign running capability to be built in this system ? Is there any campaign management application ?	The campaign related requirements, contents, target recipients and any such details which are available with LIC will be provided by LIC. The proposed solution should have the capabilities to execute the campaign. There is no campaign management application currently present in LIC.
812	68	4.2.3 Agent Virtual Office (page 68)	12. Sales Diary	Please elaborate the scope	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
813	68	4.2.3 Agent Virtual Office (page 68)	17. Payouts/commissions/notifications of commission payments.	Can we assume the calculation of the payouts/commission will be outside the system. The details will be fetched through a different application or done manually (please confirm) ?	Please refer to scope of work of RFP
814	68	4.2.3 Agent Virtual Office (page 68)	20. Integration with LIC's agents related APIs and services.	Which all such integration are we talking about, please elaborate	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution, have to be provided by bidder.
815	68	4.2.3 Agent Virtual Office (page 68)	21. Integration with Agents	Is there any existing agent ton-boarding system ?	Please refer to scope of work of RFP. The bidder has to provide the agent



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		68)	onboarding.		onboarding system in the proposed solution.
81 6	68	4.2.5 User Management / MIS / Reporting / Dashboarding / Returns	User Management Module – Login/Password Management, Assigning Rights and Access privileges.	What are the different login mechanism has been envisaged for e.g. AD integration, SSO, userid/password, 2FA etc.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
81 7	69	Workflow and Document Management System (page 69)	The bidder shall bring its own Document Management system (DMS).	This section specifies that DMS should be brought in by Bidder but Point 24 on Page 65 mentions "Integration with LIC"s Document Management system for document management". Please clarify on the same	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS.
81 8	69	4.2.6 Workflow and Document Management System	The bidder shall bring its own Document Management system (DMS).	This is bit contradicting with point no 20 under 4.2.1 where it says that we have to integrate with existing CMS, please clarify. Whether LIC has enterprise wide license for any DMS system, if yes can we leverage that DMS with existing license?	The DMS solution requirements as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS.
81 9	69	4.2.6 Workflow and Document Management System (page 69)	Document Management system	LIC requires DMS as a part of this RFP ? Is there a requirement to migrate existing data from current dms to new dms	No, there is no such requirement to migrate existing data from current dms of LIC to the DMS for the proposed solution. However, the DMS for the proposed solution has to integrate with the existing DMS of LIC as mentioned in RFP

820	70	4.3.1 Onboarding journey of the customer (DIRECT):	The data is fed into an online rule engine for underwriting the proposal, which gives decision output on the basis of data.	Which online rule engine is being used for underwriting proposal	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
821	70	4.3.1 Onboarding journey of the customer (DIRECT): (page 70)	. Customer is displayed a list of all documents to be uploaded/requirements to be met for completing the online purchase of policy/policies.	does LIC have a rule engine to provide list of documents as per product and persona ? Or this document checklist has to be built ?	Document checklist and the conditions for the same will be provided by LIC. The bidder has to build the conditions for the documents to be uploaded, as per the rules provided by LIC.
822	71	4.3 Different Modes of Onboarding journeys for customers and agents (page 71)	On completion of the proposal, the policy bond, payment receipts and other documents are sent to the customer via SMS/Email/WhatsApp, along with copies to agents, supervisors and	Does LIC have any existing communication management system?	Please refer to the RFP and the corrigenda issued



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			concerned LICofficers, wherever applicable.		
82 3	71	4.2.3 Agent Virtual Office (page 71)	The data is fed into an online rule engine for underwriting the proposal, which gives decision output on the basis of data. The underwriting rule engine will be configured all the underwriting rules, product validations and other regulations, as required.	All cases would be STP only ? There is no scenario of NSTP cases ?	Please refer to the RFP and the corrigenda issued
82 4	71	4.3.1 Onboarding journey of the customer (DIRECT) (page 71)	At any step, if the customer seeks assistance or is stuck due to any issues, provision will be there to immediately notify the same to LIC's support officials,	What would be the trigger point to capture that the customer seeking assistance? whether any assistance bot is in place which needs to be integrated or the solution around that needs to be build?	Please refer to the RFP and the corrigenda issued



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82 5	71	4.3.1 Onboarding journey of the customer (DIRECT): (page 71)	5. Customers will be provided the facility to make the payment through online payment gateway aggregator, NEFT/RTGS/ UPI integrated with bank(s) platform, CBDC (Central Bank Digital Currency as and when it becomes effective) etc. Customers will be having a provision to make additional payments also later on, in case; any extra amount is to be paid for completion of policy. Post payment, payment receipts need to be communicate d to the customer	Is there a need for refund , excess , shortfall payment or rate up premiums module ? or it exists in LIC	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued
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82 6	71	4.3.1 Onboarding journey of the customer (DIRECT): (page 71)	In case of medical test requirements, the details of medical tests need to be communicate d to the customer. The customer should have the facility to choose the diagnostic center and date for medical tests. For this purpose, the proposed solution needs to be integrated with MSPs systems via APIs	is this central module or integration is independent msp ?	The APIs for MSP integration will be provided by LIC empanelled MSPs.. The successful bidder has to provide for the said functionality in the proposed solution
82 7	72	4.3.2 Onboarding journey of the customer (Agent/Sales intermediary assisted): (page 72)	Premium calculation cum Quote generation facility will be given to agents for single product/multi ple products, based on the inputs provided by the customer. The quotes can be saved for future use for a defined time period. Whenever the agent/sales intermediary logs in again, the	is this engine available to be integrated or to be developed ?	Premium quote generation API will be provided by LIC. It is expected from the solution to store the said Quote for future use with defined time validity



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			saved quotes will be displayed to him/her.		
828	73	4.3.2 Onboarding journey of the customer (Agent/Sales intermediary assisted): (page 73)	The data is fed into an online rule engine for underwriting the proposal, which gives decision output on the basis of data. The underwriting rule engine will be configured all the underwriting rules, product validations and other regulations, as required.	is this engine available to be integrated or to be developed ?	Bidder has to provide the underwriting rule engine.LIC will be providing the underwriting rules.
829	74	4.3.2 Onboarding journey of the customer (Agent/Sales intermediary assisted): (page 74)	In case of moral hazard report requirement by designated MHR authorities of LIC, the MHR portal will have the provision for online filling and submission of MHR, along with the facility to view the list of pending	Does scope involve to develop mhr portal ?	Kindly refer to Corrigendum 2 dated 14-July-2023



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			/completed MHRs.		
830	77	Agent Onboarding Journey (Section 4.3.4)	Capturing of agency leads, where in the officials of LIC/sales intermediaries authorized by LIC can capture the agency lead online or the persons, desiring to be agents, themselves can enroll online .	Is there envisioned automated lead management workflow for tracking and conversion of leads?	The bidder has to provide for lead management as defined in the scope of work of RFP.
831	77	4.3.4 Agents onboarding Journey: (page 77)	Integration with regulatory bodies, wherever required , for agents on-boarding process.	is agent onboarding also in scope of development	Please refer to the scope of work defined in RFP.
832	78	Agent Onboarding Journey (Section 4.3.4)	Provisions for LIC's sales partners to upload their sales intermediaries details via APIs, File transfer mechanisms to LIC's systems.	Please confirm whether Agent commissioning, Disbursement payouts, R&R and incentives, integration with CAMS for commission and incentive management - functionalities are outside the purview of current engagement.	Please refer to the scope of work defined in RFP.
833	78	Training (4.4)	The Bidder will be responsible for training the users and	What are the success criteria's of training completion? Is there any objective evaluation envisioned by LIC?	Kindly refer section 4.4 - Training. Bidder have to train LIC officials as per mentioned criteria.



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			LIC officials		
834	79	5.1 Plan for Project Implementation:	iv. Integration with our existing database and other applications	Required list of existing database and application details	The solution proposed by the bidder should be compatible to integrate with RDBMS solutions (eg. Oracle, MySQL, PostGresql etc)
835	81	4.2.3 Agent Virtual Office (page 81)	A) Penalties for down time of Solution:	Can the bidder suggest different SLA & penalty model than what is mentioned in the RFP during the proposal submission and/or during the contractual negotiation	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
836	83	9.2 Role of bidder (page 83)	4. Deploy onsite project and development team with required resources and tools for deploying the customized middleware application.	is development required onsite ?	No. Onsite support will be required as mentioned in the RFP.
837	84	4.2.3 Agent Virtual Office (page 84)	To provide onsite solution monitoring (during working office hours), offsite solution monitoring and troubleshooting (24x7), software maintenance, enhancements and modifications , as required from time to time.	Can we propose a different support model during the proposal submission and/or during the contractual negotiation?	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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83 8	84	9.2 Role of bidder	Bidder has to size the hardware and software, for the initial deployment and for subsequent growth, and has to provide additional software, tools etc. required to meet the growth in usage, at no additional cost to LIC.	What annual growth rate must be taken into account for optimum hardware and software sizing? and other details will be required like Concurrent users, Transaction per Second(TPS)	Please refer to the RFP and the corrigenda issued. The bidder has to provide a scalable solution to meet LIC's growing business requirements
83 9	87	Annexure – I : Bid Response Covering Letter on Bidder's Company Letter-head (page 87)	We also certify that we have not been blacklisted by LIC, any PSU, any Bank/IBA/R BI/IRDAI, Government of India, State Government and its subsidiaries during the last five years.	We would like to humbly submit that the time period for eligibility criteria/declaration regarding prior blacklisting is very long. We request you to kindly modify the eligibility criteria to allow Bidders that have not been blacklisted as on date or for a specific period (like 2 years) in the past, to participate in the bid. We also request you to kindly allow Bidders to declare that they are not blacklisted as on date or for a specific period (like 2 years) in the past.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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84 0	107	Annexure IX(A) at Page 107	Litigation History / Details of litigation	We request the client to kindly appreciate that any entity having long standing operations would be a party in certain litigations / arbitrations in its ordinary course of business. Such litigations/ arbitrations, even if adversely determined, may not necessarily impact the entity's ability to perform the services under this RFP. Further, we understand that the law requires parties to an arbitration, to keep such matters confidential. Hence, we request you to kindly modify the undertaking/qualification criteria to the effect that the bidders are required to submit only a declaration (without mentioning litigation history) stating that there is no material pending litigation which if adversely determined would impact the ability of the Bidder to perform services under the RFP.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
84 1	NA	NA	Sub contracting	We understand that subcontracting is not prohibited under the RFP and a bidder may use third party / third party resources to provide services under the ensuing contract. However, in such a case, the bidder would remain responsible for the work of such subcontractors. Please confirm if our understanding is correct.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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84 2	NA	NA	Liability is unlimited or not documented	Client is requested to limit consultant's liability to 1X of the total contract value. This is as per GFR and the guidelines issued by MeitY. It is also the normal industry practice. Client may consider including the following language: "Purchaser/Client agrees that Consultants total liability for all claims connected with the services or this agreement (including but not limited to negligence), whether in contract, tort, statute, indemnities or otherwise, is limited to one time the professional fees paid / payable for the services. Purchaser/Client agrees that Consultant will not be liable for (i) loss or corruption of data from your systems, (ii) loss of profit, goodwill, business opportunity, anticipated savings or benefits or (iii) indirect or consequential loss."	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
84 3	NA	NA	NA	Client is requested to not make the limitation of liability subject to receivables under the insurance proceeds. Client is requested to limit consultant's liability to 1X of the total contract value. This is as per GFR and the guidelines issued by MeitY. It is also the normal industry practice. The insurance clause makes the 1X liability ineffective as it increases to multiple times of TCV.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
84 4	NA	NA	NA	Client is requested to delete exceptions to the limitation of liability. The exceptions render the limitation of	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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				liability ineffective and make the liability unlimited.	
84 5	NA	NA	NA	<p>Client is requested to include to clause to state that we will not be liable for any indirect and consequential losses or damages. This is as per GFR and MeitY guidelines and also the industry standard. Even the Contract Act, stipulates and remote and consequential damages are not payable. Client is requested to include the below clause:</p> <p>"Purchase/Client agrees that Consultant will not be liable for (i) loss or corruption of data from your systems, (ii) loss of profit, goodwill, business opportunity, anticipated savings or benefits or (iii) indirect or consequential loss."</p>	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
84 6	NA	NA	Limitation of Liability	<p>Client is requested to limit consultant's liability to 1X of the total contract value. This is as per GFR and the guidelines issued by MeitY. It is also the normal industry practice.</p>	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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84 7	NA	NA	Exceptions to confidential information are not provided	Client is requested to allow standard exceptions to confidential information, which is industry standard and reasonable. Not all information can be regarded as confidential. For e.g., if the information is in public domain, we cannot be expected to keep it confidential at our end. Similarly, if any information is liable to be disclosed under the RTI, giving it a confidential status and obliging us to keep such information confidential is not correct. We request inclusion of following clause: "Confidential information does not include any information which (i) is rightfully known to the recipient prior to its disclosure; (ii) is independently developed by the recipient without use of or reliance on confidential information; or (iii) is or later becomes publicly available without violation of this agreement or may be lawfully obtained from a third party; or (iv) which would be required to be disclosed under the (Indian) Right to Information Act."	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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848	NA	NA	Parties to whom information can be disclosed is not documented	Client is requested to consider that we may have to disclose information for successful accomplishment of work and for regulatory and internal compliance purposes. However, to the extent legally permissible, we will ensure that even if the information is disclosed to any third party, such parties maintain confidentiality of such information. Client is therefore requested to kindly include the following clause: "Consultant may disclose confidential information: (a) to its employees, directors, officers and subcontractors, on a need to know basis, as required for performance of services, provided such employees, directors, officers and subcontractors are bound by confidentiality obligations; (b) where required by applicable law or regulation or for regulatory and compliance (both internal and external) purposes."	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
849	NA	NA	Duty of care is very high - i.e. we need to maintain confidentiality using highest/strictest/best efforts standards	We request client to kindly confirm that we will be obliged to protect Confidential information using the same degree of care as we use to protect our confidential information of similar nature, and in any event, by using at least reasonable degree of care.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
850	NA	NA	Obligations to survive for a period of ___ from the date of expiry or termination of contract	We request client to reduce the survival period of confidentiality obligations to one year post expiry or termination.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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85 1	NA	NA	Obligation to return all confidential information / destroy all confidential and no right to retain a copy	We request client to allow us to retain our working papers and a copy of confidential information for our records and any future reference or audit requirements, subject to confidentiality obligations under this Agreement.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
85 2	NA	NA	No right to disclose client name or project for citation / reference purposes	Please appreciate that this is a prestigious project for us and we would like to showcase this project in our future proposals. We request client to allow us to refer to you and the services we have performed for you for citation / reference purposes, as long as we do not disclose your confidential information.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
85 3	NA	NA	Indemnities for IPR infringement claims without exceptions	<p>We request client to include the following exceptions and procedure as these are industry standards and reasonable. They are also mentioned in the MeitY guidelines.</p> <p>"1. Notwithstanding anything contained in this agreement, if the Indemnified Party promptly notifies Indemnifying Party in writing of a third party claim against Indemnified Party that any Service provided by the Indemnifying Party infringes a copyright, trade secret or patents incorporated in India of any third party, Indemnifying Party will defend such claim at its expense and will pay any costs or damages, that may be finally awarded against Indemnified Party.</p> <p>2. Indemnifying Party will not indemnify the Indemnified Party, however,</p>	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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				<p>if the claim of infringement is caused by: a) Indemnified Party's misuse or modification of the Service; b) Indemnified Party's failure to use corrections or enhancements made available by the Indemnifying Party; c) Indemnified Party's use of the Service in combination with any product or information not owned or developed by Indemnifying Party; However, if any service, information, direction, specification or materials provided by Indemnified Party or any third party contracted to it, is or likely to be held to be infringing, Indemnifying Party shall at its expense and option either: i. Procure the right for Indemnified Party to continue using it; ii. Replace it with a non-infringing equivalent; iii. Modify it to make it non-infringing.</p> <p>3. The foregoing remedies constitute Indemnified Party's sole and exclusive remedies and Indemnifying Party's entire liability with respect to infringement."</p>	
854	NA	NA	Indemnity for breach of contract obligations	<p>There are several remedies available under law and contract to you for such breach of obligations. For e.g., there are penalties and LDs that may be imposed for some of these breaches. Seeking indemnities for such breaches frustrates the entire purpose of such remedies available to you. We understand that remedies other than indemnity will be sufficient for such breaches. We request you to kindly</p>	<p>The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued</p>



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				delete this section. If you still insist on retaining this section, then we request you to at least make them subject to overall cumulative liability cap of total contract value and subject to final determination of court/arbitrator.	
855	NA	NA	Indemnities for tax non payment	<p>In the GST regime, this clause may not be feasible. We request you to kindly delete this clause.</p> <p>Alternatively, kindly limit liability under this clause to reimburse you any penalty / fine that may be imposed on you solely due to breach of GST laws on our part, subject to overall cap of one time the fees payable to us under this agreement.</p>	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
856	NA	NA	Indemnities for death and bodily injury	Request client to kindly delete these. Alternatively, kindly cap these indemnities to limitation of liability cap or one time the fees payable to us under this Agreement.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
857	NA	NA	Indemnities not subject to final determination by court/arbitrator	We agree to indemnify to the extent the damages/losses are finally determined by a competent court or arbitration. Please make indemnities subject to final determination by court/arbitrator. This is also the industry standard and prescribed by MeitY in its guidelines.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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85 8	NA	NA	No process for indemnity	<p>The indemnities set out in this agreement shall be subject to the following conditions: (i) the Indemnified Party as promptly as practicable informs the Indemnifying Party in writing of the claim or proceedings and provides all relevant evidence, documentary or otherwise; (ii) the Indemnified Party shall, at the cost of the Indemnifying Party, give the Indemnifying Party all reasonable assistance in the Defense of such claim including reasonable access to all relevant information, documentation and personnel provided that the Indemnified Party may, at its sole cost and expense, reasonably participate, through its attorneys or otherwise, in such Defense; (iii) if the Indemnifying Party does not assume full control over the Defense of a claim as provided in this clause, the Indemnified Party may participate in such defense at its sole cost and expense, and the Indemnified Party will have the right to defend the claim in such manner as it may deem appropriate, and the cost and expense of the Indemnified Party will be included in losses; (iv) the Indemnified Party shall not prejudice, pay or accept any proceedings or claim, or compromise any proceedings or claim, without the written consent of the Indemnifying Party; (v) all settlements of claims subject to indemnification under this Clause will: a) be</p>	<p>The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued</p>
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				<p>entered into only with the consent of the Indemnified Party, which consent will not be unreasonably withheld and include an unconditional release to the Indemnified Party from the claimant or plaintiff for all liability in respect of such claim; and b) include any appropriate confidentiality agreement prohibiting disclosure of the terms of such settlement; (vi) the Indemnified Party shall account to the Indemnifying Party for all awards, settlements, damages and costs (if any) finally awarded in favor of the Indemnified Party which are to be paid to it in connection with any such claim or proceedings; (vii) the Indemnified Party shall take steps that the Indemnifying Party may reasonably require to mitigate or reduce its loss as a result of such a claim or proceedings; (viii) in the event that the Indemnifying Party is obligated to indemnify an Indemnified Party pursuant to this clause, the Indemnifying Party will, upon payment of such indemnity in full, be subrogated to all rights and defenses of the Indemnified Party with respect to the claims to which such indemnification relates; and (ix) if a Party makes a claim under the indemnity set out under Clause above in respect of any particular loss or losses, then that Party shall not be entitled to make any further claim in respect of that loss or losses</p>	
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				(including any claim for damages).	
859	NA	NA	Termination without notice and rectification period	To uphold the principles of natural justice, we request client to notify us and give us a rectification period of at least 30 days, prior to invoking this clause.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
860	NA	NA	We do not have any right to terminate	To uphold the principles of natural justice and to bring parity in the contract, we request client to give us the right to terminate the contract in case client breaches any of its material obligations under the contract, provided a notice for such breach is given to client along with a rectification period of 30 days.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
861	NA	NA	Unreasonable ground for termination	We request client to delete this ground for termination as it is unreasonable and there are several remedies in contract and law available to the client for such breach.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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86 2	NA	NA	Cancellation / Rescission of Contract	Cancellation / Rescission means voiding the contract and making the contract ineffective from its inception, thereby restoring the parties to the positions they would have occupied if no contract had ever been formed. In this scenario, bidder may be deprived of any payment and refund of all payments made already may be sought. Request deletion of this clause	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
86 3	NA	NA	Risk purchase	Request client to limit our liability under this clause to 10% of the value of corresponding goods/services not delivered by us. Please also confirm that client will use government procurement norms (including price discovery) for procurement of such services from third parties.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
86 4	NA	Clause 3.14.2 at Page 40	LDs capped at 10%.	We request client to cap the liquidated damages/penalties cumulatively to 5% of the total contract value.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
86 5	NA	Clause 3.14.2 at Page 40	Not limited to solely our fault	We understand that we would be liable to pay liquidated damages to the extent corresponding breach is solely attributable to us. Kindly confirm.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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86 6	NA	Clause 3.14.4 at Page 41	No protection to our pre- existing IPRs	<p>There are innumerable IPRs that exist with us which we would like to use to your benefit while delivering our services to you. These are our pre-existing IPRs and we use it for all clients. We will not be able to give ownership in such IPRs to you just because we are using them for providing services to you, like we use these for other clients. We request that we are allowed to retain ownership of our pre-existing IPRs, else we might be not be able to use these in providing services to you in order to protect our ownership in them. We request you to kindly include the below clause. This is also the standard mentioned by MeitY in its guidelines.</p> <p>"Notwithstanding anything to the contrary in this agreement, Consultant will retain the ownership of its pre-existing intellectual property rights (including any enhancement or modification thereto) even if such IPRs are used for creating deliverables, are incorporated in the deliverables, etc. To the extent such pre-existing IPRs are included/incorporated in the deliverables, upon receipt of all due and payable payment in full, the Consultant shall grant a non-exclusive, perpetual and fully paid up license to the Purchaser/Client to use such pre-existing IPRs for use of deliverables for the purpose for which such deliverables</p>	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
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				are meant for client's internal business operations."	
867	NA	NA	Declaration regarding past blacklisting/debarment where no time limit has been specified.	We would like to humbly submit that the eligibility criteria/declaration regarding prior blacklisting is open-ended in terms of the time period. We request you to kindly limit the eligibility criteria regarding blacklisting to bidders not blacklisted as on the date of submission of the bid or have not been blacklisted for a definitive period, such as 2 years. We also request you to kindly allow Bidders to declare that they are not blacklisted as on date or for a specific period (like 2 years) in the past.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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868	NA	NA	Pre-qualification requirement/declaration regarding blacklisting / debarment	We request the client to limit the eligibility criteria regarding blacklisting and allow bidders who are not blacklisted as on the date of submission of the bid to participate in the bid. We also request the client to allow us to submit the blacklisting declaration based on the present status of our blacklisting / debarment as on date of submission of the bid.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
869	NA	NA	Major Litigation	We request the client to kindly appreciate that any entity having long standing operations would be a party in certain litigations / arbitrations in its ordinary course of business. Such litigations/ arbitrations, even if adversely determined, may not necessarily impact the entity's ability to perform the services under this RFP. Hence, we request the client to modify the term 'Major Litigation' to pending litigation and their impact on the ability of the Bidder to perform services under the proposed tender.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
870	NA	NA	Details of pending enquiry / investigation	We request the client to kindly appreciate the details of a pending enquiry or investigation against an entity is confidential information of such bidding entity. Such enquiry or investigation even if adversely determined, may not necessarily impact the entity's ability to perform the services under this RFP. Hence, we request you to kindly modify the undertaking/qualification criteria to the effect that the bidders are required to submit only a declaration	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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				(without mentioning details of investigation or enquiry) stating that there is no material pending enquiry or investigation for a non-grave offence which if adversely determined would impact the ability of the Bidder to perform services under the RFP.	
87 1	NA	NA	Declaration regarding pending investigation by regulatory authority/criminal investigation against the Company/directors/partners	We request that the bidder should be allowed to declare that there are no pending criminal investigations/proceedings by a regulatory authority against bidder or its current Board of Directors, as on the date of submission of this bid in their profession capacity in any Court of Law regarding execution of any professional project/work executed/being executed by bidder .	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
87 2	NA	NA	Non-performance	We request the client to modify the undertaking to the effect that any such termination should have been approved/upheld by any court decree or arbitral award against the bidder to such effect. Further for performance, we confirm there is no instance of any contract having been terminated on account of any determined non-performance of contract. Our undertaking shall be subject to the aforesaid clarifications. Please confirm.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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87 3	NA	NA	No third party disclaimer/ No clause in RFP	We will be providing services and deliverables to you under the contract. We accept no liability to anyone, other than you, in connection with our services, unless otherwise agreed by us in writing. You agree to reimburse us for any liability (including legal costs) that we incur in connection with any claim by anyone else in relation to the services. Please confirm our understanding is correct.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
87 4	NA	NA	No Acceptance clause in RFP	If the project is to be completed on time, it would require binding both parties with timelines to fulfil their respective part of obligations. We request you that you incorporate a deliverable acceptance procedure, perhaps the one provided by MeitY in their guidelines, or the one suggested below, to ensure that acceptance of deliverables is not denied or delayed and comments, if any, are received by us well in time. You may consider including the below simple clause: Within 10 days (or any other agreed period) from Client's receipt of a draft deliverable, Client will notify Consultant if it is accepted. If it is not accepted, Client will let Consultant know the reasonable grounds for such non acceptance, and Consultant will take reasonable remedial measures so that the draft deliverable materially meets the agreed specifications. If Client does not notify Consultant within the agreed time period or if Client uses	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued



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				the draft deliverable, it will be deemed to be accepted.	
875	NA	NA	NA	Extension for submitting the bid by 3 weeks from the existing bid submission date	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
876	NA	NA	NA	Hybrid model on resource deployment allowed can be proposed ?	Please refer to the RFP for scope of work for the proposed solution
877	NA	NA	NA	How many insurance products are expected to be part of the scope for DIY & for assisted for all different channels ?	Kindly refer to Corrigendum 2 dated 14-July-2023
878	NA	NA		Assuming mobile app to be developed only for agents ?	Please refer to the RFP for scope of work for the proposed solution
879	NA	NA	NA	Elaborate more on the demo/working solution requirement- what is expected to be included as part of demo	Please refer to the RFP and the corrigenda issued



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880	NA	NA	NA	Will the integration layer to outside aggregators or insurers or third-party be standardized ? Or do we have to accommodate all the changes for all different integrations with aggregator ? If bidder has to accommodate the changes for all the integrations then we need to know all different integrations .	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.
881	NA	NA	Generic	Need to know what is current pain points of customer onboarding and why is the need of this solution	Please refer to the RFP for scope of work for the proposed solution
882		Section 4.1, Page no. 62	Considering the boundless scope of the solution, any service which forms a part of the scope though not explicitly mentioned in the scope of work, would form part of this RFP and the Bidder is expected to provide the same at no additional cost to LIC. The Bidder needs to take into account and explore all the possibilities of all services	We believe it's critical for the stakeholders to have a mutually agreed upon and a defined SOW document to maintain the project's success. We'd like to propose having a BRD signed-off by LIC which will serve as the operational guide for effective project execution. Any requirement excluding the signed-off scope shall be evaluated for it's impact on project's objectives, timeline, budget, and resources and shall be taken up accordingly	The successful bidder has to comply with the terms and conditions of the RFP

			that would be required in the Scope and ensure the same is delivered to LIC		
88 3		Section 4.2, Page no. 62	Mobile app (Android and iOS)	Should the mobile app be Native App or PWA ? Should the app be delivered as APK or SDK ?	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. The proposed solution should support all contemporary and existing mobile versions of iOS and Android and the browsers for web applications
88 4		Section 4.2, Page no. 62	Third party platforms where the customer's journey is completed and the same is integrated with LIC's customer on-boarding platform via APIs.	Could you please elaborate on this ? preferably via an example of the desired flow ?	In Section 4.2 of The RFP - The detailed scope of work clearly mentions the third party platforms and their integration details
88 5		Section 4.2.1, Page no. 64	On-boarding of sales force personnel	Do you need POSP onboarding or SP/LG onboarding?	Onboarding of all sales force personnel.
88 6		Section 4.2.1, Page no. 64	Integration with LIC's core software solution and other software systems (Document Management System)	Do LIC's systems have APIs for these ? If yes, are they REST or SOAP ?	The detailed information will be shared with the successful bidder.
88 7		Section 4.2.1, Page no. 65	MHR portal for MHR authorities.	Please elaborate on MHR functional requirement	Kindly refer to Corrigendum 2 dated 14-July-2023

88 8	Section 4.2.1, Page no. 65	Integration with AI(artificial intelligence) supported underwriting framework	Please elaborate on AI/AI framework's role in existing underwriting process which will already be part of core system ? Does LIC have any existing AI model/framework ?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
88 9	Section 4.2.1, Page no. 66	Co-branding according to sales intermediarie s category	Please elaborate on the specifics of Co-Branding ?	The bidder has to make provisions to enable co- branding in the proposed solution. The detailed information for co- branding sales intermediary wise will be shared with the successful bidder.
89 0	Section 4.2.3, Page no. 66	The solution should enable a virtual office	Could you please help us with exact use case of Virtual office ?	Kindly refer to section 4.2.3 - Agent Virtual Office
89 1	Section 4.2.1, Page no. 66	Before Go- live, the proposed solution will be evaluated for information security aspects like Vulnerability Assessment, Configuration Audit, Penetrative Testing, Application security and so on	Is the vendor responsible for hiring 3rd party vendors for VAPT and conducting the test?	The bidder would have to ensure compliance to the findings of security audit by third party auditors appointed by LIC or by LIC's information security team.



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89 2		Section 4.4, Page no. 78	The Bidder will be responsible for training the users and LIC officials as per the following criteria:	Can you please specify the number of training sessions to be provided? Also, will the training premises and equipment required for the training (such as Projectors, computer systems etc.) be provided by the bank or by the vendor?	Kindly refer section 4.4 - Training. Bidder have to train LIC officials as per mentioned criteria.
89 3		Section 6, Page no. 80	Within 161 days from the date of Purchase Order	Committing to a 161 working days timeline is challenging for such a comprehensive solution. There are multiple discussions, approvals and UAT required from the bank during the implementation phase, for which the vendor cannot commit any timelines. Hence, request you to change this clause as below: Time, being an essential feature of the contract, the selected Bidder is expected to discuss and mutually agree the implementation timelines with the bank. The priority of reports and delivery line items will be decided by Bank and will be conveyed to the successful Bidder.	The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued
89 4		Section 6, Page no. 80	3. Need Based change request.	Could you consider the CR Timelines clause "To be decided by LIC, change request wise." modified as "to be decided by mutual agreement between LIC and the bidder"	The RFP terms and conditions stand
89 5		Annexure-VI, Page no. 94	Bidder should also have made profit (before tax) in at least two of the three previous financial years (2020-2021, 2021-2022)	We request you to consider waiving off the profitability clause for MSME eligible bidders	Kindly refer to Corrigendum 2 dated 14-July-2023



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			and 2022-2023)		
89 6		Annexure-VI, Page no. 94	1. The copy of certificate of Incorporation issued by the registrar of the Companies Copy of Certificate of Commencement of Business. As per the Companies (Amendment) Ordinance 2018, there is a requirement for all the companies registered on or after 2 November 2018 to file a certificate of commencement of business	Would Certificate of Incorporation suffice OR Certificate of Commencement is also required ?	The RFP terms and conditions stand
89 7		Annexure-VI, Page no. 96	Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India.	Could you consider relaxing the minimum experience criteria to 2 years	Kindly refer to Corrigendum 2 dated 14-July-2023
89 8		Section 4.2.1, Page 64	Requirements module for uploading of requirements	Could you please elaborate more on this ?	A separate module for uploading the requirements like ekyc, financial, medical, etc. documents

899		Section 4.2.1, Page 65	Implementati on and maintenance of UAT and pre- production setup for the Proposed solution throughout the period of contract. Providing access to authorized LIC personnel to the UAT and pre- production set up.	Please confirm different no prod environments expected as part of this engagement. Is the expectation to have all no prod environments including UAT & pre-prod environment to be in LIC's public cloud?	Please refer to Point No 40 of Section 4.2.1 - Summerized Requirements of the Solution - Maintenance of the proposed solution throughout the period of the contract and ensuring the solution's availability, uptime and reliability as per the business continuity requirements of LIC. Providing access to authorized LIC personnel to the production set up.
900		Section 4.2.4, Page68	The policy shall be linked to the Customer ID of the customer. In case of new customer, the new Customer ID has to be updated.	In case of new customers, Customer ID shall be generated at existing Customer Master system or equivalent system of LIC via API. Please confirm if the understanding is correct.	Yes.
901		Section 4.1, Page 62	The bidders who will be offering COTS (Commercial Off the Shelf) Product for the proposed solution , will have to customize the product to include all the features, functionalitie s and journeys as per the scope	Should the solution be a COTS product OR are you open for a bespoke solution to be developed?	The Proposed solution has to meet/expand/needs to be customized to meet LIC requirements.

			of this RFP, within the prescribed deadlines		
90 2		Section 4.2.1, Page 63	Need analysis based on the customer's profile and product recommendation engine	Hope LIC will provide the customer eligibility or suitability criterions for need analysis	The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same.
90 3		Section 4.2.1, Page no. 66	Multi-lingual support for the proposed solution, for the languages as per Schedule 8 of the Indian constitution	Schedule 8 mentions 22 languages which are to be catered to as part of Multi-lingual. Also, for multi-lingual support, the understanding is the DIY and assisted journey field labels to be multi lingual. Data entry to still be done in English. Please confirm if the understanding is correct.	Regarding the multilingual support , the contents will be provided by LIC and the implementation for the same has to be done by the bidder
90 4		Section 4.2.5, Page no. 68	Reports for the customers.	What are the objectives of this report and what are the key items/areas that we would be covering here?	The reports have to be provisioned in the proposed solution as per the business requirements of LIC
90 5		Section 4.3.3, Page no. 74	KYC	Do we require VKYC to be integrated? If yes, both in DIY as well as Assisted Journey ?	The solution meeting the RFP requirements can be proposed.
90 6		Annexure – VI: Conformity with Eligibility Criteria	Point 11 : The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India in the last three years	We would like to showcase three of our installations in Asia which are fully integrated Point-of-Sale solution for insurance agent with the added capability of Bancassurance distribution channel. Will be obliged if you could revise the criteria to India/Asia (These installations are in use for the past 7 years)	Kindly refer to Corrigendum 2 dated 14-July-2023

			preceding the date of this RFP. Point 12 : Bidder should have experience of minimum three years in providing Digital Life Insurance Solutions in India.		
907		Section 4.2.1 - Summarized Requirements of the Solution:	Pt 2: To develop and implement digital solution for the existing as well as future Life Insurance, Non-Life insurance and Health Insurance products of LIC.	Can you please provide details on the number of products which are to be developed in the system. Also, what is the complexity and the type of products to be developed	As on date 30.06.2023 there are 36 Individual In Force Products. The number of products are subject to change in future as per LIC's discretion.
908		Section 4.2.1 - Summarized Requirements of the Solution:	Need analysis based on the customer's profile and product recommendation engine	In order to suggest the product based on the needs, there would be a matrix which would be used. Can you please provide sample of the matrix	The detailed information will be shared with the successful bidder.
909		Section 4.2.1 - Summarized Requirements of the Solution:	Premium quote generation and storing for future use with defined time validity	The premium and the complete quote generation needs to be done by the proposed system. Can you please share some details on the computations - complexity of formulas, number of pages in the quotation, approx values to be calculated by the computation engine, any dynamic content in the quotation based on the	Premium quote generation API will be provided by LIC. It is expected from the solution to store the said Quote for future use with defined time validity.



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				inputs and calculations	
910		Section 4.2.1 - Summarized Requirements of the Solution:	Aadhaar based eKYC of customer - Integration with Aadhaar	The required API for Aadhaar will be provided by LIC and the proposed solution will integrate with the Aadhaar systems using the API shared. Please confirm our understanding.	Yes, APIs to be provided by LIC. The successful bidder has to provide for the said functionality in the proposed solution
911		Section 4.2.1 - Summarized Requirements of the Solution:	OVD (Officially valid document) based eKYC - the information embedded in the document is captured through OCR/ICR, along with the document.	Can you please provide the list of documents which are acceptable.	The proposed solution needs to be integrated with the CKYC solution of LIC for kyc/eKyc related requirements. The proposed solution should have the provisions for OCR related requirements.
912		Section 4.2.1 - Summarized Requirements of the Solution:	Online proposal form data capture for single as well as multiple proposals, simultaneously. Capturing data from physically filled documents, using OCR/ICR.	The data needs to be extracted from the physically filled documents. Can you explain in detail how will the documents be uploaded in the system and once the data is extracted, where the data will be stored or populated ?	The successful bidder has to provide for the said functionality in the proposed solution. The detailed information will be shared with the successful bidder.



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913		Section 4.2.1 - Summarized Requirements of the Solution:	Offline proposal form filling with online submission – fillable PDF formats to be designed for proposal forms which can be filled offline and submitted online.	The proposed solution, supports offline capability- all the proposal data entry, signatures and document capture, proposal application form generation can be completed in the offline mode- without internet connectivity. When the internet is restored, the documents and data is submitted to the LIC server. <i>Note: All the data/ documents captured in offline mode will be secured via industry leading encryption standards.</i> In such scenario, is the fillable PDF format still required?	The successful bidder has to provide for the said functionality in the proposed solution. If the bidder's solution supports offline capability the same can be proposed with the solution.
914		Section 4.2 Detailed Scope of Work	The Corporation already has tied up with a WhatsApp bidder for providing WhatsApp based services. The requirements, product related details, underwriting related information and any such details which are available with LIC will be provided by LIC.	Will all the Whatsapp related communication (e.g., Chatbot) will be provided by the LIC's Whatsapp service provider.	LIC already has tied up with a WhatsApp vendor. for providing WhatsApp based services. The proposed solution needs to be integrate with whatsapp based services.



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91 5		1. Section 4.1 Introduction to Scope of work2. Section Annexure – XV: Indicative Commercial Bid Template	(1). Considering the boundless scope of the solution, any service which forms a part of the scopethough not explicitly mentioned in the scope of work, would form part of this RFP and theBidder is expected to provide the same at no additional cost to LIC. The Bidder needs to takeinto account and explore all the possibilities of all services that would be required in the Scopeand ensure the same is delivered to LIC. LIC will not accept any plea of the Bidder at a laterdate for omission of services on the pretext that the same was not explicitly mentioned in theRFP.(2). 4 - Scope of work. It is re-emphasised	This clause seems rather unfair for the vendor. How can the contract be boundless?Need further clarification/ waiver from LIC team.	The RFP terms and conditions stand.
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			<p>again that considering the boundless scope of the solution, anyservice which forms a part of the project scope though not explicitly mentioned in the scope of work, would form part of this RFP and the Bidder is expected to provide the same at no additional cost toLIC. The Bidder needs to take into account and explore all the possibilities of all services that would berequired in the Scope and ensure the same is delivered to LIC. LIC will not accept any plea of theBidder at a later date for omission of services on the pretext that the same was not explicitly mentionedin the RFP. Hence any need based change</p>		
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			request will have to be approved by LIC in writing. The bidder on its own, unilaterally, cannot claim any services provided, as falling under need based change management and hence cannot raise the bill for the same.		
916		Section 4.2.1 - Summarized Requirements of the Solution:	Provision for copying data from previous policies or/and simultaneous proposals.	The proposed system is supposed to copy data from previous policies. Can you please mention details about the existing data - its size, structure, format etc.	The API to copy data from previous policies of LIC based on previous policy or customer id will be provided by LIC
917		Section 4.2.1 - Summarized Requirements of the Solution:	On-boarding processes to be integrated third party platform/portals/apps. The third party includes but is not limited to corporate agents, banks, regulatory	In order to integrate with the third party platforms/ apps some integration would be required by using API. Can you please confirm if the API will be provided by LIC and consumed by solution provider.	Yes, APIs to be provided by LIC. The successful bidder has to provide for the said functionality in the proposed solution



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			entities, insurance web aggregators, brokers, alternate channels, Govt. Portals and so on.		
918		Section 4.2.1 - Summarized Requirements of the Solution:	Integration with Medical Service Providers (MSPs) using API, for facilitation of end-to-end medical tests related procedures required for the customer.	Please confirm the integration with MSP will be through the API. These API will be provided by LIC and consumed by the solution provider.	The APIs for MSP integration will be provided by LIC empanelled MSPs. The successful bidder has to provide for the said functionality in the proposed solution
919		Section 4.2.1 - Summarized Requirements of the Solution:	Integration with LIC's Document Management system for document management	Can you please provide information about the document management system being used. What is the integration approach to be followed?	The detailed information will be shared with the successful bidder.
920		Section 4.1 Introduction to Scope of work	Description of the envisaged scope is enumerated however LIC reserves its right to change the scope of work considering the size and variety of the requirements and the changing business conditions.	Quantum of changes are not specified. Changes can be suggested by LIC which can be within a certain scope of efforts. If range of efforts varies drastically, then it will be highly risky for the vendors.	The RFP terms and conditions stand
921		Section 4.2.1 Summarized Requirement	Payment reconciliation systems along	This capability could be provided by 3rd party service providers.	The successful bidder has to provide for the said functionality in the proposed



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		s of the Solution	with the dashboard for the same, for the payments received for customer on-boarding.		solution.
92 2		Section 4.2.1 Summarized Requirements of the Solution	MHR portal for MHR authorities	The MHR portal will be provided by LIC and the vendor needs to integrate with this portal. Please confirm if the understanding is correct.	Kindly refer to Corrigendum 2 dated 14-July-2023
92 3		Section 4.2.1 Summarized Requirements of the Solution	Pt. 29 : Integration with eSign service provider for e-signing of documents Pt. 30 : Integration with credit information companies for financial underwriting	In order to integrate with the other supporting systems, the API will be provided by LIC and the vendor only needs to consume these API. Please confirm	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution , have to be provided by bidder.
92 4		Section 4.2.1 Summarized Requirements of the Solution	Integration with APIs and services of Govt. entities, banks, insurance bodies, IRDAI, PFRDA, CRAs and any other organization, which will be required during digital on-boarding journey. These include but are not limited to	In order to integrate with the other supporting systems, the API will be provided by LIC and the vendor only needs to consume these API. Please confirm	Yes the understanding is correct. The API will be provided for Integration with APIs and services of Govt. entities, banks, insurance bodies, IRDAI, PFRDA, CRAs and any other organization, which will be required during digital on-boarding journey

			APIs like – PAN verification, Digilocker, Medical Service Provider APIs, APIs provided by CRAs and so on.		
92 5		Section 4.2.1 Summarized Requirements of the Solution	Recommendation of hardware, software and other architectural components required for implementation of the proposed solution.	The vendor will only recommend the hardware and the software requirements. The vendor is not responsible for the installation and maintenance of the hardware and the other software components. Please confirm.	All such APIs where the bidder doesn't have access to the required data / resources or LIC has a tie-up with third parties/vendors, will be provided/facilitated by LIC. The bidder has to consume the APIs and integrate the proposed solution with such APIs. However, all such APIs which need to be built as per the scope of work of the proposed solution, have to be provided by bidder.
92 6		Section 4.2.2 Lead Management	Developing Lead Management system for managing customer journey and integrating it with LIC's systems.	It is mentioned that the system will integrate with other LIC system. Does this mean that the vendor is expected to provide API which will be consumed by other supporting systems	The successful bidder has to provide for the said functionality in the proposed solution.
92 7		Section 4.2.2 Lead Management	Bulk lead upload, allocation and distribution.	This functionality is part of the admin module. We assume that there will be a separate web based admin module to support the lead management. Please confirm our understanding	The successful bidder has to provide for the said functionality in the proposed solution.

92 8		4.3.1 Onboarding journey of the customer (DIRECT):	The data is fed into an online rule engine for underwriting the proposal, which gives decision output on the basis of data. The underwriting rule engine will be configured all the underwriting rules, product validations and other regulations, as required.	As per the requirement, the data will be fed into online engine. Can you please provide details on how this will be done ?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
92 9		5.1 Plan for Project Implementation:	The Bidder shall nominate a project manager at Mumbai who shall be responsible for the entire execution and implementation of this project. The Bidder shall specify the name of project manager in the bid. He will be a single point of contact for LIC for any problem related to services procured under this RFP	It is necessary to nominate a project manager from Mumbai itself. If the vendor has a strong track record of offline support can the project manager operate from the base location ?	The RFP terms and conditions stand

930	Annexure – VII: Conformity with Technical Requirements - Table B	1. Does the bidder's solution have end to end insurance sales journey configured for all insurance product types – life, non-life and health products?	<p>The application must be configurable. If configurability is intended to be product-based, i.e. change/update product details, or should it be based on factors such as agent type or customer product preference (life, non-life, general).</p> <p>Is it necessary to use the same application for all product types? That is, for all user groups.</p> <p>We see the need for two distinct applications, one as a self-help site for customers and the other as a virtual office for agents. How is configurability perceived and expected in general?</p>	Project is for LIC and the proposed solution has to meet/expand/needs to be customized to meet LIC requirements.
931	Annexure – VII: Conformity with Technical Requirements - Table B	22. Does the bidder's solution have plug and play capability to integrate with LIC's and third party APIs?	Because plug and play functionality is one of the characteristics of APIs, why it is anticipated from applications that consume or integrate with LICs and third-party APIs.	The RFP terms and conditions stand
932	Annexure – VII: Conformity with Technical Requirements - Table B	19. Does the bidder's solution has inbuilt capabilities of agents' virtual office?	<p>Please convey a list of capabilities for agents' virtual office" in the expected software , in addition to FNA, need analysis, lead management, quotation generation, proposal generation, document upload, signature capture, and policy administration such as renewals.</p> <p>If claim settlement is included in this virtual office.</p>	Kindly refer to section 4.2.3 - Agent Virtual Office, of RFP

93 3	Annexure – VII: Conformity with Technical Requirements - Table B	15. Does bidder's solution have analytics capability for easy prospecting or whether the application can run pre-approved proposals campaigns?	What analytics capabilities, such as prospect conversion rate or profile analyzers, are required from the application for easy prospecting, and how can the application run pre-approved proposal campaigns?	The solution meeting the RFP requirements can be proposed.
93 4	Annexure – VII: Conformity with Technical Requirements - Table B	14. Does bidder's solution have ready MIS, realtime reports, reconciliation data files which will be available on demand or can be run as per predefined schedule, as per the needs and specifications of the LIC?	More information about which data should be captured in reconciliation data files is required.	The detailed information will be shared with the successful bidder.
93 5	Annexure – VII: Conformity with Technical Requirements - Table B	13. Whether bidder's solution is equipped for Pre-sales tools for lead generation and partners/customer engagement through gamification?	How its expected to connect lead generation and partners/customer engagement through gamification? Sales officer generates more leads scores more points which are ranked .Please clarify.	The solution meeting the RFP requirements can be proposed.

93 6	Annexure – VII: Conformity with Technical Requirements - Table B	21. Does the bidder's solution support agents onboarding as defined in the scope of work of this RFP?	Please define whether the agent onboarding function will always be part of the admin module running on the browser for LIC application admins or if the mobile application should also contain this function. In that case, this should be included in the API offering.	The solution meeting the RFP requirements can be proposed. The successful bidder has to provide for the said functionality in the proposed solution.
93 7	Annexure – VII: Conformity with Technical Requirements - Table B	44. Does the bidder's solution have integrated underwriting rule engines with capabilities to configure new underwriting rules with DIY features?	It is necessary to configure either a POS underwriting rule or set of full underwriting rules. Because comprehensive underwriting is regarded as a component of the basic underwriting system, and or task that may include human/underwriter function. In which mode will this rule configuration be used?	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
93 8	Section 4.2.4 Customer 360 Degree View Section 4.2.5 User Management / MIS / Reporting / Dashboarding / Returns Section 4.2.6 Workflow and Document Management System		As per our understanding, these functionalities are staff level process flows. Hence these functionalities will only be available in web-portal format. Please confirm whether our understanding is correct that these portals are required only for the web	The successful bidder has to provide for the said functionality in the proposed solution.

939	Annexure – VI: Conformity with Eligibility Criteria Page 95	10. Bidder must be original software developer / OEM for the proposed solution.	Kindly relax this clause or alternatively - kindly allow bidders to participate who are authorised partners of the OEM's justification: This is a restrictive clause which allows only OEM's or digital platform owners to directly participate; there are some OEM's who dont bid directly but bid through partners. Kindly allow this to ensure broader participation. LIC can ask documentary evidence like a MAF to be provided by OEM.	Kindly refer to Corrigendum 2 dated 14-July-2023
940	Annexure – VI: Conformity with Eligibility Criteria Page 96	11. The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP.	Kindly modify the clause as - The bidder must have implemented (Go-Live) the proposed / similar digital insurance solution/ digital solution in at least 2 (Two) Insurance Companies/ Banks/BFSI/Big Corporates in India in the last 5 years preceding the date of this RFP. Justification - it will allow borader participation	Kindly refer to Corrigendum 2 dated 14-July-2023
941	4.1 Introduction to Scope of workPage 61	The bidders who will be offering COTS (Commercial Off the Shelf) Product for the proposed solution, will have to customize the product to	Understanding is - Bidder has to propose a platform - which can be built on multiple products/solutions/technologies which can be unified to work as per LIC's requirementKindly confirm?If Yes, it violates the Pre-Qualification criteria 10	Kindly refer to Corrigendum 2 dated 14-July-2023



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			include all the features, functionalities and journeys as per the scope of this RFP, within the prescribed deadlines. The licensing costs for such products, if any, will have to be included, while quoting the total costs and cannot be demanded for separately, at a later date.		
94 2		4.1 Introduction to Scope of work Page 61	Query	<p>Scope includes many modules/solutions like – omnichannel customer onboarding(portal n mobile), products configuration, recommendation engine, quote generation, KYC, uploading of documents, payment process, underwriting process, various integrations, notifications, lead management, Agent virtual office, customer 360 degree view, dashboards, onboarding journey process</p> <p>can bidder Propose a solution built on platform or accelerators that can be integrated to make a complete solution or multiple solutions that can be integrated into a unified system ? Kindly confirm</p>	The Proposed solution has to meet/expand/needs to be customized to meet LIC requirements. LIC will have single point of contact with the successful bidder only.

94 3		4.2 Detailed Scope of Work Page 62	Suggestions	There is a component of portal & mobile app with Modern UI/UX Kindly include features like: Enterprise Search Personalisation Content Management System multi-tenancy, multi-lingual user management digital asset management system	Terms and conditions of the RFP stand. The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work.
94 4		General	Please specify the count of full time users and concurrent users		Please refer to the RFP and the corrigenda issued
94 5		Annexure – VII: Conformity with Technical Requirements	Newgen needs to integrate with the OCR/ICR extraction engine. Please confirm.		The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work.
94 6		Annexure – VII: Conformity with Technical Requirements	Mobile App is required for Agent Onboarding, Customer Onboarding and Agent Virtual Office. Please confirm.		The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work.
94 7		Annexure – VII: Conformity with Technical Requirements	Please confirm if Newgen needs to provide the CCM platform for generating templates and communication. However, Newgen can also integrate		The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work.



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			with LICs CCM for communication through different OmniChannel mechanisms.		
948		Annexure – VII: Conformity with Technical Requirements	Please confirm if the backend workflow is required for 1. Lead Management system 2. New Business 3. Agent Onboarding 4. Agent Management For all LOBs i.e. Health, Life and General Please specify if any other backend workflows are required.		The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work.
949		Annexure – VII: Conformity with Technical Requirements	For provision for the users to take photos, crop the same and upload. Please confirm if we need to integrate with any third party application for this feature.		The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work.



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950	Annexure – VII: Conformity with Technical Requirements	Sales Diary - Please specify the functionalities required.		The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work. Please note Sales Dairy includes but not limited to customer management, policy management, sub-agent management, commision calculation, track policy status, policy renewal & expiry reminder, auto sms to customer, mini website for insurance agents, profile listing, new customer inquiry, reports & many more.
951	Annexure – VII: Conformity with Technical Requirements	Customized micro site for agents - Please specify the functionalities required.		The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work.
952	Annexure – VII: Conformity with Technical Requirements	Please confirm if Agent Training Portal is also required along with Agent Management and Agent Onboarding		Kindly refer to RFP section 4.2.3 - Agent Virtual Office. Successful bidder has to provide for agents training module.
953	Annexure – VII: Conformity with Technical Requirements	What are the different third party software's for which integration is envisaged?		Third party platform/portal/apps includes but is not limited to corporate agents, banks, regulatory entities, insurance web aggregators, brokers, alternate channels, Govt. Portals and so on
954	Annexure – VII: Conformity with Technical Requirements	Apart from the Customer Onboarding solution which would require quote generation		Currently functionality for raising claims and service request not required but in future same functionality could be asked integrate as per need based changes.



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			and policy issuance for the customers, does the customer portal/mobile app also need to provide the functionality for raising claims and servicing requests. Please specify.		
955		Annexure – VII: Conformity with Technical Requirements	Please confirm if the Rules engine is required as part of the digital Insurance solution.		The successful bidder has to provide for the said functionality in the proposed solution as per Scope of Work.
956		General	We understand that Digital Onboarding journey comprises of both Backend Workflow and Front end portal. While Newgen has automated Customer Onboarding journey i.e. Backend workflow for various clients within India and abroad. Could you please confirm if this will be a showstopper		Project is for LIC and the proposed solution has to meet/expand/needs to be customized to meet LIC requirements.



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			as a Qualifying criteria.		
957		2.13.1 Eligibility & Technical Bid	The section mentioned submission for client Reference Format for at least 3 or more, while the Annexure – VI: Conformity with Eligibility Criteria mentions the eligibility to participate at least 2 implementation sites. What will be final count which will be considered as final		Please refer to the RFP and the corrigenda issued
958		General	Do you require migration of data and documents from any existing system? Kindly mention the volume and format of these documents.		Kindly refer to Corrigendum 2 dated 14-July-2023. The detailed information will be shared with the successful bidder.
959		General	Initiation channels : What are the		The Proposed solution has to meet/expand/needs to be customized to meet LIC



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			other Initiation channels anticipated in the future ?		requirements.
96 0		General	If customer self-service required, number of initiations per month		The Proposed solution has to meet/expand/needs to be customized to meet LIC requirements.
96 1		General	Broker and/or Agent portal required... if yes... how many such brokers, agents		Kindly refer corridendum 2
96 2		General	Mobility for field agents required, if yes how many users		Please refer to the RFP and the corrigenda issued
96 3		General	initiation from external applications or aggregators (policy bazaar etc) part of scope or not		The successful bidder has to provide for the said fuctionality in the proposed solution as per Scope of Work.
96 4		General	If branch/ office walk-in required, is scanning options to be considered.... . if yes then at how many locations		The Proposed solution has to meet/expand/needs to be customized to meet LIC requirements.
96 5		General	Integration Touch Points : Would require the interface concurrency (at any given point of time) hits details,		The detailed information will be shared with the successful bidder.



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			against each integration touch points, with the proposed solution.		
96 6		General	Kindly confirm, if there is any scope to expose the document storage/ Retrieval to external 03rd party solution? If yes, kindly mention concurrency hits, envisaged.		The Proposed solution has to meet/expand/needs to be customized to meet LIC requirements.
96 7		General	Is Scanning solution required?		The Proposed solution has to meet/expand/needs to be customized to meet LIC requirements.
96 8		General	Is scanning of physical documents envisaged as part of the solution? If Yes, kindly mention total scanning stations, to be considered in scope		The Proposed solution has to meet/expand/needs to be customized to meet LIC requirements.
96 9		General	Can the bid be considered to participate in the bidding process, if similar experience / evidence of capability can be presented for a Banking implemented site, running		Kindly refer to Corrigendum 2 dated 14-July-2023



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			LIVE successfully		
970		10	Bidder must be original software/OEM for the proposed solution developer / OEM for the proposed solution.	Please confirm if SI vendor can do frontending, participate and bid with OEM partner? The requirements are for the multiple solutions which OEM won't be able to provide completely. Request for the waiver/relaxation on this clause	Kindly refer to Corrigendum 2 dated 14-July-2023
971		Clause 64	Migration of the existing data of the LIC.s existing digital customer onboarding platforms, to the new database system, proposed by the bidder.	Please share the size of this data? What all data is to be migrated to the new solution to make it functional?	Kindly refer to Corrigendum 2 dated 14-July-2023. The detailed information will be shared with the successful bidder.
972		Clause 65	The proposed solution should have the capability to be hosted on both On-Premise and Cloud Solution.	Request this clause to be removed as the functionality & flexibility on a Public cloud solution will not be achievable in this environment. Also it is against the core nature of the RFP which is a Cloud Based solution.	The RFP terms and conditions stand
973		Clause 6	Premium calculation cum Quote generation facility will be given to agents for single product/multiple products, based on the inputs provided by	As we understand currently LIC agents use ANANDA App for the functionality mentioned here. Please confirm if the new APP to be developed will replace this?	LIC has the sole discretion on deciding the usage of the proposed solution.



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			the customer. The quotes can be saved for future use for a defined time period. Whenever the agent/sales intermediary logs in again, the saved quotes will be displayed to him/he		
974		Clause 3.5.2	Warranties	If there's a direct MSA between LIC and OEM, OEM's warranties address the safeguards for the protection of customer data, and security, material performance and overall functionality of OEM's Services. Otherwise, no other warranties are provided.	LIC will have agreement with the successful bidder only.
975		Clause 3.5.5	Bidder(s) will not be allowed to subcontract without written consent of LIC.	OEM uses subcontractors in the provision of OEM's Services.	The RFP terms and conditions stand
976		Clause 3.12.4	IPR warranty	See comment on Clause 3.5.2 above.	The RFP terms and conditions stand
977		Clause 3.13.3	Moral Rights	OEM is unable to provide Moral Rights - OEM is a SAAS company	The RFP terms and conditions stand
978		Clause 3.14.2	Liquidated Damages	We do not provide LDs, LDs are not applicable in the provision of SAAS.	The RFP terms and conditions stand
979		Clause 3.14.4	Ownership, Grant and Delivery	Subscriptions may have restricted use depending on the commercial requirements. Assignments and transfers may be subject to restrictions.	The RFP terms and conditions stand
980		Clause 3.16	Indemnity	Please refer to the liability regime under OEM MSA	The RFP terms and conditions stand



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				(see Section 9 of OEM MSA on Indemnities).	
98 1		Clause 3.17	Liability	Parties are to exclude liability for all consequential and indirect damages and cap their liability for direct damages. Foregoing LOL provisions may not apply to personal injury, death or liabilities which cannot be capped by law. Please refer to the liability regime under OEM MSA (See Section 10 of OEM MSA)	The RFP terms and conditions stand
98 2		Clause 3.21	Conflict of Interest	See comment on Clause 3.5.2 above on available warranties. Remedy period required of at least 30 days.	The RFP terms and conditions stand
98 3		Clause 3.22.1	<u>Compliance with LIC requirements</u> Bidder(s) will ensure that its Personnel comply with: i. All relevant security and other requirements specified in LIC's Information Security Policy, if the same has been made aware by LIC ii. Any other security procedures or requirements notified, in writing, by LIC to Bidder(s). Bidder(s) must comply with such a security procedure or	OEM has Information Security Policies and Procedures aligned with ISO 27001, and Information Security controls certified against ISO 27001, ISO27017, ISO27018, PCIDSS, as well as bi-annually audited via SOC 1,2,3 audits. OEM would be able to share these audit reports and certificates along with other relevant documents for LIC to assess compliance with its security requirements. Would be happy to clarify any questions/ concerns LIC may have on the security controls compliance.	The RFP terms and conditions stand



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			requirement, from the date specified in the notice, or if none is specified, within five Business Days of receipt of the notice.		
98 4		Clause 3.22.3	<p>Removal of LIC Data</p> <p>Bidder(s) will not, and will ensure that its Personnel do not:</p> <ul style="list-style-type: none"> i. Remove LIC Data or allow LIC Data to be removed from LIC's premises; or ii. Take LIC Data or allow LIC Data to be taken outside of office premises of LIC. 	OEM provides a SaaS based solution, and hence, will not be deployed on LIC premises. It will be hosted on AWS infrastructure in India. Can you clarify whether this clause is applicable only to OEM'sr personnel who may be on LIC premises for any business purposes, and not for the solution as a whole?	The RFP terms and conditions stand. This clause is applicable to the entire solution as a whole. Please refer to Section 4.2.1 - Point 65 for details.
98 5		Clause 3.22.4	<p><u>Compliance with LIC Information Security Policy</u></p> <p>Bidder(s) proposed solution will have to be</p>	Same as comment for Clause 3.22.1	The RFP terms and conditions stand



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			compliant with LIC's Information Security Policies.		
986		Clause 3.23	Books and Records	OEM keeps records related to OEM's provision of Services but do not commit to any standards unless as required by law. Disclosure of such would be based on confidentiality obligations, internal policies and applicable law.	The RFP terms and conditions stand
987		Clause 3.24	<u>Audit and access</u> 3.24.1 Right to conduct audits and Inspections LIC will have the right to inspect and test the applicable infrastructure and system of Bidder(s) at any time. Bidder(s) on demand from LIC shall carry out such tests in appropriate manner in the presence of LIC's representatives and free of charge to LIC. The Bidder will bear all costs of such inspections and tests. LIC or IRDA or Govt.	OEM will be happy answer any queries in terms of questionnaires shared by LIC, and to share all relevant audit reports and certificates as available on OEM's Compliance Portal. To meet necessary compliance and regulatory needs of our clients, OEM does provide Audit rights in OEM's contract (if there is an OEM MSA signed between LIC and OEM), to which OEM would require LIC to adhere to initiate and conduct their audit. Please see Section 6.2 of OEM's DPA.	The RFP terms and conditions stand



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			Authority or a representative of LIC may conduct audits/ inspection relevant to the performance of the Bidders' obligations under the contract. Audits/ Inspections may be conducted of: a) The Bidders' operational practices and procedures as they relate to the Contract, including security procedures; b) The accuracy of the Bidders' invoices and reports in relation to the provision of the Services under the Contract; c) The Bidders' compliance with its confidentiality, privacy and security obligations under the Contract; d) Material (including books and records) in		
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			<p>the possession of Bidder(s) relevant to the Services or Contract; and) Any other matters determined by LIC/ IRDA/ Govt. Authority to be relevant to the Services or Contractf) Bidder(s) will make available all necessary and relevant records, facilities, access to the system and access to personnel for audit/inspection by LIC or any representative authorized by LIC.</p>		
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98 8		Clause 3.32.2	<p>IPv6 Compliance The proposed solution covering all Hardware, Software, Operating System and other related software must be IPv6 compliant and must have capability to secure IPv6 networks and also secure against IPv6 networks. Compliance in this regard should be submitted along with the technical specifications in the technical bid documents. The solution complete in all respects, should be either IPV6 Compliant or should be IPV6 supported.</p>	<p>We request you to kindly remove this clause on the basis of the below*We have reviewed the RBI notification dt. Nov 5, 2012 (for Banks) and dt. Nov 8, 2012 (for NBFCs) and from what we understand there is currently no mandate to migrate to IPv6 (there is no mandate from IRDAI as yet for this). The notification prefers (and not mandate) the move of regulated entities to IPv6 by Dec 2012. * The National Telecom Policy's vision was aimed at providing secure, affordable and high quality telecommunication services and hence the reference to Broadband on Demand in the RBI circular. The Department of Telecom has fixed December 2022 as the deadline for internet service providers to customize their network as well as change modem and routers at customer premises for the services as per the internet protocol address, IPv6. We haven't heard of any mandate from IRDAI in response to this deadline set by the DoT.* IPv4 is currently being used across industries in India and from our experience working with other customers in the financial services sector, this has not been an issue or has never come up in our discussions with them, except on one occasion. Even in that one case the customer felt there was no mandate for this.* Challenges with moving to IPv6 * It's not backward compatible with IPv4 *</p>	The RFP terms and conditions stand
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				Maintenance of dual stack which supports both IPv4 and IPv6	
98 9		Clause 3.25	Force Majeure or Unforeseen Events	If there's an OEM MSA between LIC and OEM, OEM may be excused from provision of our services due to any unavailability caused by circumstances beyond our reasonable control, including, for example, an act of God, act of government, flood, fire, earthquake, civil unrest, act of terror, strike or other labor problem (other than one involving our employees), Internet service provider failure or delay, third party Application, or denial of service attack (see Section 2.1 of OEM MSA	The RFP terms and conditions stand



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				for details) . Also, we do not allow termination for Force Majeure.	
990		Clause 3.27.1	Right to Terminate	Termination for cause must be for a material breach which is not remedied within 30 days; or for an insolvency event or sale to a competitor. Otherwise, we do not allow for termination.	The RFP terms and conditions stand
991		Clause 3.27.2	Termination and reduction for convenience	OEM does not allow any termination for convenience for OEM's services.	The RFP terms and conditions stand
992		Clause 3.27.9 / 3.28	Knowledge Transfer / Exit Management / Exit Management Plan	OEM cannot commit to give access all information stored by us 'in connection with the Contract'. Also additional assistance for exit management and transfer would need to be performed as paid professional services under a PSA and SOW, and subject to the parties' agreement in the SOW. OEM is not an SI, and will provide only cloud-based services.	The RFP terms and conditions stand
993		Clause 3.28.7.2	Rights of Access to Premises	OEM cannot give a broad permission for Customers and third parties access to OEM's premises especially when OEM provides cloud services.	The RFP terms and conditions stand
994		Clause 3.30	Assignment and Novation	Assignment may be given without consent, to an Affiliate or due to M&A or restructuring.	The RFP terms and conditions stand



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99 5		Clause 3.37	<p><u>Escrow Mechanism</u></p> <p>LIC and the bidder shall agree to appoint an escrow agent to provide escrow mechanism for the deposit of the source code for the software product supplied/procured by the bidder to LIC in order to protect its interests in an eventual situation. In case of a disagreement between LIC and the Vendor regarding appointment of an escrow agent, LIC shall appoint an escrow agent in its entire discretion which shall be final and binding on the bidder. LIC and the Vendor shall enter into a tripartite escrow agreement with the designated</p>	<p>OEM is not able to comply. OEM provides a multi-tenant SaaS based application that will be hosted on public cloud infrastructure in India. There will not be any installation of the application on LIC premises. Hence, there will not be any requirement of LIC to have access to the source code because of which, there will not be any need of an Escrow mechanism. Hence, request you to remove this clause as a requirement.</p>	<p>The RFP terms and conditions stand</p>
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			<p>escrow agent, which will set out, inter alia, the events of the release of the source code and the obligations of the escrow agent. Costs for the Escrow will be borne by the bidder. As a part of the escrow arrangement, the final selected bidder is also expected to provide detailed code documentation</p>		
996		Clause 4.2	<p>The proposed solution has to be compliant with ISNP (Insurance Self Network Platform) regulatory guidelines and the necessary audit requirements of ISNP.</p>	<p>ISNP is applicable to Regulated Entities, which in this case is LIC. OEM will assist the customer in their compliance journey by providing relevant information (as per comment for Clause 3.24), however, compliance with ISNP or any other regulatory requirement would eventually be the responsibility of LIC</p>	<p>The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution.</p>



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99 7	Clause 4.2.1.44 & 44	43. Compliance with annual and periodical audits related to the customer's on-boarding platform. The scope of audit compliance covers the compliance related to the audit conducted by external auditors /internal auditors /ISMS /ISNP audit and any other audit which will be required for adherence to regulatory and security compliance, as required by LIC/Govt. depts./Govt. agencies/regu latory bodies like IRDA, RBI, PFRDA,SEBI and so on. Any audit point which relates to the work undertaken by the bidder for the proposed solution and comes under the scope of audit, will	Refer to comments for Clause 3.22.1, Clause 3.24 and Clause 4.2	The RFP terms and conditions stand
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			<p>have to be complied by the bidder.44. The proposed solution would have to be strictly in compliance with Information Security Policies of LIC. Before Go-live, the proposed solution will be evaluated for information security aspects like Vulnerability Assessment, Configuration Audit, Penetrative Testing, Application security and so on. The bidder would have to ensure compliance to the findings of security audit by third party auditors appointed by LIC or by LIC's information security team.</p>		
998		Annexure – VI: Conformity with Eligibility Criteria, pt.6	<p>The solution should be in compliance with the guidelines issued by regulatory / Govt. bodies</p>	<p>OEM can assist the customer in their compliance journey by providing relevant information (as per comment for Clause 3.24), however, compliance with ISNP or any other regulatory requirement would</p>	<p>The proposed solution is expected to comply with all the requirements and findings of different kinds of audits - ISNP audit, regulatory audits, audits conducted by LIC's authorized auditors etc. The</p>



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			like IRDAI, RBI etc.	eventually be the responsibility of LIC	bidder's responsibility will be to comply with the audit requirements and findings, which falls within the scope of work allotted to the bidder, as per the proposed solution.
99 9		Annexure – XIX: Information Security Certificate	This is to certify that:1. Hardware and the software/future upgrades being offered do not contain any kind of malicious code such as Viruses, Trojan, Spyware that would:a) Obstruct the desired and the designed function of hardware.b) Cause physical damage to the user or their equipment during the usage of the equipment.c) Tap the information regarding network, users and information stored on the network of the LIC or in its CORE Insurance Platform or otherwise.d) Culminate	OEM would request if requirement of this annexure can be waived off. At the time of contract negotiation and signing, OEM will, in good faith, negotiate the terms and conditions of the contract via an OEM MSA in which necessary security, privacy, and compliance requirements would be incorporated. That agreement would be legally binding between LIC and OEM.Further considerations: Customers are using OEM Services on OEM infrastructure. As a SaaS product they don't generally download OEM products and services onto their systems. Therefore, this certification is unnecessary. Further, if there's an OEM MSA between LIC and OEM, you would have OEM's warranty that the Documentation will accurately describe the security of our services, and the SPARC documentation online describes the preventative measures OEM takes. For Services with a SOC 2, in particular, one of the SOC controls OEM meets is appropriate measures to prevent introduction of unauthorized or malicious software.	The RFP terms and conditions stand



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			<p>into software attack, cyber-attack, theft of intellectual property rights, identity theft, theft of equipment or information, sabotage & information extortion;2. We undertake to be liable in case of any loss that may be caused to the Purchaser due to the breach of any of the aforesaid assurances & representations and also for any physical damage, loss of information, loss of reputation and those relating to copyright and Intellectual Property Rights (IPRs), caused due to activation of any such malicious code in the hardware / software supplied.3. We shall make sure that the</p>		
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			<p>sensitive data (such as password, financial information, biometric information, personal information etc.) shared by LIC will be kept within the geographical boundaries of India and the usage of such data at all times be governed by IT Act Provisions and personal data protection guidelines.</p>		
1000		4.2 Detailed Scope of Work	<p>Third party platforms where the customer's journey is initiated and rest of the journey is completed on LIC's customer on-boarding platform.</p>	<p>What are those Third Party Platforms with which OEM needs to integrate with? For the integration, is TIPCO going to be the API Gateway and Middleware?</p>	<p>The RFP terms and conditions stand. Please refer to the RFP and the corrigenda issued. The third party platforms referred to include but are not limited to digital platforms belonging to Govt. regulated entities, IRDA, PFRDA banks, alternate channel partners, corporate agents, brokers, CRAs and any such concern with which LIC has to integrate its systems for facilitating customer on-boarding. The bidder needs to facilitate the integration.</p>



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1001	4.2.1 Summarized Requirements of the Solution: Point # 3	Need analysis based on the customer's profile and product recommendation engine	Is the Solution expected to maintain the Product Setups & Eligibility Criteria as well to recommend the product basis the customer's profile and data entry? Or the LIC would provide the relevant APIs to integrate with the Core Platform where assessment can happen basis the input (via APIs) and output can be ingested by the platform (via APIs) and displayed to the customer/Agent/intermediary/third-party	Yes The Solution is expected to maintain the Product Setups & Eligibility Criteria to recommend the product basis the customer's profile and data entry. The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same.
1002	4.2.1 Summarized Requirements of the Solution: Point # 3	Premium quote generation and storing for future use with defined time validity	For the Premium Quote Generation (As a part of Sales Journey - before Actual Onboarding) - Pls. explain the expectations from the solution. Are the relevant APIs to be provided from the Core Application side to generate the Quotation or Premium Computation is expected from the solution?	Premium quote generation API will be provided by LIC. It is expected from the solution to store the said Quote for future use with defined time validity
1003	4.2.1 Summarized Requirements of the Solution: Point # 7	OVD (Officially valid document) based eKYC - where in the user uploads the documents and the information embedded in the document is captured through OCR/ICR, along with the document.	Is there any existing OCR Vendor with which solution needs to integrate with? if yes, pls. share the details	The proposed solution needs to be integrated with the CKYC solution of LIC for kyc/eKyc related requirements. The proposed solution should have the provisions for OCR related requirements.



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1004	4.2.1 Summarized Requirements of the Solution: Point # 13	Payment reconciliation systems along with the dashboard for the same, for the payments received for customer on-boarding.	Do we need to integrate with Financial Accounting System for the Payment Reconciliation? Is the Reconciliation scope limited to Policy Premium Payment or TP/Intermediary/Partners Payment also in scope?	Yes the proposed solution is expected to integrate with LIC's core systems. The payment reconciliation herein referred to covers all the payments made within the scope of the proposed solution.
1005	4.2.1 Summarized Requirements of the Solution: Point # 16	Integration with cloud based object storage solutions for uploading, storing and retrieval of objects which includes but not limited to files, documents, images, and media and so on.	Pls. share the name of the storage solution with which the integration is required	The details will be communicated to the successful bidder only.
1006	4.2.1 Summarized Requirements of the Solution: Point # 17	Online underwriting rule engine for all LIC products	Is there any existing enterprise BRE with which we need to integrate with ? Or the underwriting rules (STP/NSTP) for all the products are to be managed and maintained on the new solution ?	The successful bidder has to provide for the said functionality in the proposed solution. The underwriting rules (STP/NSTP) for all the products are to be managed and maintained on the new solution
1007	4.2.1 Summarized Requirements of the Solution: Point # 20	Integration with Pre Issuance Video Verification service provider.	Pls. share the name of the Video Verification Service Provider with which the integration is required	The details will be communicated to the successful bidder only.
1008	4.2.1 Summarized Requirements of the Solution: Point # 23	Integration with LIC's core software solution and other software systems of LIC as per requirements.	Pls. list the name of all the Systems with which the integration is required to provide the Digital Onboarding solution LIC is wanting	The details will be communicated to the successful bidder only. Please note the proposed solution should be able to integrate with LIC's software systems as per the requirements.

10 09	4.2.1 Summarized Requirements of the Solution: Point # 32	Helpdesk ticketing system for the users. This system should facilitate ticketing through online registration on portal/mobile app, SMS, email, WhatsApp, voice call etc.	What kind of Tickets to be raised by the users - customers related or self- operations related? Who all will be able to raise the ticket and for the resolution - is there going to be a separate team?	The Helpdesk ticketing system shall be made available to the "user" as defined in section 1.1 Definitions.
10 10	4.2.1 Summarized Requirements of the Solution: Point # 33	Integration with AI(artificial intelligence) supported underwriting framework	Pls. share the details of existing AI supported underwriting framework available with which integration is required	The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
10 11	4.2.1 Summarized Requirements of the Solution: Point # 38	Lead management. Using the customer demographic data, the platform should be able reach the customer and capture the interest and provide qualified lead	What all the channels for Campaign are there to reach to the customer. Is there an existing Marketing Campaign tool with which integration is required?	The successful bidder has to provide for the said functionality in the proposed solution. Campaigns are designed as per requirement basis. Currently the modes of communication for campaigns employed are - sms, email, ads,whatsapp etc



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			to the authorized seller.		
10 12		4.2.1 Summarized Requirements of the Solution: Point # 49	Integration of the on-boarding platform with LIC's call centre solution.	Pls. share the details of Call Center Solution for integration	The details will be communicated to the successful bidder only.
10 13		4.2.1 Summarized Requirements of the Solution: Point # 50	Co-browsing solutions need to be integrated with the proposed solution to assist customers during their on-boarding journey.	Pls. share the details of Co-Browsing Solutions for integration	The details will be communicated to the successful bidder only. The bidder has to integrate the proposed solution with the co-browsing solution provided by LIC.
10 14		4.2.1 Summarized Requirements of the Solution: Point # 55	Multi-lingual support for the proposed solution, for the languages as per Schedule 8 of the Indian constitution.		Regarding the multilingual support , the contents will be provided by LIC and the implementation for the same has to be done by the bidder
10 15		4.2.2 Lead Management: Point # 2	The Lead Management System shall have provision to integrate with SMS, Missed Call, WhatsApp platform, Contact Centre, e-lobby kiosk, lead from any data model etc. for capturing the leads.	Pls. share the details of existing Providers for - SMS, WhatsApp, Contact Center and the channels from where the Lead can be captured.	The details will be communicated to the successful bidder.



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10 16		4.2.2 Lead Management: Point # 5	The solution shall have the feature to store each step of the Do-it-yourself (DIY) journey of the customers on IB/MB for tracking complete customer journey for each visit initiated to buy insurance products. These steps include visit to home page, login, customers providing mobile numbers, completing the proposal form, dropped at payment page etc.	As we understand, currently there's a Customer Portal/App available to the Prospects and Customer. Pls. confirm if the new Solution to be developed will replace the existing Portal/App.	LIC has the sole discretion on deciding the usage of the proposed solution.
10 17		4.2.3 Agent Virtual Office: Point # 3	Agent Training Module	Is the integration with existing Training Module required or this capability is expected out of new Solution?	The successful bidder has to provide for the said functionality in the proposed solution.
10 18		4.2.3 Agent Virtual Office: Point # 3	Campaign management and content sharing	Pls. explain the extent of campaign capabilities required	Please note LIC has around 28 crores plus Inforce policies. LIC has around 13 lacs plus sales intermediaries. For FY 22-23, LIC sold more than 2 crores policies. The campaign capabilities has to be such to cater to all the customers and sales intermediaries of LIC.

10 19		4.2.6 Workflow and Document Management System	The bidder shall bring its own Document Management system (DMS). DMS shall provide the following functionalities: a) Logging, routing and tracking customer request documents electronically b) Ability to store and retrieve documents c) Referral tracking d) Integration with scheduling e) Document workflow, storage and retrieval The solution should have provision to integrate with LIC's existing Document Management System.	Pls. explain the business relevance of having two DMSs. Is the new DMS going to be exclusive for Digital Onboarding?	The DMS as mentioned in Section 4.2.6 will be used for the proposed solution. The DMS should have provision to integrate with LIC's existing DMS.
10 20		Annexure – VI: Conformity with Eligibility Criteria, pt.11	The bidder must have implemented (Go-Live) the proposed or similar digital insurance solution in at least 2 (Two) Insurance Companies/	Request you to consider Global references as well apart from Indian one	Kindly refer to Corrigendum 2 dated 14-July-2023



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			Banks/BFSI/ Big Corporates in India in the last three years preceding the date of this RFP.		
10 21		General	-	Would LIC be willing to negotiate a Main Services Agreement directly with OEM?	LIC will have agreement with the successful bidder only.
10 22		4.2.1 Summarized Requirements of the Solution: Point # 22	Integration of end-to-end customer onboarding process with Omni-channel communication media - SMS, email, WhatsApp, Voice calls. LIC already have tie-ups with bidders for providing SMS, email, WhatsApp services and the proposed solution has to integrate with the same.	Would WhatsApp be used as to promote/send new schemes and offers to customers? Or only for transactional communications and notifications during the onboarding cycle?	LIC already has tied up with a WhatsApp vendor. for providing WhatsApp based services. The proposed solution needs to be integrate with whatsapp based services.
10 23		4.2.1 Summarized Requirements of the Solution: Point # 46	Latest user interface and user experience techniques to be used for engagement of the target users using gamification and behavioural tracking.	Is this for existing customers? If yes, then would this be on any LIC app to engage an drive loyalty through some programs. E.g. rewards for completing profile. Is it for possible leads? If yes, would these be through ads of social media of any other medium? E.g. rewards for signing up.	It can be for all the customers and sales intermediaries who will be using the proposed solution.

10 24		4.2.4 Customer 360 view #1	The Solution shall facilitate LIC in having 360 Degree view of the customer with linking of the insurance business with customer id of the customer.	What all customer behavior data will define customer 360 for LIC? Are considering only internal systems data - policy/ transactions/ claims, service, crm (basically structured data) or are we also considering online behavior on website, app, lobby kiosk, campaigns?	Customer 360 view pertains to the customer data either provided by LIC's internal systems or captured during online interaction on website, app etc, which helps in identifying the profile of the customer for need based analysis, product recommendation and risk assessment.
10 25		4.2.3 Customer 360 view #5 #11	Marketing content - videos, pdfs, ppts, digital content etc. Campaign management and content sharing	Does LIC want the agents to have the power to create campaigns from scratch or centralised marketing team will create campaigns with relevant brand content, and agents can simply choose the campaign and execute/activate it?	The campaign related requirements, contents, target recipients and any such details which are available with LIC will be provided by LIC. The proposed solution should have the capabilities to execute the campaign
10 26		4.2.5 User Management / MIS / Reporting / Dashboarding / Returns #5	Dashboards shall be exhaustive with details	Are there any third party agencies whose campaign and other data needs to be brought in and factored for campaign dashboards and analysis?	The campaign related requirements, contents, target recipients and any such details which are available with LIC will be provided by LIC. The proposed solution should have the capabilities to execute the campaign
10 27		4.3.1 Onboarding journey of the customer (DIRECT):	Based on the need analysis, product recommendation engine selects and displays suitable products to the customers. The customer can also select a product, other than that suggested by need analysis.	The recommendations need to displayed on the app or also on web logins? Do these also need to send on email and other channels for marketing?	Any information, which is required as per the customer's onboarding journey, need to be displayed on the app, web portal and has to be communicated via omni channel communication mediums(sms,email,whatsapp etc)



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10 28		4.3.2 Onboarding journey of the customer (Agent/Sales intermediary assisted) #3	The agent/sales intermediary will have access to the following features which includes but is not limited to – on-boarding of customers and lead generation , online proposal registration and completion, tools for need Analysis and product recommendation , products related information , sales brochures, marketing content - videos, PPTS, digital content etc, tracking of business targets category wise, post sales analysis , sales diary, , actionable customized MIS, communication to customers through Omni-channel mechanism (SMS/Email/WhatsApp etc	Does LIC have a current system for content management? If yes, which one?	The successful bidder has to provide for the said functionality in the proposed solution.
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			.), proposal tracker, dashboard of pending/in-process/completed activities and so on.		
10 29			1) What is the current number of customers		Please refer to the RFP.
10 30			2) What is the current rate of customer onboarding in month and year?		Please refer to the RFP.
10 31			3) Is there any target count of customer onboarding after the solution?		Please refer to the RFP. The bidder has to provide a scalable solution to meet LIC's growing business requirements
10 32			4) What is the count of agents?		Please refer to the RFP and the corrigenda issued
10 33			5) What is the relationship between the customer, branch, agent, policy, division office		Please refer to the RFP for scope of work for the proposed solution
10 34			6) Any existing system to		Please refer to the RFP for scope of work for the proposed solution



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			verify duplicate customers?		
1035			7) Any existing system to uniquely identify customers having the same name?		Please refer to the RFP for scope of work for the proposed solution
1036			8) Currently how the customer information is stored and mapped with policies and agents?		Please refer to the RFP for scope of work for the proposed solution
1037			9) What is the current architecture of the LIC customer onboarding system?		Please refer to the RFP for scope of work for the proposed solution
1038			10) Currently how does the product recommendation engine work?		The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same.
1039			11) What are the factors we need to consider, before implementing a new recommendation engine		The criteria for need analysis and product recommendation will be provided by LIC based on which the successful bidder has to implement the same.
1040			12) Will need more information about the rule engine		The detailed information about the rules and rule engine will be provided to the successful bidder.
1041			a. For which product which rule		The proposed solution has to have provision for all the products of LIC. The set of rules product wise will be



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			will be applicable		provided by LIC to the successful bidder.
10 42			b. If a rule is applicable for multiple products, can its threshold value be different		The proposed solution has to have provision for all the products of LIC. The set of rules product wise will be provided by LIC to the successful bidder.
10 43			c. Will there be any situation where the rule needs to be turned OFF or turned ON for X number of sum insured or X amount of premium or X agent		The proposed solution has to have provision for all the products of LIC. The set of rules product wise will be provided by LIC to the successful bidder.
10 44			13) What is a detailed hierarchy of the persons working on the customer onboarding?		Please refer to the RFP for scope of work for the proposed solution and the users involved.
10 45			14) How to find the impact on other systems which are directly or indirectly linked/integrated with customer onboarding?		Please refer to the RFP for scope of work for the proposed solution
10 46			15) What is the current process of payment reconciliation ? What are the factors of approval and		The successful bidder has to provide for payment reconciliation system as mentioned in the scope of work.



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			rejection of reconciliation		
10 47			16) While working on Provision for copying data need details regarding which data is mandatory to copy and which is optional		Please refer to the RFP for scope of work for the proposed solution
10 48			17) For document/image/media and sign upload function what are the defined properties like size, clarity, pixels, length X width.		The bidder has to make the provision for uploading of documents as mentioned in the scope of work for the proposed solution, as per LIC's business requirements.
10 49			18) For bulk uploaded what could be the real-time max quantity?		The bidder has to make the provision for uploading of documents as mentioned in the scope of work for the proposed solution, as per LIC's business requirements.
10 50			19) What is the current underwriting engine and architecture?		The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively, in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of



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					the bidder to integrate the proposed solution with the underwriting framework.
10 51			20) Why and what changes are expected in the new underwriting engine		The proposed solution will have an inbuilt underwriting rule engine and all the product rules and underwriting rules need to be configured in the solution and the bidder has to provide the same. If the bidder already has an AI supported underwriting framework, the same can be proposed with the solution. Alternatively. in future, if LIC decides to procure/develop an underwriting framework, it will be the responsibility of the bidder to integrate the proposed solution with the underwriting framework.
10 52			21) What is the mapping of agent, policy, and underwriter?		Please refer to the RFP for scope of work for the proposed solution
10 53			22) Regarding the requirement 'Online tracker for the users to track the cases real time.' What kind of tracking is needed here? what is the purpose of this?		The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.



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10 54			23) What is the current document management system and what challenges in it?		The detailed information will be shared with the successful bidder.
10 55			24) Does the customer onboarding process differ for different states / divisional office?		Please refer to the RFP for scope of work for the proposed solution
10 56			25) What is the list of documents to be generated through the onboarding process?		The bidder has to provide the solution for generation of all the documents required as per LIC's business requirements.
10 57	Annexure – VI: Conformity with Eligibility Criteria		Bidder must have minimum average	Being an MSME, the company has an annual turnover of 3 crore as mentioned in the bidding document. Relaxation is required in this matter.	Kindly refer to Corrigendum 2 dated 14-July-2023
10 58			turnover of Rs. 10 Crores in the last		
10 59		Point 3, page 94	three financial years (2020-2021,		
10 60			2021-2022 and 2022-2023) and		
10 61			should also have made profit (before		
10 62			tax) in at least two of the three		
10 63			previous financial years (2020-2021,		
10 64			2021-2022 and 2022-		



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			2023)		
10 65		Annexure – VI: Conformity with Eligibility Criteria	Bidder should have experience of	Sirma has an experience in providing customer onboarding solution. However, the same is in banking domain and outside India for foreign customer. Relaxation is required in this matter to consider the same.	Kindly refer to Corrigendum 2 dated 14-July-2023
10 66			minimum three years in providing		
10 67		point 12, page 96	Digital Life Insurance Solutions in		
10 68			India.		
10 69		Section 2.1	Section 2.1	The link CSPs is old/ dated and does not include Google Cloud, which is a qualified MEITY empanelled cloud. Link shared - https://www.meity.gov.in/writereaddata/files/meity_empaneled_csps_basic_cloud_service_offering_detail_with_datacenter_location.pdf Updated link that should - https://www.meity.gov.in/writereaddata/files/CSPs_Details_13.06.23%20%281%29.pdf Kindly use the updated file	Kindly refer to Corrigendum 2 dated 14-July-2023
10 70		Section 4.2.1	Section 4.2.1 -	For the OCR/ICR, are there any accuracy levels? Some of the AI capabilities such advanced OCR and other innovations are powered by AI machines that need high GPUs , hence best suited for public comment.	The relevant section clause is self explanatory. Please refer to the RFP and the corrigenda issued. LIC retains the discretion to decide in such matters.