Queries received in Pre Bid Meeting (24.11.2021): EOI for Online sale of policies : (Ref: CO/DMKTG/2021-22/OSP-2021/EOI dated: 29.10.2021) and LIC response.			
Sr No	**Query Title**	**Detailed query**	**LIC Response**
1	REST API and Widget driven Solution	Can you specify why we need REST API as we have portal and also Can you specify more about the widget driven solution.	It is required to facilitate integration needs and for a de-coupled architecture and flexibility in application components
2	Omni Channel Solution: Web Portal and Mobile Applications (Android and iOS)	For this do we need a separate IOS and Android application or can we make our web portal responsive and use Progressive Web App feature in it?	Mobile Apps approach can be decided by Bidder
3	Who will perform the requirement assessmentmentioned in detailed query	• Need Analysis, Quote and Benefit Illustration meeting the regulatory requirement • Configuration option for Users for Benefit Illustration and Suitability Analysis. • Suitability Analysis meeting the regulator requirement. • Goal Based Advisory • Option to Cross-sell • Rules and Configuration driven solution with minimum customization /coding requirement. Scalable data model to facilitate a Configurable system. • Product Configuration using Configuration Panels/Pages. • Product and Plan Information • Product Combination • Product Comparison • On Boarding / Proposal Form – Configuration Driven, dynamic proposal questions based on Plan. • UW Questions and Rules based on the plans • Requirement Assessment and Online	Based on the LIC Underwriting rules, system will facilitate
4	Payment Collection, Integration with Payment Gateway (LIC Payment Aggregator)	Will LIC give the gateway for Integrating payment gateway?	Yes
5	Document Collections	Will LIC provide Documents?	System will facilitate upload of documents by Customers
6	Medical Appointment	Does LIC provide API for Medical Appointment?	Yes as it is available from the TPA.
7	Integration for eKYC, eSign, eNACH, Pan Validation, PIVC & Tele/Video MER	Does LIC provide API for Pan Validation from NSDL and Aadhar Validation from UIDAI	**PAN** – YES , **eKYC** – Bidder to perform Aadhaar Paperless Offline e-kyc using upload of Aadhaar XML by customer or QR from the Aadhaar document. Aadhaar validation from UIDAI when this is available to LIC from UIDAI.
8	OTP and email Notifications / Confirmations, Rules driven UW	Will LIC provide SMTP and SMS gateway?, - Does LIC provide the rules?	Yes
9	Multi Lingual	Can LIC Provide the number of languages and specify the language?	1st Phase : English , Hindi. 2nd Phase: Marathi, Gujarati, Tamil, Telugu, Malayalam, Bengali, Kannada , Punjabi , Assamese & Oriya
10	Supported by Digital Online Assistant (AI BOT/Chat & Voice) for the Customer Journey both Self Journey or Agents Assisted journey.	Do we have all this ready to plugin or need to do from scratch?	This should be readily available with the Bidder

Sr No	Query Title	Detailed query	LIC Response
11	Integration with Channels like WhatsApp, Google Assistant, Google Home, Alexa, FB, Messenger, Call Centre.	Can you elaborate this?	Customer should be able to avail digital online assistant services using these channels.
12	The solution must have the ability to auto-populate from external systems and other third party data to create a seamless workflow for stakeholders and reduce the rekeying of data for them.	Do we have any 3rd party data providers already to integrate with this application?	Data may be available using API from LIC Systems for an existing customer, data may be available from other systems like Aadhaar xml .
13	I . Firms basic eligibility criteria . Point 1	This will limit potential players with sufficient experience in this domain from participating in this RFP. Kindly request this clause to be removed.	No Change
14	I . Firms basic eligibility criteria . Point 4	This will limit potential players with sufficient experience in this domain from participating in this RFP. Kindly request this clause to be removed.	No Change
15	I . Firms basic eligibility criteria . Point 5	This will limit the potential player who is leveraging OEM platform for online sale of insurance policy. Kinldy request to you amend this clause.	No Change
16	1.4 Scope of Work	Kindly clarify the LIC core insurance being referred in this clause along with the detailed list of applications/interfaces/modules which have to be integrated	LIC Core Business application for insurance is eFEAP (Enterprise Front End Application Package), developed in-house and ensuring service to all our Policy holders and field force. eFEAP will provide web services or APIs for integration requirements. The new system will Integrate with LIC Core Business Appliocation Insurance(eFEAP) .
17	1.4 Scope of Work	Kindly clarify the LIC core insurance is referred to old eFEAP or the new system that is being developed or both ?	As above.
18	1.4.2 Brief Requirements of the Solution: Table A : Point V	Kindly elaborate on the regulatory requirements	Please refer IRDAI's Circular on (a) Benefit illustration and (b) other market conduct aspects dated 26.09.2019 Circular No.Ref. No:IRDAI/LIFE/MISC/CIR/173/09/2019 . Accessible at: https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3909&flag=1
19	1.4.2 Brief Requirements of the Solution: Table A : Point IV	Kindly elaborate on the regulatory requirements	As above.
20	1.4.2 Brief Requirements of the Solution: Table A : Point VI	Kindly elaborate on the envisage view on goal based advisory	Self Explanatory
21	1.4.2 Brief Requirements of the Solution: Table A : Point VII	Kindly elaborate on the envisage view on goal based advisory	Self Explanatory
22	1.4.2 Brief Requirements from Solution - TABLE A Point xli.	1. Kindly elaborate the view envisaged for the call centre agents. 2. How many contact centre agents are there? What tools and telephony systems they use currently.	Self Explanatory
23	1.4.2 Brief Requirements from Solution - TABLE A xxxviii.	Which Document Management System is used in LIC? Please share more details about the integration capabilities of existing DMS	LIC Uses Newgen OmniDocs and APIs are available for Integration.

Sr No	Query Title	Detailed query	LIC Response
24	1.4.2 Brief Requirements from Solution - TABLE A	1. How many MSP/TPA/Diagnostic Centres on board? 2. Are they using their own apps/portals for scheduling & managing appointments? How is the appointment bookings happening today? 3. Do all the TPA/Diagnostic Centres have required set of APIs scheduling appointments?	Details at RFP Stage
25	1.4.2 Brief Requirements of the Solution: Table A: VIII	1. Who will be the business units to be responsible to define and configure the rules. 2. What are the business processes that need rule engine. 3. What will be the volume of the rules to be configured?	Details at RFP Stage
26	1.4.2 Brief Requirements of the Solution: Table A: ix (related to x, xi, xii)	1. Will this apply to all product lines or selective ones. 2. Kindly elaborate how has the product comparison been envisioned?	Self Explanatory
27	1.4.2 Brief Requirements from Solution - TABLE A Point ii., vi.	1. Who all will be the user personas using the online policy sales applications besides end customers of LIC? For example contact centre agents etc. 2. How many users will bee there corresponding to each user persona? 3. Will all users access both web portal as well as mobile app? 4. How many inbound leads and customers are anticipated on this channel?	Details at RFP Stage
28	1.4.2 Brief Requirements from Solution - TABLE A Point iii.	1. Please explain the current process of need assessment, goal advisory, quote and benefits illustration? 2. Will the quote generation continue to be generated in your core Policy Admin System?	The proposed system has to provide these requirement
29	1.4.2 Brief Requirements from Solution - TABLE A Point vii.	Kindly elaborate the current process generating cross-sell offers	Details at RFP Stage
30	1.4.2 Brief Requirements from Solution - TABLE A Point xvi..	1. Kindly elaborate more on the requirement related to Payment Collection? Is it limited to payment collection contact strategy or integration with Payment Gateway. 2. How many payment gateway vendors exist for LIC?	Integration with Payment Gateway . There may be two payment gateway Vendors.
31	1.4.2 Brief Requirements from Solution - TABLE A Point xvii.	1. How many documents are collected per policy application? 2. What is the avg. size of the document which is required to be uploaded? 3. What type of file types or document types which will be uploaded? 4. Any mapping to the document checklist? 5. Data retention period and any other regulation requirements, i.e. data masking, encryption, etc.	Details at RFP Stage
32	1.4.2 Brief Requirements from Solution - TABLE A Point xviii.	Kindly elaborate on the requirement for medical appointments. What is the existing process like?	Self Explanatory. Further details at RFP Stage.

Sr No	Query Title	Detailed query	LIC Response
33	1.4.2 Brief Requirements from Solution - TABLE A Point xix.	1. Who are the vendors for eKYC, eSign, VideoKYC, PAN Validation, PIVC and eNach 2. Are they having APIs for integrating with existing applications in LIC tech landscape? 3. What will be the protocols for integration methods?	System must have the capability for API based Integrations. Details at RFP Stage
34	1.4.2 Brief Requirements from Solution - TABLE A Point xix.	1. How is OTP based confirmation happening today and at what all stages of policyholder acquisition? 2. How many OTP and outbound email notifications are sent? Any projections for next five years will be helpful	System must have the capability for the mentioned requirement.
35	1.4.2 Brief Requirements from Solution - TABLE A Point xxii.	Which all vernacular languages support are you looking at?	1st Phase : English , Hindi. 2nd Phase: Marathi, Gujarati, Tamil, Telugu, Malayalam, Bengali, Kannada , Punjabi , Assamese & Oriya
36	1.4.2 Brief Requirements from Solution - TABLE A Point xxv	1. Who is the provider for Email, SMS, Payment gateway? 2. Do these providers have integration capabilities to integrate using APIs? 3. Are they already integrated in any of the LIC tech system today? 4. Will these providers change? 5. What is the protocal, frequency and scale expected here?	System must have the capability for API based Integrations. Details at RFP Stage
37	1.4.2 Brief Requirements from Solution - TABLE A Point xxiii.	Please share the number of calls, chats, bot sessions happen/will happen on monthly basis for self-service or agent assistance. Projections for next five years will be useful.	Details at RFP Stage
38	1.4.2 Brief Requirements from Solution - TABLE A Point xxviii.	1. Kindly elaborate which external systems and third party systems is being referred here? 2. Do all these systems integration capabilities using APIs?	Data may be available using API from LIC Systems for an existing customer, data may be available from other systems like Aadhaar xml
39	1.4.2 Brief Requirements from Solution - TABLE A Point xxxvi.	1. How is the information regarding application drops captured on online/digital properties captured today? 2. Is LIC using any software tool that uses app/web analytics to analyse and predict customer behaviour, drop-offs, abandoned cart etc.	The system must have the desired capability.
40	1.4.2 Brief Requirements from Solution - TABLE A Point xxxvii.	Kindly elaborate what kind of security features and audit details you intend to track?	Industry standard and regulatory compliant detailed Audit trails.
41		1. What are the core applications for e.g.[PAS, Data lake, BI tool, BPM, DMS etc.] and their functions in the LIC tech landscape with which online policy sales application will need to integrate? How these integrations happen today? 2. How many policies are issued and GWP added on monthly basis from various channels? What is the channel-mix like?	Integration with LIC Core Insurance Application (eFEAP), EDMS(Newgen Omnidocs Document Management System). ODS (Centralised Oracle RDBMS) using web services/API or other mutually agreed Integation Mechanism .

Sr No	Query Title	Detailed query	LIC Response
42	Form 2: Details of theBidder'sOperations - J	This will limit potential players with sufficient experience in this domain from participating in this RFP. Kindly request this clause to be removed.	No Change
43		LIC looking only for Off the shelf (which means a Mobile App or Web based)	Off the shelf solution mandatorily for Web Based . Mobile App will also has to be delivered by the Solution Provider.
44		No integration required with the main system of LIC	Integration Required with Core Insurance and Document Management System for maintenance of Policy details .
45		What will be the Marks for Service provider in terms of Relevant exp, clients etc,	Evaluation as per EOI Document
46		Can we give a DEMO or do free POC for LIC	Please be guided by EOI Document
47		Can LIC help us with the tentative Volumes for us to work on commercials	Details at RFP Stage
48		Volume can be defined in terms of LOB wise	Details at RFP Stage
49		What will the tentative GO-live date LIC will be looking for(is it the new fiscal year)	Details at RFP Stage
50		We have tech capabilities to build mobile applications on Android, iOS and Flutter platform. Are you looking to build mobile apps on the Flutter platform?	EOI is open to suitable and proven technologies by solution providers .
51		Are you interested in exploring AI/ML use cases like customer lead score, conversion score, customer risk profile, customer insights etc.?	EOI is open for exploring such use cases
52		We also offers AI driven automated PIVC integration, OCR/ICR APIs, KYC APIs, image recognition, age/BMI/smoking prediction via photo/social/video. Are you interested in exploring these intelligent solutions too?	EOI is open for exploring such use cases
53	Call Centre	Are you looking to integrate Chatbot with live chat functionlity of call center?	Solution Provider may suggest appropriate options at the EOI Stage. LIC will finalize the integration approach at RFP Stage.
54	AI BOT/ Chat & Voice	Are you looking for Voice based input inside Chatbot as well?	Yes
55	Option for LIC Call Center to view and provide assistance to the Users	Do you mean live chat fallback assistance by call center team?	Yes
56		Is LIC looking for a fixed license fee model or open to success based model as well	LIC will evalute at EOI Stage the commercial approach.
57	Solution to be implemented and Delivered with Managed Cloud Services from MeitY Empaneled 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.	We assume multi-tenant cloud based SaaS solution hosted in India is acceptable and meets the requirements	Please be guided by EOI Document.

Sr No	Query Title	Detailed query	LIC Response
58	At Least 1 implementation or PAID PoC of proposed solution with Indian Life Insurers (to demonstrate the capabilities)	Please modify it to "At Least 1 implementation or PAID PoC of proposed/similar solution with Indian/ International BFSI customer(to demonstrate the capabilities)" to enable potential vendors with sufficient expereince to participate.	No Change, Please be guided by EOI Document
59	Bidder must be original software developer / OEM for the proposed platform for online sale of insurance policy.	Please modify it to "Bidder must be System Integrator/ Application Developer/Original software developer / OEM who has implemented similar solution in BFSI Customer.	No Change, Please be guided by EOI Document
60	The company/firm must neither be a foreign company nor subsidiary of any foreign company.	This will limit potential players with sufficient experience in this domain from participating in this RFP. Kindly request this clause to be removed.	No Change, Please be guided by EOI Document
61	LIC requires an off the shelf centralized Web/Mobile based Online Sale of LIC Policy System which shall have minimum customization requirements and shall include Maintenance and Support and hosting on Cloud on turnkey basis integrated with LIC Core Insurance	Kindly clarify the LIC core insurance being referred in this clause along with the detailed list of applications/interfaces/modules which have to be integrated	LIC core business application for insurance is eFEAP (Enterprise Front End Application Package), developed in-house and ensuring service to all our policy holders and field force. eFEAP will provide web services or APIs for integration requirements. The new system will Integrate with LIC Core Business Application Insurance(eFEAP) .
62	LIC requires an off the shelf centralized Web/Mobile based Online Sale of LIC Policy System which shall have minimum customization requirements and shall include Maintenance and Support and hosting on Cloud on turnkey basis integrated with LIC Core Insurance	Kindly clarify the LIC core insurance is referred to old eFEAP or the new system that is being developed or both ?	As above
63	Suitability Analysis meeting the regulator requirement	Kindly elaborate on the regulatory requirements	Please refer IRDAI's Circular on (a) Benefit illustration and (b) other market conduct aspects dated 26.09.2019 Circular No.Ref. No:IRDAI/LIFE/MISC/CIR/173/09/2019 . Accessible at: https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3909&flag=1
64	Configuration option for Users for Benefit Illustration and Suitability Analysis.	Kindly elaborate on the regulatory requirements	Please refer IRDAI's Circular on (a) Benefit illustration and (b) other market conduct aspects dated 26.09.2019 Circular No.Ref. No:IRDAI/LIFE/MISC/CIR/173/09/2019 . Accessible at: https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3909&flag=1
65	Option for LIC Call Centre to view and provide assistance to the Users	1. Kindly elaborate the view envisaged for the call centre agents. 2. How many contact centre agents are there? What tools and telephony systems they use currently.	Self Explanatory
66	Solution must have Document Management capability to store the submitted documents in secure manner and also enable Integration with LIC Document Management System for the submission of documents to LIC Document Management Systems.	Which Document Management System is used in LIC? Please share more details about the integration capabilities of existing DMS	LIC Uses Newgen OmniDocs and APIs are available for Integration.

Sr No	Query Title	Detailed query	LIC Response
67	MSP/TPA display: Option to select the MSP/TPA and Diagnostic Centres on LIC panel and their Contact Address/Contact Nos. and schedule appointment using the TPA APIs.	1. How many MSP/TPA/Diagnostic Centres on board? 2. Are they using their own apps/portals for scheduling & managing appointments? How is the appointment bookings happening today? 3. Do all the TPA/Diagnostic Centres have required set of APIs scheduling appointments?	Details at RFP Stage
68	Rules and Configuration driven solution with minimum customization /coding requirement. Scalable data model to facilitate a Configurable system	1. Who will be the business units to be responsible to define and configure the rules. 2. What are the business processes that need rule engine. 3. What will be the volume of the rules to be configured?	Details at RFP Stage
69	Product Configuration using Configuration Panels/Pages.	Will this apply to all product lines or selective ones.	Self Explanatory
70	Omni Channel Solution : Web Portal and Mobile Applications (Android and iOS)	1. Who all will be the user personas using the online policy sales applications besides end customers of LIC? For example contact centre agents etc. 2. How many users will bee there corresponding to each user persona? 3. Will all users access both web portal as well as mobile app? 4. How many inbound leads and customers are anticipated on this channel?	Details at RFP Stage
71	Need Analysis, Quote and Benefit Illustration meeting the regulatory requirement	1. Please explain the current process of need assessment, goal advisory, quote and benefits illustration? 2. Will the quote generation continue to be generated in your core Policy Admin System?	The proposed system has to provide these requirement
72	Option to Cross-sell	Kindly elaborate the current process generating cross-sell offers	Details at RFP Stage
73	Payment Collection , Integration with Payment Gateway (LIC Payment Aggregator)	1. Kindly elaborate more on the requirement related to Payment Collection? Is it limited to payment collection contact strategy or integration with Payment Gateway. 2. How many payment gateway vendors exist for LIC?	Integration with Payment Gateway . There may be two payment gateway Vendors.
74	Document Collections	1. How many documents are collected per policy application? 2. What is the avg. size of the document which is required to be uploaded? 3. What type of file types or document types which will be uploaded? 4. Any mapping to the document checklist? 5. Data retention period and any other regulation requirements, i.e. data masking, encryption, etc.	Details at RFP Stage
75	Medical Appointments	Kindly elaborate on the requirement for medical appointments. What is the existing process like?	Self Explanatory

Sr No	Query Title	Detailed query	LIC Response
76	OTP and email Notifications / Confirmations	1. How is OTP based confirmation happening today and at what all stages of policyholder acquisition? 2. How many OTP and outbound email notifications are sent? Any projections for next five years will be helpful	System must have the capability for the mentioned requirement.
77	Supported by Digital Online Assistant (AI BOT/ Chat & Voice) for the Customer Journey both Self Journey or Agents Assisted journey .	Please share the number of calls, chats, bot sessions happen/will happen on monthly basis for self-service or agent assistance. Projections for next five years will be useful.	Details at RFP Stage
78	Solution must have detailed MIS Capabilities: Solution to provide tracking information pertaining to online purchase or sales, including that of applications left incomplete. The contact information of incomplete applications to be passed on real time to the authorized users for follow up.	1. How is the information regarding application drops captured on online/digital properties captured today? 2. Is LIC using any software tool that uses app/web analytics to analyse and predict customer behaviour, drop-offs, abandoned cart etc.	The system must have the desired capability.
79	Solution must provide security features and details audit trails	Kindly elaborate what kind of security features and audit details you intend to track?	Industry standard detailed Audit trails.
80	General	1. What are the core applications for e.g.[PAS, Data lake, BI tool, BPM, DMS etc.] and their functions in the LIC tech landscape with which online policy sales application will need to integrate? How these integrations happen today? 2. How many policies are issued and GWP added on monthly basis from various channels? What is the channel-mix like?	Integration with LIC Core Insurance Application (eFEAP), EDMS(Newgen Omnidocs Document Management System). ODS (Centralised Oracle RDBMS) using web services/API or other mutually agreed Integation Mechanism .
81	VIII. Solution to be implemented and Delivered with Managed Cloud Services from MeitY Empaneled 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	Is LIC Open to an On Prem Solution	Please be guided by EOI Document

Sr No	Query Title	Detailed query	LIC Response
82	LIC requires an off the shelf centralized Web/Mobile based Online Sale of LIC Policy System which shall have minimum customization requirements and shall include Maintenance and Support and hosting on Cloud on turnkey basis integrated with LIC Core Insurance .	In case of cloud based solution, please confirm if LIC has considered the latency that the network connectivity from the Managed Cloud Provider to LIC Core Insurance system will introduce? Request you to specify the Latency requirements We assume connectivity will be required between the Solution and the LIC Data Center and the same has to be provisioned in the proposed solution.	Please be guided by EOI Document. Connectivity can be using secured VPN / Internet.
83	Life Insurance Corporation of India (LIC) intends to provide exclusive Web Portal and Mobile Apps for On-line Sale of Policies with/without the support of intermediaries. It includes end-to-end solution of Suitability Analysis, Quote and Illustration, Online registration of New Business Proposal to completion of different Online Policies. Development of marketing tools like Product Presentations, Premium Quotations, Customized Product-Mix, Cash-flow statements, Product Comparisons, Insurance-Need Analyzer, Proposal-Data Entry and Data Transfer, eKYC , eNACH, Integration for Medicals, SMS, emails, Payments and Core Insurance System of LIC etc.	1.For solution components like Premium Calculation, LIC's Core Insurance System, etc we assume that LIC will expose the functionalities via API's for the proposed solution to consume. If not, we assume that LIC will ensure the REST API's will be made available before the project execution begins. Please confirm. 2. Who are the vendors for eKYC, eSign, VideoKYC, PAN Validation, PIVC and eNach 3. Are they having APIs for integrating with existing applications in LIC tech landscape? 4. What will be the protocols for integration methods?	LIC Core Insurance System will not expose these functinalities via APIs . The proposed solution has to provide these functionalities .
84	Point#7 / EOI Timelines -Bid Fee(non-Refundable) : Bid Fee and EMD must be deposited separately and not as combined amount.	Our understanding is that the Bid Fees of INR 11800/- need to be submitted along with the EOI Submission on 28.12.2021 and not before that. Kindly confirm our understanding	Bid Fees 11800/- (Rs. 10000/- Bid Fee + 1800/- GST) by Online Transfer to the Bank Account Mentioned in Annexure.(Annexure_LIC_Bank_Account) UTR Number and Date to be mentioned. This must be deposited by Online Transfer on or before the EOI Submission. THE UTR Number and Date is to be mentione in the EOI Submission. It can be deposited earlier to the Bid submission date.
85	Point#8 / EOI Timelines -EMD	Our understanding is that the EMD of INR 1 Lakhs only need to be submitted along with the EOI Submission on 28.12.2021 and not before that. Kindly confirm our understanding	As above, Bid Fees and EMD can be deposited **on or before the Bid Submission Date**. UTR Number and Date to be mentioned in the EOI Submission. YES it can be deposited earlier to the Bid submission date.

Sr No	Query Title	Detailed query	LIC Response
86	Point#VIII / Section 1.1 -Solution to be implemented and Delivered with Managed Cloud Services from MeitY, Empaneled 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.	Is the Vendor expected to tie-up with the Managed Cloud Service Provider and deliver cloud services to LIC along with the commercials? Or, the SI needs to just provide the architecture, sizing and BOM for the Cloud and LIC will work directly with the cloud service provider? Please clarify, LIC's expectations	Yes , the solution provider to arrange and deliver.
87	Table A / Section 1.4.2 -Brief Requirments of the Solution	As the Vendor has to also provide a demo fo the requirements mentioned in the Requirments section 1.4.2, can the vendor use dummy / already existing data to provide the demo? Or the data related to products, details, users, APIs, benefit illustration, systems etc. be provided by LIC for demo purposes? Please clarify...	Please be guided by the requirement stated in 1.4.4 Presentations / Demo/ Proof of Solution
88	Section 1.4.3 -Brief Overview of Customer Journey to be facilitated by the solution	It is mentioned in the start that 'Customer Logs-in...' Is the functionality to browse LIC Plan options, products features, Benefit Illustration, Suitability Analysis etc. avaialble only to logged-in users and not to guest users? Please clarify...	Functionality to browse LIC Plans, product features, benefit illustation, suitablity analysis can be provided to Visitors. Lead details may be captured from willing visitors using Mobile Number and Name.
89	Table A / Section 1.4.2 -xxxix. Solution must provide FAQ, How to contents, Self-Help pop-ups/alerts and context based help menus.	Because the envisaged solution expects readily available solutions, we would request to include Web Content Management and other user collaboration and engagement functionalities like Blogs, Discussion Forums, Polls, Knowledge Articles etc that allow the mentioned contents to be created on a readily available, no-code & drag and drop basis	Solution provider to fulfill the requirement using such tools and technologies as appropriate.
90	Table A / Section 1.4.2 -xxxv. Based on the inputs provided in the online proposal form, the solution must direct the information to rule engine to carry out automated underwriting of the proposal data, and respond with Underwriting decision to process under STP, Branch Underwriting, additional requirement etc	Because the envisaged solution expects readily available solutions, we would request to include Online Web Forms that can be created on a drag and drop and no code basis with inbuilt Rule Builder and Data Integration utilities.	Solution provider to fulfill the requirement using such tools and technologies as appropriate.
91	1.4.1 / Section 1.4 -Ready to use (off the shelf) configurable system...	Does LIC require an SaaS/PaaS based offering which provides existing capabilities to sell LIC policies, customer journey - suitability analysis, goal advisory, financial need analysis, comparison, combination, illustrations etc.? OR creation of an online sales platform for LIC using integration of COTS products and solutions.	LIC requires an off the shelf centralized Web/Mobile based Online Sale of LIC Policy System which shall have minimum customization requirements and shall include Maintenance and Support and hosting on Cloud on turnkey basis integrated with LIC Core Insurance .

Sr No	Query Title	Detailed query	LIC Response
92	1.4.1 / Section 1.4 -General	Should the proposed solution provide comparison amongst existing LIC products and plans or also the capability to compare with insurance products of various insurance OEM providers?	Comparson among existing LIC Products
93	1.4.1 / Section 1.4 -General	Does LIC have readily available APIs such as quote calculation, underwriting, proposal, policy, claims, call center, payments etc.? These APIs would be required from LIC to build the proposed system. Or would creation of such APIs fall under the scope of the vendor?	**No such API Avaiable**. Soluton provider solution must meet these requirements thrugh configuration system.
94	1.4.1 / Section 1.4 -General	Does LIC have components such as Business Rules Engine (BRE), API Gateway, CRM etc. in place? Please provide details	Solution provider to provision approprate tools and technologies for End to End fulfilment of requirements.
95	1.4.1 / Section 1.4 -General	Please provide details of the current and future volumetrics - no. of users, concurrent users, policies sold etc.	Details at RFP Stage
96	1.4.1 / Section 1.3 -Life Insurance Corporation of India (LIC) intends to provide exclusive Web Portal and Mobile Apps for On-line Sale of Policies	Based on industry standards, we would request to include and seek your confirmation on some portal standards sich as GIGW Guidelines adherence, RBAC and granular permissions, Password Policies, full text search query engine, microservices architecture, Free from Top 10 OWASP Vulnerabilities, etc.	Details at RFP Stage
97	1.4.1 / Section 1.4 -General	We wish to suggest a full text search query engine capable of performing fuzzy searches and multilingual searches for which Search Tuning and creationg of Search Result and Sorting can be configured on a readily available, drag and drop basis.	Please be guided by EOI Document on Requirements
98	1.4.1 / Section 1.4 -General	We would suggest that all the features for the envisaged solution should come from a single unified system/platform to enable faster implementation with the help of readily available components.	please be guided by EOI Document on Requirements
99	1.1 (vii)	Time frame expected to implement the solution and go live: 9-12 Weeks from the date of award of Contract. **Query:** Will LIC of India be acceptable to extension of timeline in case there is delay in getting requirement, Sign-offs or delays in getting an integrated test environment?	Query response at RFP Stage.

Sr No	Query Title	Detailed query	LIC Response
100	1.1 (ix)	Solution to be implemented and Delivered with Managed Cloud Services from MeitY Empaneled 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. **Query:** Is Cloud Infra sizing & Costing expected as a part of response to EOI? Request info on expected concurrency,expected total number of users at a given point of time, year on year increase.	Cloud Sizing/Costing at RFP Stage
101	1.4.2 (iv)	Configuration option for Users for Benefit Illustration and Suitability Analysis. **Query:** Need more info on expectation with respect to configurability. Is this about system's ability to configure the rate of return as specified by IRDA, which can be done by System Admin across all Plans or is the configuration expected at Business/Portal user level?	Thru an online configuration module of solution provider LIC user should be able to configure parameters for the Benefit Illustration and Suitability analysis.
102	1.4.2 (xvi)(xix)	Payment Collection , Integration with Payment Gateway (LIC Payment Aggregator). Integration for eKYC, eSign, eNACH, Pan Validation, PIVC & Tele/Video MER, schedule appointment using the TPA APIs. **Query:** Can it be assumed that LIC of India will facilitate APIs for integration in the test environment so that System Integration Testing can happen?	YES
103	1.4.2 (xvii)	Document Collections **Query:** Need info on this requirement. Is there a separate entity who would collect documents - does this role need a login access and ability to search using Proposal Number to be able to upload the document?	Solution to provide for Online Document upload by Customers.

Sr No	Query Title	Detailed query	LIC Response
104	1.4.2 (xviii)	Medical Appointment **Query:** Need more info on this requirement. Is two way communication - requesting appointment of medical examiner along with time slots and Medical examiners real-time reply expected? Or are there any designated slots provided by Medical Examiners	Details at RFP Stage
105	1.4.2 (xxii)	Multi Lingual **Query:** Please let us know the list of languages for which system support is expected? Is it correct to assume that the requirement is capped to Static UI fields and data saving will be in English. Numbers are not in local languages	1st Phase : English , Hindi. 2nd Phase: Marathi, Gujarati, Tamil, Telugu, Malayalam, Bengali, Kannada , Punjabi , Assamese & Oriya
106	1.4.2 (xxii)	Supported by Digital Online Assistant (AI BOT/Chat & Voice) for the Customer Journey both Self Journey or Agents Assisted journey . **Query:** Is the requirement about system's ability to connect to LIC of India's Chatbot or is the expectation that Chatbot needs to be provided along with the solution?	Chatbot needs to be provided along with the Solution
107	1.4.2 (xxviii)	The solution must have the ability to autopopulate from external systems and other thirdparty data to create a seamless workflow for stakeholders and reduce the rekeying of data for them. **Query:** Request info list of external systems and 3rd party data sources to which the proposed system needs to connect.	Details at RFP Stage
108	1.4.2 (xxxviii)	Solution must have Document Management capability to store the submitted documents in secure manner and also enable Integration with LIC Document Management System for the submission of documents to LIC Document Management Systems. **Query:** From a capacity planning persepective, please provide info on average number of New Business Proposals, average number of documents per proposal, average size of the document	Details at RFP Stage
109	Query	Is data migration of existing profiles in scope or out of scope?	No Migration.
110	Exemption Of EMD And Tender Fee	In this case at what stage do firms have to share these details to get exemption?	Firms may share the documents and obtain confirmation of exemption before EOI Submission. Firms must also share the documents with EOI Submission.
111	1.4.2. Table A : XXIII	Are you looking for Voice based input inside Chatbot as well?	Yes

Sr No	Query Title	Detailed query	LIC Response
112	1.4.2. Table A : XXIV and XIX	For integration with external parties (such as Alexa, EKYC etc), we are assuming that APIs would be provided from LIC. Please clarify	YES . Offline eKYC using Aadhaar XML : Solution provider to develop the functionality.
113		Are you looking to integrate Chatbot with live chat functionality of call centre?	Integration Approach at RFP Stage.
114	1.4.2. Table A : XLI	Do you mean live chat fallback assistance by call centre team?	Details at RFP Stage.
115	Form 5C: Bill of Material	What kind of commercial arrangements is LIC looking for? A fixed license fee model or open to success-based model as well or is there	Details at RFP Stage.
116	Submission of online bids	It is mentioned that all documents to be scanned and uploaded. Would it be fine if one uses digital signature to sign the documents and thus submit digital copy?	YES.
117	1.4.2 Brief Requirements from Solution - TABLE A Point xli.	1. Kindly elaborate the view envisaged for the call center agents. 2. How many contact center agents are there? What tools and telephony systems they use currently, which would have to be integrated?	Details during RFP Stage
118	1.4.2 Brief Requirements from Solution - TABLE A Point ii., vi.	1. Who all will be the user personas using the online policy sales applications besides end customers of LIC? For example contact center agents, Advisors, Intermediaries etc. 2. How many users will be there corresponding to each user persona? 3. Will all users have access to both web portal as well as mobile app? 4. How many inbound leads and customers are anticipated on this channel?	Details during RFP Stage
119	1.4.2 Brief Requirements from Solution - TABLE A Point xix.	1. Who are the vendors for eKYC, eSign, VideoKYC, PAN Validation, PIVC and eNach? 2. Are they having APIs for integrating with existing applications in LIC tech landscape? 3. What will be the protocols for integration methods?	Details during RFP Stage
120	1.4.2 Brief Requirements from Solution - TABLE A Point xix.	1. How is OTP based confirmation happening today and at what all stages of policyholder acquisition? 2. How many OTP and outbound email notifications are sent? Any projections for next five years will be helpful	Details during RFP Stage
121	1.6 Pre-Qualification criteria	Is the platform accepted as a solution, which provides multiple out of the box capabilities, which can be tailored for LIC's needs, to build the desired solution.	Please be guided by EOI
122	1.6 Pre-Qualification criteria	Can bidder present a bid along with partner so that both the partner solutions better augment with LIC's combined requirements?	Please be guided by EOI
123	I . Firms basic eligibility criteria . Point 5	Can bidder present a bid along with partner so that both the partner solutions better augment with LIC's combined requirements?	Please be guided by EOI
124	Form C - Bill of material	Since we are at the EOI stage, it may not be feasible for us to share the BOM right now. Please advise on how to proceed	Please share tentative BoM . Details at RFP Stage.

Sr No	Query Title	Detailed query	LIC Response
125	VIII. Solution to be implemented and Delivered with Managed Cloud Services from MeitY Empaneled 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	Is LIC Open to an On Prem Solution	No. Please be guided by EOI Document.
126	LIC requires an off the shelf centralized Web/Mobile based Online Sale of LIC Policy System which shall have minimum customization requirements and shall include Maintenance and Support and hosting on Cloud on turnkey basis integrated with LIC Core Insurance .	In case of cloud based solution, please confirm if LIC has considered the latency that the network connectivity from the Managed Cloud Provider to LIC Core Insurance system will introduce? Request you to specify the Latency requirements We assume connectivity will be required between the Solution and the LIC Data Center and the same has to be provisioned in the proposed solution.	Please be guided by EOI Document. Connectivity can be using secured VPN / Internet.
127	Life Insurance Corporation of India (LIC) intends to provide exclusive Web Portal and Mobile Apps for On-line Sale of Policies with/without the support of intermediaries. It includes end-to-end solution of Suitability Analysis, Quote and Illustration, Online registration of New Business Proposal to completion of different Online Policies. Development of marketing tools like Product Presentations, Premium Quotations, Customized Product-Mix, Cash-flow statements, Product Comparisons, Insurance-Need Analyzer, Proposal-Data Entry and Data Transfer, eKYC , eNACH, Integration for Medicals, SMS, emails, Payments and Core Insurance System of LIC etc.	For solution components like Premium Calculation, LIC's Core Insurance System, etc we assume that LIC will expose the functionalities via API's for the proposed solution to consume. If not, we assume that LIC will ensure the REST API's will be made available before the project execution begins. Please confirm.	LIC Core Insurance System will not expose these functinalities via APIs . The proposed solution has to provide these functionalities .
128	Bidder must be original software developer / OEM for the proposed platform for online sale of insurance policy.	We request LIC to allow our Authorized Partners/Resellers to bid for this opportunity on our behalf of teh OEM. This is a standard model in which we operate in India.	No Change
129	The company/firm must neither be a foreign company nor subsidiary of any foreign company.	This will limit potential players with sufficient experience in this domain from participating in this RFP. Kindly request this clause to be removed.	No Change

Sr No	Query Title	Detailed query	LIC Response
130	LIC requires an off the shelf centralized Web/Mobile based Online Sale of LIC Policy System which shall have minimum customization requirements and shall include Maintenance and Support and hosting on Cloud on turnkey basis integrated with LIC Core Insurance	Kindly clarify the LIC core insurance being referred in this clause alongwith the detailed list of applications/interfaces/modules which have to be integrated	LIC Core Business Application for insurance is eFEAP (Enterprise Front End Application Package), developed in-house and ensuring service to all our policy holders and field force. eFEAP will provide web services or APIs for integration requirements. The new system will Integrate with LIC Core Insurance(eFEAP) .
131	LIC requires an off the shelf centralized Web/Mobile based Online Sale of LIC Policy System which shall have minimum customization requirements and shall include Maintenance and Support and hosting on Cloud on turnkey basis integrated with LIC Core Insurance	Kindly clarify the LIC core insurance is referred to old eFEAP or the new system that is being developed or both ?	As above.
132	Option for LIC Call Center to view and provide assistance to the Users	1. Kindly elaborate the view envisaged for the call center agents. 2. How many contact center agents are there? What tools and telephony systems they use currently.	Self Explanatory
133	Rules and Configuration driven solution with minimum customization /coding requirement. Scalable data model to facilitate a Configurable system	1. Who will be the business units to be responsible to define and configure the rules. 2. What are the business processes that need rule engine. 3. What will be the volume of the rules to be configured?	Details at RFP Stage
134	Product Configuration using Configuration Panels/Pages.	Will this apply to all product lines or selective ones.	Details at RFP Stage
135	Omni Channel Solution : Web Portal and Mobile Applications (Android and iOS)	1. Who all will be the user personas using the online poolicy sales applications besides end customers of LIC? For example contact center agents etc. 2. How many users will bee there corresponding to each user persona? 3. Will all users access both web portal as well as mobile app? 4. How many inbound leads and customers are anticipated on this channel?	Details at RFP Stage
136	Need Analysis, Quote and Benefit Illustration meeting the regulatory requirement	1. Please explain the current process of need assessment, goal advisory, quote and benefits illustration? 2. Will the quote generration continue to be generated in your core Policy Admin System?	Solution to provde these functionality in end-to-end manner. No API will be extended from existing Core Policy Admin for these requirements. Solution to hae its own Quote Generation/Benefit Illustration/Suitability Analysis.
137	Option to Cross-sell	Kindly elaborate the current process generating cross-sell offers	Details at RFP Stage
138	Payment Collection , Integration with Payment Gateway (LIC Payment Aggregator)	1. Kindly elaborate more on the requirement related to Payment Collection? Is it limited to payment collection contact strategy or integration with Payment Gateway. 2. How many payment gateway vendors exist for LIC?	Integration with Payment Gateway . There may be two payment gateway Vendors.

Sr No	Query Title	Detailed query	LIC Response
139	Document Collections	1. How many documents are collected per policy application? 2. What is the avg. size of the document which is required to be uploaded? 3. What type of file types or document types which willl be uploaded? 4. Any mapping to the document checklist? 5. Data retention period and any other regulation requirements, i.e. data masking, encription, etc.	Details at RFP Stage
140	Medical Appointments	Kindly elaborate on the requirement for medical appointments. What is the existing process like?	Self Explanatory. Further details at RFP Stage.
141	Integration for eKYC, eSign, eNACH, Pan Validation, PIVC & Tele/Video MER	1. Who are the vendors for eKYC, eSign, VideoKYC, PAN Validation, PIVC and eNach 2. Are they having APIs for integrating with existing applications in LIC tech landscape? 3. What will be the protocols for integration methods?	System must have the capability for API based Integrations. Details at RFP Stage
142	OTP and email Notifications / Confirmations	1. How is OTP based confirmation happening today and at what all stages of policyholder acquisition? 2. How many OTP and outbound email notifications are sent? Any projections for next five years will be helpful	System must have the capability for the mentioned requirement.
143	Multi Lingual	Which all vernacular languages support are you looking at?	1st Phase : English , Hindi. 2nd Phase: Marathi, Gujarati, Tamil, Telugu, Malayalam, Bengali, Kannada , Punjabi , Assamese & Oriya
144	Supported by Digital Online Assistant (AI BOT/ Chat & Voice) for the Customer Journey both Self Journey or Agents Assisted journey .	Please share the number of calls, chats, bot sessions happen/will happen on monthly basis for self-service or agent assistance. Projections for next five years will be useful.	Details at RFP Stage
145	Solution must have detailed MIS Capabilities: Solution to provide tracking information pertaining to online purchase or sales, including that of applications left incomplete. The contact information of incomplete applications to be passed on real time to the authorized users for follow up.	1. How is the information regarding application drops captured on online/digital properties captured today? 2. Is LIC using any software tool thhat uses app/web analytics to analyze and predict customer behavior, drop-offs, abandoned cart etc.	The system must have the desired capability.
146	Solution must provide security features and details audit trails	Kindly elaborate what kind of security yfeatures and audit details you intend to track?	Industry standard and regulatory compliant detailed Audit trails.
147	General	1. What are the core applications for e.g[PAS, Data lake, BI tool, BPM, DMS etc.] and their functions in the LIC tech landscape with which online policy sales application will need to integrate? How these integrations happen today? 2. How many policies are issued and GWP added on monthly basis from various channels? What is the channel-mix like?	Integration with LIC Core Insurance Application (eFEAP), EDMS(Newgen Omnidocs Document Management System). ODS (Centralised Oracle RDBMS) using web services/API or other mutually agreed Integation Mechanism .

Sr No	Query Title	Detailed query	LIC Response
148		Is LIC open to a SAAS product ? Or this will be custom built .	LIC Response : Please be guided by the EOI Document. LIC does not require a custom build solution. LIC requires an off the shelf centralized Web/Mobile based Online Sale of LIC Policy System which shall have minimum customization requirements.
149		What are the implementation timeline expectations	Please be guided by the EOI Document. VII.Time frame expected to implement the solution and go live: 9-12 Weeks from the date of award of Contract.
150		Is a direct channel existing currently?	YES , Visit www.licindia.in “BUY POLICY ONLINE” . https://digisales.licindia.in/eSales
151		Please do also consider a factor for the additional qualification on the Gartner and Forrestor leader quadrant presence for the cloud provider - this will bring out the best to LIC	No Change
152		What are the performance criteria expected from the cloud service provider	LIC Response : Details at RFP Stage . 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.
153		Kindly extend the eligibility to include global scaled implementions that match the size and scale of lic of india globally	No Change, please be guided by EOI Document.