



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA
Serving Mauritius Since 1956

Request for Proposal

Digital Portals & Website Redevelopment

Life Insurance Corporation of India – Mauritius Branch
RFP Ref: LICI-Mau/RFP/IT/2025/01
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Correspondence Address:	Contact Person:
General Manager	M Sai Amrut Kumar, Manager (IT/Admin)
Life Insurance Corporation of India, Mauritius Branch Office	Phone: (+230) 2081485 / 2110465
1st Floor, LIC-Centre, John Kennedy Street, Port Louis, Mauritius	Email: manager@lici.mu

1. Introduction

Life Insurance Corporation of India (LIC) is a statutory corporation established under the Life Insurance Corporation Act, 1956, India. LIC Mauritius operates as a foreign branch office of LIC in Mauritius, providing life insurance services to customers in Mauritius while adhering to local regulatory requirements.

As part of its digital transformation strategy, LIC Mauritius intends to redevelop its corporate website and digital portals (agent and customer) to improve service delivery, engagement, and operational efficiency. This RFP invites qualified firms to submit proposals for design, development, hosting, and maintenance of the LIC Mauritius website and portals.

2. Objective of the RFP

The objective is to select a qualified vendor to:

- Design and develop a modern, responsive corporate website reflecting LIC's brand and services.
- Develop secure agent and customer portals for policy management, dashboards, and document access.
- Enable online sale of insurance policies via the website/portals, integrated with internal policy management systems.
- Provide hosting services in a scalable and secure environment, compliant with local regulations.
- Ensure security, compliance, and maintainability of the solution.
- Offer an Annual Maintenance Contract (AMC) to support the system post-deployment.



3. Scope of Work – Website and Portal Redevelopment

The objective of this project is to design, develop, host, and maintain a modern, secure, and responsive digital platform for LIC Mauritius, comprising the corporate website, customer portal, agent portal, and other supporting components.

As the current LIC Mauritius website is a basic legacy version with no functional CMS, hosting access, or reusable infrastructure, this project will be a **complete redevelopment**. Only the existing domain name will be retained. The vendor will be responsible for delivering a full end-to-end solution, including hosting setup, Content Management System (CMS), development, integration, and deployment.

3.1 Website Development

- A fully redesigned, responsive corporate website aligned with LIC Mauritius' branding with modern UI/UX.
- Intuitive navigation and multilingual support (**English and French**). Vendor must confirm if they will provide translation services or if LIC Mauritius will provide final content.
- Content Management System (CMS) enabling authorized LIC staff to update text, media, and announcements without technical intervention.
- Admin Panel for LIC Mauritius staff with reporting features, user management, content publishing, and analytics dashboard.
- Integration of forms, contact features, downloadable resources, and chatbot functionality.
- SEO optimization and accessibility compliance.

3.2 Agent Portal

- Secure login for LIC agents.
- Dashboard showing policies issued, commissions earned, pending tasks, claim intimations, premium intimations, revival intimations etc. End-to-End portfolio of the agent.



- Ability to generate sales quotes and submit applications online.
- Integration with internal systems for real-time data retrieval. Vendor must detail their approach for secure integration (API/Web Services) with existing LIC systems.
- Role-based access control and audit trails.

3.3 Customer Portal

The Customer Portal should provide LIC policyholders with a secure, user-friendly self-service platform for accessing and managing their policies. At a minimum, the portal should support the following policy servicing features:

- Secure Registration & Login
 - Customer self-registration using policy number/customer id, date of birth, mobile number/email, and OTP-based verification.
 - Secure login with username/password and optional multi-factor authentication (MFA).
 - Forgot password / reset password functionality.
- Customer Profile Management
 - View and update basic contact details (mobile, email, correspondence address etc.), subject to verification workflow.
 - Display of KYC status (where applicable) and prompts for KYC updates.
- Policy Overview & Details
 - Consolidated dashboard showing all policies held by the customer.
 - Detailed view of each policy including: plan name, policy term, sum assured, policy status (in force, lapsed, paid-up, etc.), premium mode, due date, and next premium amount.
 - Display of bonus information and surrender value (where applicable and available through backend systems).
- Premium & Payment History
 - View upcoming premium dues and history of premiums paid.
 - Indication of overdue premiums, late fees/interest (if applicable), and revival eligibility indicators.
 - Downloadable premium payment history / statement (PDF).
- Downloadable Documents



- Download of policy schedule, premium paid certificates, annual statements, and other relevant documents made available by LIC.
 - Secure PDF generation with watermarking or basic document protection as appropriate.
- Online Policy Servicing Requests
The portal should allow customers to initiate common servicing requests, which will be routed to back-office workflows or email queues as decided by LIC. Illustrative (non-exhaustive) list:
 - Change of address / contact details.
 - Change of communication preference (email/SMS).
 - Request for duplicate policy document / statement.
 - Nominee update request (where permissible online).
 - Bank mandate / bank account change request (view-only or request initiation, depending on regulatory feasibility).
 - General service request / query submission with ticket number and status tracking.
- Claims & Maturity Intimation (View / Tracking)
 - Display of upcoming maturity dates and survival benefit due dates (where data is available from backend systems).
 - Simple interface for viewing status of claims / maturity payouts already lodged through branch channels.
- Notifications & Alerts
 - Display of in-portal alerts for premium due, overdue, revival opportunities, maturity reminders, and service request status updates.
 - Capability to trigger email/SMS notifications using LIC's existing or future notification systems.
- Audit & Security
 - Complete audit trail of logins, key actions (profile updates, servicing requests, downloads etc.).
 - Strict role-based access and session timeout configurations in line with LIC security guidelines.

The vendor is expected to propose additional value-added features for policy servicing (e.g. contextual help, FAQs, chatbot integration, guided journeys) based on industry best practices, while keeping the solution modular so that new services can be added in future without major redesign.



3.4 AML/CFT, CDD & EDD Document Submission Module

In accordance with regulatory obligations under the Mauritian AML/CFT framework, the solution must include a secure and user-friendly module that allows customers to submit AML/CFT-related documents, including Customer Due Diligence (CDD), Enhanced Due Diligence (EDD) and any other compliance documentation required by LIC Mauritius.

The module must offer **two modes of submission**:

a. Submission via Customer Portal

- Customers logged into the portal should be able to upload required documents such as ID proof, address proof, income evidence, source of funds/wealth, occupation details, or any other KYC/AML documentation requested by LIC.
- The upload section must support multiple document types (PDF, JPG, PNG, DOC, etc.) with defined size limits.
- Customers should be able to track the **status of review** (Submitted → Under Review → Approved/Rejected → Resubmission Requested).
- Portal should securely store the documents in an encrypted format complying with the Mauritius Data Protection Act.
- The vendor must provide a secure back-office dashboard for LIC staff to review, approve or reject documents.

b. Standalone OTP-Based Document Upload (Without Portal Login)

To improve compliance turnaround and customer convenience, the system must additionally support a link-based upload flow where the customer can submit AML/KYC documents without logging into the customer portal.

This process must include:

- **Identity verification via OTP**, either sent to the customer's registered mobile number or email ID.

- After OTP validation, the customer will access a **secure upload screen** to provide the required documents.
- Upload flow must be time-bound (OTP expiry & session expiry).
- All uploads must be tagged with customer identifiers (Policy Number / Mobile Number / NIC / Passport Number).
- A confirmation message or email should be sent to the customer upon successful submission.
- LIC staff must be able to view and process these submissions using the same back-office review tool.
- Upon successful document submission via OTP-based upload, an automatic confirmation message or email should be sent to the client.
- CC the confirmation to a designated LIC Mauritius official email for record-keeping.

Security & Compliance

- System must maintain complete audit logs for uploads, access, approvals, and rejections.
- Solution must comply with:
 - **Mauritius Data Protection Act (DPA)**
 - **FSC Guidelines**
 - **AML/CFT statutory requirements**
- Vendor must ensure document retention and deletion policies can be configured as per LIC Mauritius compliance rules.

3.5 Hosting Services

- Provide scalable hosting services with a Secure, reliable, and managed uptime SLA.
- Backup and disaster recovery setup.
- Implementation of WAF (Web Application Firewall) and DDoS protection.
- Vendor must state if hosting will be on Mauritian soil or a compliant international cloud provider (like Azure, Cloudflare etc.), ensuring adherence to the Mauritian Data Protection Act.



- Vendor to provide complete server configuration documentation and handover at project completion.

3.6 Payment Gateway Integration

- The solution must include a well-documented, secure, and future-proof Payment Gateway Module (PGM) designed to integrate with the APIs of local payment gateways such as ABSA Spark / Emtel Blink etc.
- Support for MauCAS QR, card payments, and app-based premium payments.

3.7 Security & Compliance

- The vendor must comply with the Mauritian Data Protection Act and all other applicable local, financial, and cybersecurity regulations. Strict adherence to all Mauritian laws and regulatory requirements is mandatory.
- Implementation of best practices from OWASP Top 10.
- The vendor must include a mandatory 180-day post-Go-Live warranty period for bug fixes, separate from the AMC.
- Periodic vulnerability assessments and penetration testing (VAPT) by an independent third party must be conducted before Go-Live, with all critical/high-risk findings fixed by the vendor at no extra cost.
- Vendor must provide a detailed security architecture plan in their proposal.
- An end-to-end VPN (between the staging API server of LIC Mauritius and the bank payment server) should be implemented to ensure secured and authenticated access.

3.8 Wireframes and Design Approval

Before commencing any development work, the vendor must prepare wireframes, design mock-ups, and user flow diagrams for all pages and modules (including website homepage, product pages, customer and agent portal dashboards, and forms etc).



- These must be reviewed and approved by LIC Mauritius prior to the start of any coding or integration activities.
- The design approval process will ensure alignment with LIC's branding, regulatory requirements, and usability expectations.

3.9 Annual Maintenance Contract (AMC)

- Provide post-deployment support for one year, extendable through AMC.
- Vendor to provide AMC options with 24/7 availability and pricing.
- Include escalation matrix and response times.

4. Project Timelines and Management

4.1 Expected Project Duration

The maximum allowable duration for the full project, from the formal contract signing date to the final Go-Live (production deployment) and Sign-off, is 6 months (180 calendar days).

4.2 Project Methodology

The Vendor must detail the project methodology they intend to use (e.g., Agile, Waterfall, Hybrid). The proposed methodology must explicitly include iterative feedback loops, clearly defined milestones, and regular status reporting (weekly or bi-weekly).

4.3 Mandatory Project Milestones

The Vendor must propose a detailed project plan aligning with the maximum duration, providing specific start and end dates for the following mandatory milestones:

Milestone	Deliverable / Acceptance Criteria
Phase 1: Discovery & Planning	Final approved Project Plan, detailed Wireframes, Design Mock-ups, User Flow Diagrams, and the Security Architecture Plan (as per Section 3.7).

Milestone	Deliverable / Acceptance Criteria
	Timeline: Within 4 weeks from Work Order Payment: 10% upon approval of all deliverables
Phase 2: System Development	Completion of all core Website and Portal features in a Staging/UAT Environment ready for LIC testing. Timeline: 8 weeks after Phase 1 Payment: 25% upon successful UAT deployment
Phase 3: Integration & Testing	Successful integration with internal LIC systems (APIs) and local payment gateway module setup. Completion of Internal UAT (User Acceptance Testing) by LIC team and resolution of UAT issues. Timeline: 6–8 weeks after Phase 2 Payment: 20% upon successful UAT completion and approval.
Phase 4: Security & Go-Live Readiness	Completion of Vulnerability Assessment and Penetration Testing (VAPT). All critical/high-risk findings must be remediated. Security compliance certification and hosting environment ready with WAF, DDoS, SSL. Timeline: Within 3 weeks after Phase 3 Payment: 15% on VAPT clearance and Go-Live readiness approval
Phase 5: Production Deployment & Sign-off	Successful deployment of the platform to the live production environment. Formal Sign-off and handover of all required documentation and source code. Timeline: Within 1-2 weeks after Phase 4 Payment: 20% on final acceptance sign-off.
Phase 6: Warranty Period	End of the mandatory 180-day post-Go-Live Warranty Period. Payment: 10% upon completion of warranty period.

4.4 Vendor Proposal Requirement

The Technical Proposal must include a Gantt Chart or similar visual timeline detailing the proposed phases, milestones, resources allocated, and planned duration for each task, ensuring compliance with the 6-month limit.



4.5. Training Requirements

The Vendor shall provide training to LIC Mauritius staff covering:

- **CMS & Content Management:** Creating/editing content, media management, user roles.
- **Portal Administration:** Customer/agent account management, dashboards, policy servicing workflow.
- **Security & Compliance:** Access control, OWASP best practices, AML/CFT document handling, data protection.
- **Hosting & Maintenance:** Server monitoring, backup/restore, disaster recovery.

Deliverables: User manuals, admin guides, and video tutorials.

Format: Online or onsite in 3–4 sessions.

Timing: Training must be completed before Go-Live.

5. Eligibility / Technical Requirements

- Proven experience in website and portal development, preferably in the insurance/financial sector.
- Capacity to provide hosting and AMC services locally or through reliable cloud providers.
- Ability to comply with all local regulatory requirements, including data protection.
- Provide portfolio of similar projects completed in the past 3–5 years.

6. Documents Required from Vendor

- Company profile and registration proof.
- Technical proposal with methodology, architecture, and timeline (Section 4.4).
- Portfolio of previous work (websites/portals).



- Hosting and AMC proposal with pricing.
- Compliance statements (Data Protection Act, cybersecurity practices).
- Financial proposal (**to be submitted separately**).
- Declaration of no conflict of interest.

7. Proposal Submission

- Submit technical and financial proposals in **separate envelopes (if physical)** or **password-protected files (if via email)**.
- **Deadline for submission: 15 / 01 / 2026, 15:00 hrs.**
- Email submissions: **manager@lici.mu**
- Physical submissions: M Sai Amrut Kumar, Manager (IT/Admin), LIC Mauritius, 1st Floor, LIC-Centre, John Kennedy Street, Port Louis, Mauritius.

8. Evaluation & Selection

Stage 1: Technical Evaluation

Review eligibility, technical approach, portfolio, and proposed hosting/AMC plan. Only technically qualified vendors will proceed to Stage 2.

Stage 2: Financial Evaluation

Compare commercial proposals. Identify L1 vendor (lowest technically compliant bid).

Final Selection

Recommendation submitted to Internal Committee for award. Head Office approval required before final award.



9. Commercial Proposal

Vendor should provide:

- One-time website and portal development cost.
- Monthly/annual hosting cost.
- 24/7 AMC options with monthly/yearly cost.

10. General Terms

- LIC Mauritius reserves the right to reject any or all proposals without assigning any reason.
- Vendor must agree to handover of **full, unencrypted source code**, including all third-party licenses, configuration files, and complete technical documentation (including database schema, APIs, and infrastructure diagrams) upon project completion. **All Intellectual Property (IP) for the developed solution shall belong solely to LIC Mauritius.**
- Vendor may not sub-contract critical project components without prior written approval from LIC Mauritius.
- All proposals must comply with Mauritius law and LIC internal policies.

11. Non-Disclosure Clause (NDA)

- The Vendor shall treat all information, documents, data, designs, system architecture, business processes, customer information, and any other materials shared by LIC Mauritius as strictly confidential.
- The Vendor shall not disclose, share, reproduce, or use such information for any purpose other than the execution of this project.
- The Vendor shall ensure that all its employees, subcontractors, and partners follow the same confidentiality obligations and may be required to sign a separate Non-Disclosure Agreement, if deemed necessary by LIC Mauritius.



12. Exit Clause

- In the event of contract completion, expiry, termination, or exit for any reason whatsoever, the Vendor shall ensure a smooth and complete transition of the entire system to LIC Mauritius or its designated successor vendor.
- The Vendor must, without exception handover the complete source code for the website, portals, CMS, backend applications, integrations, scripts, and any custom components developed for LIC Mauritius.

13. Checklist

Document	Submitted (Yes/No)	Remark
Company profile & registration		
Technical proposal & methodology (Section 4.4)		
Portfolio of projects		
Hosting proposal		
AMC proposal		
Compliance statements		
Financial proposal (Separate Envelope/File)		
Declaration of no conflict of interest		


14. Proposal Validity

The proposal submitted by the bidder must remain valid and binding for a minimum period of **six (6) months** from the date of submission.

LICI Mauritius reserves the right to reject any or all proposals without assigning any reason whatsoever.

Date : 16/12/2025

Place : Port Louis , Mauritius



*General Manager
LIC-Mauritius Branch*