



Invitation to Bid

Outsourcing of System Data Input

Procurement Reference No.: SIC SGIN/MPCS/2025-2

July 2025

SICOM General Insurance Ltd (SICOM GIN) | Business Registration No. C10094766

SICOM Building, Sir Célicourt Antelme Street, Port Louis, 11302

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sicomgin@sicom.mu | sicom.mu



Invitation to Bid



Letter of Invitation

04 July 2025

Dear Sir/Madam

SICOM General Insurance Ltd
Invitation to Bid
Outsourcing of System Data Input
Reference No: SIC SGIN/MPCS/2025-2

SICOM General Insurance Ltd (SICOM GIN) is inviting you to submit your bid for the service(s) as described in this bidding document.

We commit ourselves to maintain the highest standard of integrity and ethical principles during all stages of the procurement cycle.

We thank you for your kind consideration.

Yours faithfully



Surendranath ANCHARAZ
Senior Executive Officer (General Insurance)



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SECTION I: INVITATION FOR BIDS

1. Client

The SICOM General Insurance Ltd (SICOM GIN) inviting the bid is the Client for the purpose of entering into contract with the successful bidder.

2. Service Provider

The Bidder whose offer is substantially responsive to the requirements specified shall be selected for award of contract and referred to as the Service Provider.

3. Preparation of Bids

You are requested to quote for the items mentioned in Section III by completing, signing and returning:

- (a) the Bid Letter in Section II with its annex for Bid Securing Declaration, where applicable;
- (b) the Priced Activity Schedule in Section IV; and
- (c) any other attachment as deemed appropriate.

You are advised to carefully read the complete Invitation for Bids document, including the Conditions of Contract in Section V, before preparing your bid. The standard forms in this document may be retyped for completion but the Bidder is responsible for their accurate reproduction.

4. Validity of Bids

The Bid validity period shall be 120 days from the date of submission deadline. The Client reserves the right to request an extension of the bid validity period for evaluation and selection purposes.

5. Request for Clarifications

Any request for clarification(s) should be sent to the following e-mail: sicomgin@sicom.mu addressed to the Senior Executive Officer. Such request is to be sent at least 07 days prior to deadline for submission of bids. The subject of the mail should be "Queries on RFP – "Outsourcing of System Data Input". No other form of communication will be entertained. Queries received post cut off time may not be considered.



6. Sealing, Marking and Submission of Bids

Offers in sealed envelopes clearly marked “**Outsourcing of System Data Input**” and indicating the corresponding Procurement Reference Number: **SGIN/MPCS/2025-2** should be addressed to the Group Chief Executive Officer and be sent to the following email address sicomgin@sicom.mu not later than **18 July 2025 at 13.30 hours (local time)** at latest.

Late submission shall not be accepted.

The bidders should submit their bids at their own cost and should bear all the cost whatsoever nature that they may incur for their participation in the entire process.

7. Preparation of Bid

All bids and supporting documentation shall be submitted in English. The offer should contain:

- The quoted cost of the service as per scope of services (i) per person and (ii) per month.
- Information necessary to establish the credentials of the interested bidders. Requisite documentary evidence needs to be enclosed, wherever required.
- Bidders must organize their response in accordance with the scope as specified in the Invitation to Bid and under no circumstances extraneous information should be included in the offers.
- The information to be covered is indicated below. Necessary documentary evidence needs to be enclosed:
 - a. Brief Company overview with name & address and year of establishment.
 - b. Must give an undertaking that they or their group entity and related parties are not registered with any insurance regulator in any other Country as an insurance company or an insurance intermediary and that none of their Director has any insurance agency. This is an essential prerequisite for considering the offer of the bidder. Further, the selected/empanelled Service Provider or entity or related party or any of their directors should not be registered with the Regulator in Mauritius or any Insurance Regulator in any jurisdiction as an insurance intermediary or Insurance Company during the term of the agreement with SICOM GIN and for a period as stipulated in the SLA.
 - c. Directors / Management details including ownership, shareholding pattern, UBO etc.



- d. Business performance during last three completed financial years along with brief summary of audited financial results.
- e. Certificate of Registration
- f. Details of infrastructure to efficiently discharge the activities mentioned in the scope which includes IT capabilities, manpower and contact person details
- g. Details of Backup/Business Continuity Plan in place.
- h. Details of data security measures and certifications.
- i. The quoted cost should be inclusive of all costs and expenses to be borne by the bidder for the execution of the contract services, on a monthly basis.
- j. CV of proposed personnel.
- k. List of proposed personnel with names, qualifications, and relevant experience.

8. Eligibility Criteria

To be eligible to participate in this Bidding exercise, you should:

- (a) have the legal capacity to enter into a contract to supply the services;
- (b) not be insolvent, in receivership, bankrupt, subject to legal proceedings for any of these circumstances or in the process of being wound up;
- (c) not have had your business activities suspended;
- (d) not have a conflict of interest in relation to this procurement requirement; and
- (e) have a valid trading licence.
- (f) not have been blacklisted by any Government Authority or Government department or any other Insurance Company for any reason whatsoever since the inception.
- (g) be a Company, registered under the relevant provisions of the resident country.
- (h) not be a group entity or related party of any Insurer, or Insurance Intermediary.
- (i) not be permitted to submit the bid in a consortium with another service provider. Bids should be submitted by one single entity/organization. Outsourcing or further sub-contracting is not allowed. Bids submitted in consortium shall be rejected.
- (j) have proven capability and prior experience in carrying out the activities outlined under the scope of services mentioned: 3 minimum years' experience.

The Client may choose to request any bidder to substantiate compliance with these criteria.



9. Bid Opening

Bids will be opened by the Client internally.

10. Evaluation of Bids and Award of Contract

The Client shall have the right to request for clarifications during evaluation.

Technical offers shall be evaluated on the following evaluation criteria:

Sub-Criterion	Points
Company Profile and Experience	30
Methodology of the assignment	30
Qualifications and Experience of personnel proposed	25
Logistics provided	15
Total	100

Each responsive offer will be given a technical score (St) over a maximum score of 100 points. The minimum technical score St required to pass is: **60 Points**.

An offer shall be rejected at this stage if it does not respond to important aspects of the Invitation to Bid, and particularly the Scope of Services or if it fails to achieve the minimum technical score. Those achieving the minimum technical score will be considered for financial evaluation.

The lowest evaluated Financial offer (Fm) will be given the maximum financial score (Sf) of 100 points. The formula for determining the financial scores is the following:

$Sf = 100 \times Fm / F$, in which Sf is the financial score, Fm is the lowest price and F the price of the offer under consideration.

The weights given to the Technical and Financial offers are:

T = 0.7 and

P = 0.3

Offers will be ranked according to their combined technical (St) and financial (Sf) scores using the weights (T = the weight given to the Technical offer; P = the weight given to the Financial offer; T + P = 1)

The bidder achieving the highest combined technical and financial score may be invited for negotiations. Award of contract shall be by issue of a Letter of Acceptance in accordance with terms and conditions contained in Section V: Contract.



This Invitation to Bid is not an offer by the Client but an invitation for offer. No contractual obligation of whatsoever nature shall ever arise from the Invitation to Bid process unless and until a formal agreement is signed and executed by the duly authorized signatories of the Client and the selected bidder(s).

11. Scope of Services, Specifications and Performance Standards

The Scope of Services and Performance standards detailed in Sections III are to be complied with. Bidders may propose alternative for part of the scope substantiating that such alternatives will equally serve the interest of the Client. However, evaluation will be carried out as per the defined scope. Alternatives will only be considered from bidders having submitted the lowest evaluated bid as per the base requirements.

Bidders have to substantiate in what manner the deviation in set specifications and performance standards, if any, are not material deviation.

12. Prices and Currency of Payment

Bids may be priced in Mauritian Rupees or any USD except for local bidders who shall quote in Mauritian Rupees only.

The currency of evaluation will be Mauritian Rupees. Bids in other currencies will be converted to this currency for evaluation purposes only, using the exchange rates published by the Bank of Mauritius on the date of the bid submission deadline.

13. Bid Security

Bidders are not required to submit a Bid Security for this procurement process.

14. Rights of the Client

The Client shall have the right to:

- (a) ask for clarifications at time of evaluating quotations,
- (b) negotiate with the preferred bidder (There will not be any minimum volume commitment) or
- (c) reject all quotations.

The Client is not bound to accept any quotation including the lowest one and reserves the right to cancel the whole exercise. By rejecting a quotation or cancelling the exercise, the Client shall not incur any liability towards any bidder or any party whatsoever and/or shall not have any obligation to inform any bidder or any party whatsoever, even if so requested, the grounds on which a quotation has not been accepted or the exercise is cancelled.



The information contained in the offers should be true and accurate and if it is found that any information furnished in the offers is wrong or inaccurate, such offers shall be rejected and if any contract is awarded based on such information and if such untrue averments or inaccuracies come to the knowledge of the Client subsequent to selection of bidder[s] and award of contracts, such contracts shall be cancelled and the Client may pursue such legal options which it may deem fit.



SECTION II: BID LETTER

(To be completed by the Bidder)

*[Complete this form with all the requested details and submit it as the first page of your bid with the Price list and documents requested above. A signature and authorisation on this form will confirm that the terms and conditions of the Invitation to Bid prevail over any attachments. **If your bid is not authorised, it will be rejected.**]*

Bid addressed to:	SICOM GIN
Procurement Reference Number:	SIC SGIN/MPCS/2025-2
Subject matter of Procurement:	Outsourcing of System Data Input

- We offer to supply the items listed in the attached List of Goods and Price Schedule as per the defined specification and, in accordance with the terms and conditions stated in your Invitation for Bids referenced above.
- We confirm that we are eligible to participate in this Quotation exercise and meet the eligibility criteria specified in Section 1: Invitation for Bids.
- The validity period of our Quotation is 120 days from the date of the bid submission deadline.
- We confirm that our quoted prices in the List of Goods and Price Schedule are fixed and firm and will not be subject to revision or variation, if we are awarded the contract prior to the expiry date of the Bid validity.
- The services will commence within 2 weeks as from the date of issue of the Letter of Acceptance.
- We have taken steps to ensure that no person acting for us or on our behalf will engage in any type of fraud and corruption during our participation in the bidding process and we commit ourselves to observe the same principles if awarded the contract and during its execution.

We understand that transgression of the above is a serious offence and appropriate actions will be taken against such bidders/Service Providers.

Bid Authorised by:

Name of Bidder				Company's Address and seal
Contact Person				
Name of Person Authorising the Bid:		Position:	Signature:	
Date		Phone No./E-mail		



SECTION III: SCOPE OF SERVICES

i. About SICOM General Insurance Ltd

SICOM General Insurance Ltd (SICOM GIN) is a wholly-owned subsidiary and member of the SICOM Group. SICOM GIN started its operations in 2010 in conformity with the Insurance Act 2005, taking over the General Insurance Business which had until then been transacted under State Insurance Company of Mauritius Ltd.

SICOM GIN thus benefits from the legacy of more than 50 years' experience in this line of business and currently, transacts all types of general insurances. We also share common values and objectives as the parent company and will maintain these values and high standards of customer service.

SICOM GIN is engaged in short-term insurance and provides a variety of Insurance services for both Individuals and Corporates, ranging from Motor vehicle insurance, Home Insurance, Travel Insurance to the Protection of Property and People against the widest range of risks and liabilities.

We also provide insurance covers in relation to specialised risks and tailor-made covers according to your requirements.

Our Business Registration Number is C10094766. Our registered office and place of business is situated, on Level 2, SICOM Building, Sir Célicourt Antelme Street, Port Louis, Mauritius.

ii. Background

SICOM General Insurance Ltd is pleased to invite bids for an Outsourcing Function - Data Input for General Insurance Policies and General Insurance Claims.

iii. Objective

This bidding document is an invitation to the companies having experience and expertise in providing activities as detailed in the scope of this bidding document.

No contractual obligation of whatsoever nature shall arise from the Invitation to Bid process unless and until a formal contract is duly signed and executed between SICOM GIN and the selected bidder.

SICOM GIN invites offers from interested bidders with experience for providing services activities with scope as mentioned below.



iv. Requirements

Provision of Data input facility to carry out the following:

a. Underwriting and Policy processing

To process general insurance policy contract document by inputting details of Quotation/Terms and conditions on the core IT system.

b. Claims

To process general insurance claims by inputting claim details on the core IT system.

c. SICOM GIN expects the bidder to provide logistics, computer hardware and connections along with the team of data input clerks for the activities covered in the detailed Scope section. The solution proposed should conform to the best industry standards and practices.

d. The processes shall be offsite.

e. Bidders should be able to commit for a team of at least 4 data entry clerks for the first 12 months, with a possibility to increase the number of data entry clerks with prior notice of at least 2 months.

f. Bidder(s) must adhere to all rules, regulations and laws applicable in Mauritius regarding General Insurance business and Data Protection.

g. SICOM GIN may carry out reviews/site audits and assessment of effectiveness of controls including visits.

h. Bidder(s) will have to adhere to the process and service quality parameters laid down by SICOM GIN.

i. There should be a facility for providing real time dashboard or equivalent alternative, which should be accessible to SICOM GIN with secured login credentials. Multiple status reports should be available for download in excel or PDF for reporting.

j. It will be an SLA driven activity with clearly defined TAT and expectation parameters.

k. It will be an SLA driven activity with responsibility of the Service Provider(s), to ensure correctness in data input.



- l. Shall ensure compliance to all regulatory and government laws including all Labour Laws of the country.
- m. Complete adherence to all Information Security Management Systems guidelines as mandated by SICOM GIN to ensure strict security and confidentiality in terms of data and information while operating from its facility.
- n. Any statutory or regulatory approvals and compliances thereof shall be the sole responsibility of the bidders. SICOM GIN shall not be a party to any violation of any Laws / Regulations / Statutes / Intellectual Property Rights of whatsoever nature by the bidders.
- o. Bidders should have effective Business Continuity Plan which works in situations like pandemic, natural calamities and any other types of disruptions.
- p. The fees/rates quoted should be without any condition.
- q. Access to the IT core system for processing of Policies and Claims will be provided by SICOM GIN.
- r. SICOM GIN will provide necessary training regarding the data input.



SECTION IV: PRICE ACTIVITY SCHEDULE

Procurement Reference Number: SIC SGIN/MPCS/2025-2

[Complete the unit and total prices for each service listed below and the currency of your bid. Authorise the prices quoted in the signature block below.]

NOTE: Bidders should be able to commit for a team of at least 6 data entry clerks for the first 12 months, with a possibility to increase the number of data entry clerks with prior notice of at least 2 months. The charges proposed by the bidders and agreed to by SICOM GIN for the activities covered under scope of the Invitation to Bid shall remain fixed during the term of contract, which is 12 months, renewable thereafter for one additional year, upon satisfactory performance.

Currency of Bid: _____

Item No	Brief Description of Services	Qty	Price per month per personnel Excl VAT	Total price per month for all personnel Excl VAT	Yearly cost For all personnel Excl VAT For 1 st year	Yearly cost For all personnel Excl VAT For 2 nd year	Yearly cost For all personnel Excl VAT For 2 nd year
1	Supply of full-time experienced data entry clerks	06 Clerks					
			Total yearly cost Excl VAT				
			VAT AT 15%				
			Total yearly cost Incl VAT				

Note: Fees/price quoted per data entry clerk should include hardware, connections and supervision.

PRICE ACTIVITY SCHEDULE AUTHORISED BY:

NAME:		SIGNATURE:	
POSITION:		DATE:	
VAT NUMBER		BRN NUMBER	
NAME OF COMPANY		COMPANY SEAL	



SECTION VI: CONDITIONS OF CONTRACT

1. **Intended Start Date**

The intended starting date for the commencement of Services is within 2 weeks as from the date of issue of the Letter of Acceptance.

2. **Contract Duration**

The contract duration will be for an initial period of one year, renewable thereafter on for one additional year, subject to satisfactory performance of the selected bidder.

For avoidance of doubt, the contract shall automatically terminate at the expiry of each agreed period without any requirement for the Client to any notice whatsoever. If the Service Provider is allowed to stay on site after the termination of any period or continue services, it is agreed that it will neither be construed nor deemed to be an implied or express renewal of the contract. Tacit reconduction of the contract is hereby expressly excluded.

3. **Terms of Payment**

The Client undertakes to effect payment within a reasonable time after work execution to the satisfaction of the Client and subject to the Service Provider submitting all required documents. Final payment shall be adjusted to reflect any non-compliance in the execution of the contract.

4. **Integrity Clause**

The Client commits itself to take all measures necessary to prevent corruption and ensures that none of its staff, personally or through his/her close relatives or through a third party, will in connection with the bid for, or the execution of a contract, demand, take a promise for or accept, for him/herself or third person, any material or immaterial benefit which he/she is not legally entitled to.

5. **Confidentiality & Non-Disclosure Agreement**

The Client requires that Consultants participating in this procurement exercise observe the highest standard of ethics during the procurement process and execution of contracts.

As the successful bidder(s) will have access to the data/information of the company while doing the engagement, the Client will require the bidder(s) to sign a Non-Disclosure Agreement (NDA) undertaking not to disclose or part with any information relating to the Group and its data to any person or persons, as may come into possession of the bidder(s) during course of the exercise.

6. **Empanelment of Service Provider(s) and Exit**



The Client reserves its right to empanel one or more than one bidder for the scope of activity/activities proposed. Deployment of services in terms of quantum, location and scope will be the sole prerogative of the Client.

Upon empanelment, the selected bidder shall be required to enter into Service Level Agreement (SLA). Such Service Level Agreement shall be initially for a period of one year and may be renewed or extended thereafter at mutually agreed terms and conditions. Such decision shall be at the sole discretion of the Client. The Service Level Agreement shall be on Principal-to-Principal basis.

Service charges approved by the Client through this Invitation to Bid for the activities covered under scope shall remain frozen during the term of contract.

Empanelled Service Provider shall be required to put in place necessary security and all possible safeguards to maintain necessary confidentiality of data and/or information received in any form from the Client. The empanelled Service Provider shall be required to submit the details of all safeguards in place at its facility before commencement of the proposed activity.

The empanelled Service Provider shall have to abide by SICOM Group Security policies for the activities that shall be carried out for the Client.

The SLA between the Client & empanelled Service Provider will have these security controls & liabilities of the empanelled Service Provider for violation of SICOM Group IT and Risk Management policy, standards & procedures.

The detailed terms and conditions governing the contract shall be included in the service level agreement and shall undergo changes as per various Acts, Regulations, Guidelines, Circulars & Orders as applicable and issued by regulator in Mauritius and / or any Government/ Statutory Body.

The performance of empanelled Service Provider shall be reviewed periodically, at least once in a year for continuation of contract. Any decision in this regard by the Client shall be final and binding on the empanelled Service Provider.

7. Signing of Contract

The selected bidder shall be required to enter into a contract with the Client, within thirty (30) days of the award of the tender (i.e. issuance of a Letter of Intent by the Client) or within such extended period, as may be specified by the Client. At the time of execution of the contract a Memorandum of Understanding (MOU) containing the terms and conditions necessary for the due performance of the work in accordance with the bids and acceptance



thereof will be signed. The contract will be based on this Invitation to Bid, modification arising out of negotiation/clarification etc., the bidder's offer document with all its enclosures and will include the following documents:

- a. The bidder's offer in response to technical and commercial offers separately
- b. Modification to the offer, if any, after negotiation/clarification.
- c. Related Technical Specifications
- d. Copies of the licenses, certifications etc.

The Client reserves the right to stipulate, at the time of finalization, any other document(s) to be enclosed as part of the final contract.

8. Service Level Agreement (SLA)

The services to be provided by the selected bidder shall be governed by a detailed SLA, which will be finalized at the time of execution of the contract. The selected bidder shall be required to enter into a contract with the Client, within thirty (30) days of the award of the tender (i.e. issuance of the LOI) or within such extended period, as may be specified by the Client.

9. Confidentiality

This document contains information confidential and proprietary to the Client. Additionally, the Service Provider will be exposed by virtue of the contracted activities to internal business information of the Client, the Associates, Subsidiaries and/or business partners. Disclosure of receipt of this Invitation to Bid or any part of the aforementioned information to parties not directly involved in providing the services requested could be treated as breach of trust and the Invitation to Bid would be free to initiate any action deemed appropriate. No news release, public announcement, or any other reference to this Invitation to Bid shall be made without written consent from the Client. Reproduction of this Invitation to Bid, without prior written consent of the Client, by photographic, electronic, or other means is strictly prohibited.

10. Intellectual Property Rights

The Client will own all intellectual property rights to all design, software and/or systems created specifically for implementation at the Client under this contract. The Service Provider shall fully protect and indemnify the Client from all legal actions, claims, or damages from third parties arising out of use of software, designs or processes supplied by the Service Provider.

11. Solicitation of Employees



The Service Provider will not hire employees of the Client or solicit or accept solicitation (either directly, indirectly, or through a third party) from employees of the Client directly involved in this contract during the period of the contract and one year thereafter, except as the parties may agree on a case-by-case basis.

12. Termination of Contract

The Client may terminate the Contract, by not less than thirty (30) days' written notice of termination to the Service Provider, if the Service Provider does not remedy a failure in the performance of its obligations under this Contract, the Service Provider becomes insolvent or bankrupt or the Service Provider is unable to deliver a material portion of the good(s).

13. Settlement of Dispute

The parties shall endeavour to resolve to settle amicably any dispute, controversy or claim arising out or relating to this contract or the breach, termination or invalidity thereof. Unless, any such dispute, controversy or claim between the parties is settled amicably within 30 days after receipt by one party or the other party's request for such amicable settlement, such dispute, controversy or claim shall be referred to an Arbitrator to be mutually agreed by both parties. If the parties fail to mutually agree on the Arbitrator, then the Arbitrator shall be chosen by a Judge of the Supreme Court. The seat of arbitration shall be Mauritius, and the law of the arbitration shall be Mauritian law.



SCHEDULE 1: CV OF PERSONNEL

Name of Proposed Personnel: _____

Profession: _____

Date of Birth: _____

Nationality: _____

Membership in Professional bodies: _____

Key Qualifications:

[Give an outline of experience and training most pertinent to tasks on assignment. Describe degree of responsibility held on relevant previous assignments and give dates and locations. Use about half a page.]

Education:

[Summarize college/university and other specialized education, giving names of institutions, dates attended, and degrees obtained. Use about one quarter of a page.]

Employment Record:

[Starting with present position, list in reverse order every employment held. List all positions held since graduation, giving dates, names of employing organizations, titles of positions held, and locations of assignments. For experience in last ten years, also give types of activities performed and employers references, where appropriate. Use about two pages.]

Languages:

[For each language indicate proficiency: excellent, good, fair, or poor; in speaking, reading, and writing]

Certification:

I, the undersigned, certify that to the best of my knowledge and belief, these data correctly describe me, my qualifications, and experience.

Date: *Day/Month/Year*

[Signature of Bidder]

Full name of Bidder: _____