



**CIC GROUP PLC**

**CIC-RFP-75-25: SUPPLY & IMPLEMENTATION OF A GENERAL INSURANCE  
SYSTEM**

**Release Date: TUESDAY 27<sup>TH</sup> MAY 2025**

**Last Date for Receipt of bids: MONDAY 23<sup>RD</sup> JUNE (3.00 pm  
Kenyan Time)**



## ISSUE OF RFP DOCUMENT TO PROSPECTIVE BIDDERS

### CIC-RFP-75-25: REQUEST FOR PROPOSALS FOR SUPPLY & IMPLEMENTATION OF A GENERAL INSURANCE SYSTEM

This form serves as an acknowledgement of receipt of the bid document and participation.

This page is to be completed immediately on downloading/receiving the document and a scan copy e-mailed to [Procurement.dept@cic.co.ke](mailto:Procurement.dept@cic.co.ke).

Firms that do not register their interest immediately in this manner may not be sent the RFP addenda should any arise.

Table 1: Registration of Interest to Participate

Item	Supplier Details
Name of Person	
Organization Name	
Postal Address	
Tel No	
Email Address (this e-mail address should be clearly written as communication with bidders shall be through e-mail)	
Signature:	
Date	
Company Stamp	

## IMPORTANT NOTES TO SUPPLIERS

- a) The purpose of this document is to assist CIC Group in the identification and evaluation of potential service providers who may subsequently be shortlisted
- b) Prospective Service Providers must have experience of offering similar solutions to institutions and organizations comparable to CIC GROUP in terms of complexity and geographical coverage.
- c) In order to simplify this process, you need to provide **certified copies** of all supporting documents as requested in this RFP, for example, audited accounts, registration and compliance certificates, statements and policies among others listed.
- d) You may also be asked to clarify your answers or provide more details. Please answer every question. If the question does not apply to you, please write N/A; if you don't know the answer please write N/A.
- e) Failure to complete the information required in this RFP and/or to provide written answers to any further questions or requests for additional information or requests for clarification will result in the firm's elimination from further consideration.
- f) Please note that by responding to this RFP you accept that all answers provided in this RFP **are legally binding** on the supplier and should the need arise, may be used as evidence in any court of law, which has jurisdiction. Further, CIC Group reserves the right without further recourse to verify at its own cost the accuracy of any answers provided herein.
- g) All expenses and costs incurred by a respondent in connection with this RFP for preparation and lodging for submission (without limitation) shall be the sole responsibility of the respondent.
- h) Without limiting its right at law or otherwise CIC Group, may at its absolute discretion, suspend or defer this RFP.
- i) The bidders are advised to provide all mandatory requirements as may be specified in the RFP Document. Please note that failure to provide mandatory documentation will result in disqualification.
- j) Canvassing for the tender shall lead to automatic disqualification and subsequent elimination of the applicant
- k) **Clarification of Bidding Document**

All correspondence related to the contract/proposal shall be made in English.

All other subsequent clarifications relating to this RFP Must be submitted through Procurement via the below address. The deadline for submission of proposals is **MONDAY 23<sup>RD</sup> JUNE (3.00 pm Kenyan Time)**

Procurement Manager,  
CIC Plaza, Mara Road  
P.O. Box 59485-00200,  
Nairobi Kenya.  
Email: [Procurement.dept@cic.co.ke](mailto:Procurement.dept@cic.co.ke)

Should there be any ambiguity, conflict, discrepancy, omission, doubt, uncertainty or other error, the Bidder shall seek clarification in writing through the above address. Any clarification sought by the bidder in respect of the RFP shall be addressed at least **Three (3) days** before



the deadline for submission of bids. It is the responsibility of the Bidder to obtain any further information required to complete this RFP.

Any clarification requests and their associated response will be circulated to all Bidders.

The RFP Clarification Template should be as follows: -

- Company Name:
- Contact Person: (primary Supplier contact)
- E-mail:
- Phone:
- Fax:
- Document Number/Supplier

#	Date	Section/ Paragraph (2)	Question
1			
2			
3			

The queries and replies thereto shall then be circulated to all other prospective bidders (without divulging the name of the bidder raising the queries) in the form of an addendum, which shall be acknowledged in writing by the prospective bidders.

Enquiries for clarifications should be sent on the messaging platform of the supplier portal and/or the electronic contact details provided by the vendor.

#### **l) Amendment of Bidding Document**

At any time prior to the deadline for submission of bids, CIC GROUP, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the bidding documents by amendment.

All prospective Bidders that have received the bidding documents will be notified of the amendment in writing, and it will be binding on them. It is therefore important that bidders give the correct details in the format given in this RFP document.

To allow prospective Bidders reasonable time to take any amendments into account in preparing their bids, CIC GROUP may at its sole discretion extend the deadline for the submission of bids based on the nature of the amendments.

#### **m) Instructions for Submission of Bids**

All bidders are advised to conform to the below instructions on bid submission and clarifications in all instances:

- i. The proposals **Must** be delivered on or before **MONDAY 23<sup>RD</sup> JUNE by 3:00 pm (Kenyan Time)**. Any bid received after this deadline will **not be accepted**.



- ii. The bid should be clearly marked “RE: CIC-RFP-75-25: REQUEST FOR PROPOSALS FOR SUPPLY & IMPLEMENTATION OF A GENERAL INSURANCE SYSTEM” and shall be sent electronically to [Rfqs@cic.co.ke](mailto:Rfqs@cic.co.ke)
- iii. The bids shall be submitted in PDF in all instances, any bids submitted in any other format shall not be accepted.
- iv. The financial proposal shall be sent in a **password PDF protected document**. The Procurement team shall request for the password after closure of the bid submission time.
- v. Any correspondences or clarifications with regards to this invitation should be sent via email to [Procurement.dept@cic.co.ke](mailto:Procurement.dept@cic.co.ke)

**n) Responsiveness of Proposals**

The responsiveness of the proposals to the requirements of this RFP will be determined. A responsive proposal is deemed to contain all documents or information specifically called for in this RFP document. A bid determined not responsive will be rejected by CIC GROUP and may not subsequently be made responsive by the Bidder by correction of the non-conforming item(s).

**o) Evaluation and Comparison of Bids**

A two-stage procedure will be adopted by CIC GROUP for evaluating the proposals, with the technical evaluation of all proposals received in time being completed prior to any financial proposal being evaluated. Technical proposals will be evaluated based on the requirements as specified in this RFP document.

Financial bids of firms whose technical proposals are found to be non-qualifying in whatever respect shall not be further evaluated. Once the bids are opened, bid evaluation will commence.

Vendors may also be called upon to make brief and short presentations and /or demos on their proposals before a panel constituted by CIC GROUP. In the event that CIC GROUP may need to visit client site, vendors will be notified in writing. CIC GROUP may also make surprise unannounced visits to the vendor’s offices to verify any information contained in the bid document. All visits are at the discretion of CIC GROUP.

## SECTION 1: BACKGROUND

- 1.1 Bidders willing to be considered for Supply & Implementation of a General Insurance System are expected to furnish CIC GROUP with among others the vital information as captured in Appendix I, which will be treated in strict confidence by CIC GROUP.
- 1.2 **The Financial proposal** shall clearly indicate the total cost for the solution. The upset limits shall include all costs of travel expenses, telephone calls and site visits, material testing and taxes (VAT etc.).
- 1.3 Where applicable, the fixed total costs shall be broken down into tasks and percentages as indicated in the Price Schedule section of this RFP and shall be broken down clearly.
- 1.4 A two-stage procedure will be adopted by the CIC GROUP for evaluating the proposals, with the technical evaluation of all proposals received in time being completed prior to any financial proposal being evaluated.
- 1.5 Bidders are requested to hold their proposals valid for one hundred and twenty (120) days from the closing date for the submission. CIC GROUP will make its best efforts to arrive at a decision within this period.
- 1.6 Assuming that the Contract will be satisfactorily concluded, the bidders shall be expected to commence the assignment after the final agreement is reached.
- 1.7 The contracting arrangements shall define clearly the responsibilities and the services to be provided by each firm in the case of a joint venture.



## SECTION 2: SCOPE OF WORK

### 2.1. Background

CIC Group PLC is an insurance company that has been in the market for over 50 years. The company has three subsidiaries CIC General Insurance, CIC Life Assurance and CIC Asset Management with CIC Group serving as the holding company. CIC's mission is to enable people achieve financial security. Our vision is to be a world class provider of insurance and other financial services. The company has over 25 branches in Kenya and regional presence in South Sudan, Uganda and Malawi.

CIC Insurance Group is the preferred underwriter of over 10-million-member Co-operative Movement in Kenya in which it is also a founder member. CIC ranks among the most successful insurance companies in Kenya and is the leading co-operative insurer in Africa. The company is also focusing to be a leader in the region and is targeting to expand operations in the East and Central parts of Africa

### 2.2. Proprietary Notice

This document contains information specific and confidential to CIC Group Ltd. Reading this document is an undertaking to observe the confidentiality and copyright of the CIC Group Ltd information and to undertake that the information contained herein will not be reproduced in whole or part, discussed, or distributed under any circumstances without the prior written permission of CIC Group Ltd.

### 2.3. Objectives of this RFP

#### 2.4. General Insurance end to end business administration

The General Business System aims to improve Business process visibility, enhance benefit realization tracking, and streamline reporting across projects within the organization. The solution will enable seamless engagement with Benefit Champions and stakeholders through automation and standardized processes.

The purpose of this Business Requirement Document is to provide a clear and detailed outline of the business requirements for the selection and implementation of a General Business System (GB System). The system is intended to enable the General Insurance Business to efficiently manage sales, policyholder premiums, underwriting, claims, reinsurance and finance operations, across multiple functions. This document serves as the foundation for evaluating potential solutions and ensuring that the chosen system meets the specific needs of the business: including streamlined workflows, optimized resource utilization, robust reporting, and improved customer service across all departments.

### 3.1 In - Scope

The GB System will encompass the following functionalities and business modules:

#### 3.1.1. DEPLOYMENT & ARCHITECTURE

- a) Cloud-ready, deployable on-premise or hybrid.
- b) Scalable, web-based application with auto-scaling capabilities.



- c) Logical infrastructure includes load balancers, web/app/database servers, backup systems, and third-party integrations.

### 3.1.2 TECHNOLOGY & INTEGRATION

- a) Modern development framework with support for APIs.
- b) Open-source database (preferably PostgreSQL) to reduce licensing costs.
- c) Seamless integration with external partners (M-PESA, banks, brokers, regulators etc.).

### 3.1.3 WORKFLOW MANAGEMENT & REPORTING

- a) Configurable workflows to streamline core business processes and minimize manual intervention.
- b) Comprehensive operational, financial, and management reports for tracking performance and decision-making.
- c) Audit Trail & Compliance - comprehensive logging of changes and user actions for governance, auditability, and compliance purposes.
- d) User Roles & Permissions - Implement role-based access control to ensure appropriate access to functionalities and data for different user groups.

### 3.1.4 NON-FUNCTIONAL REQUIREMENTS

- a) High performance, scalability, load balancing, and responsive design.
- b) Strong security: multifactor authentication, encryption, audit trails, and compliance with cybersecurity standards.
- c) Intuitive user experience with consistent UI/UX design.

#### 3.1.4.1 TECHNICAL & INFRASTRUCTURE REQUIREMENTS

- a) Secure, browser-based, and mobile-compatible access.
- b) Virtualized server environment on high-spec hardware (**Linux-based OS preferred**).
- c) Comprehensive documentation (technical manuals, data dictionaries).
- d) Specify the proposed system architecture. This should include a mention if the proposed implementation is **on premise or cloud**. Where the implementation is on-premise. Please provide the following: **Attach specifications of each server**
  - Processor (e.g., type, speed)
  - Cores (e.g., number of cores)
  - Memory (e.g., RAM in GB)
  - Storage (e.g., SSD/HDD, capacity in TB)
  - Operating System

Indicate the type of servers required for the number above eg

- Test
- Production
- Portal
- App /Portal
- DR - 2 server
- e) We require a firm confirmation on the database system for the proposed system i.e closed=predefined or Open Agnostic. Confirm if the system can utilize PostGres as a database system (YES/NO).
- f) Confirmation if the proposal will incorporate a mobile application option.



### **3.1.5 SUSTAINABILITY, LICENSING & SUPPORT**

- a) Clear product roadmap, ease of maintenance, and future-proof scalability.
- b) Preferable perpetual licensing with annual SLA.
- c) Vendor-managed version control and system updates.

### **3.2 Functional Business Modules**

- **Underwriting**  
Supports full policy lifecycle management, including quotations, issuance, endorsements, renewals, and cancellations. Enables underwriting initiatives such as process improvements, risk selection strategies, and product development.
- **Reinsurance**  
Supports treaty management (proportional and non-proportional), automated reporting, and tracking of reinsurance arrangements and cost recoveries. Enables initiatives to optimize risk transfer strategies, improve recoveries, and enhance reinsurance program management.
- **Claims (Legal and Non-Legal)**  
Supports claims registration, reserve management, service provider appointment, documentation handling, and claims settlement. Enables initiatives to reduce claims leakage, manage fraud, streamline litigation handling, and enhance operational efficiency across both legal and non-legal claims.
- **Finance**
  - a) **Credit Control:** Supports premium receipting, claims payouts, M-PESA auto-receipting, and bank reconciliation. Enables initiatives to improve premium collection, reduce aged receivables, and strengthen credit risk management.
  - b) **Reporting:** Supports enhancements in financial reporting accuracy, ensures regulatory compliance, and drives operational efficiencies for informed decision-making.
- **Sales**  
Supports distribution channel enhancements, customer acquisition strategies, and cross-sell/up-sell programs to drive business growth and improve customer engagement.

### **3.3 Functional Business Modules**

The following are explicitly excluded from the scope of this project:

- a) Development of new financial accounting or ERP modules.
- b) Management of operational projects not directly related to the GB System implementation.

### 3.3.2 Functional Requirements

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1	Implement a Client Balance Lookup Feature	Real-time access to client account balances will reduce manual interventions, improve accuracy, and enhance client experience.	Sales		
2	Automate Report Generation	Automation will reduce time spent generating reports, increase accuracy, and improve productivity.	Sales		
3	Shorten the Motor Certificates, Bid Bonds, MCIs Issuance Process	Reducing certificate issuance time from 1 hour to 2 minutes will improve customer satisfaction and operational efficiency.	Sales		
4	Integrate with the Finance System	Automated receipts and commission statements will enhance financial reporting and reduce manual errors.	Sales		
5	Implement Client Alert System for Cover Extensions	Sending automated alerts will improve client communication and reduce the risk of coverage lapses.	Sales		
6	Quote Management & Automation	Quotation Dashboard: Once a quote is generated, it should be automatically reflected on a dashboard for tracking and workflow approval by the technical team. Each quote should have a unique serial number or identifier.	Sales		
7	Quote Management & Automation	a. The workflow should capture the source of the request - Agent, Broker, Tender, or Direct.	Sales		
8	Quote Management & Automation	b. Enable easy tracking of quote conversion once shared with the source.	Sales		
9	Quote Management & Automation	c. Generate reporting based on quotations done - segmented by week, Relationship Manager (RM), conversion rates, and business classes.	Sales		
10	Quote Management & Automation	Quote Visibility: All relevant stakeholders - including RMs, technical teams, and underwriters - should have real-time access to quote activity.	Sales		
11	Quote Management & Automation	Document Backup: All quotes and their associated documents must be securely stored and backed up in the Electronic Document Management System (EDMS).	Sales		
12	Quote Management & Automation	Quote Serialization: Assign a unique identifier to each quote for effective tracking and conversion analysis.	Sales		
13	Standardization of Quotes:	a. Ensure all quotes maintain a uniform format and detail, regardless of the request source.	Sales		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
14	Standardization of Quotes:	b. Align quote details with the final debit note to ensure consistency.	Sales		
15	Standardization of Quotes:	Binder Uploads: Maintain updated records of all approved active binders in the system to ensure consistency, especially when issuing one-off quotes.	Sales		
16	Quarterly Reporting	Quarterly Reporting: Generate a comprehensive report each quarter that captures:	Sales		
17	Quarterly Reporting	Source of the quote (agent/broker)	Sales		
18	Quarterly Reporting	Total premiums	Sales		
19	Quarterly Reporting	Responsible RM	Sales		
20	Quarterly Reporting	Conversion outcomes	Sales		
21	Quarterly Reporting	Contracts & Documentation	Sales		
22	Quarterly Reporting	Client & Intermediary Statements:	Sales		
23	Quarterly Reporting	Enable easy access to intermediary reports including commission statements and debt positions.	Sales		
24	Quarterly Reporting	Document Automation: Automate the generation of: Client statements;	Sales		
25	Quarterly Reporting	Automate the generation of: Pro forma invoices: Include under the Quotation Module; Add Watermark showing e.g. Pending Acceptance	Sales		
26	Quarterly Reporting	Automate the generation of: Final policy documents	Sales		
27	Quarterly Reporting	Automate the generation of: Risk notes and valuation alerts	Sales		
28	Quarterly Reporting	Automate the generation of: Invoice Generation:	Sales		
29	Quarterly Reporting	Ensure system-generated invoices include necessary checks pre- and post-approval.	Sales		
30	Quarterly Reporting	Link invoice data with client details before and after policy issuance.	Sales		
31	Quarterly Reporting	Binder Attachments: Attach relevant binder documents at both the quotation and sales stages for completeness.	Sales		
32	Reporting & Visibility	Business Tracker: Categorize business by type (e.g., Direct, Tender etc).	Sales		
33	Reporting & Visibility	Business Tracker: Tag business sources for better tracking.	Sales		
34	Reporting & Visibility	Production Reports: Ensure timely generation and accessibility of reports.	Sales		
35	Real-Time Tracking:	Implement real-time dashboards for key account management.	Sales		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
36	Real-Time Tracking:	Track quotes, production, commissions, policies, and claims.	Sales		
37	Real-Time Tracking:	Enable reporting for revenue optimization and upselling opportunities.	Sales		
38	Real-Time Tracking:	Lapsed Business Monitoring:	Sales		
39	Real-Time Tracking:	Automate reports for lapsed policies.	Sales		
40	Real-Time Tracking:	Track cancellations and upcoming renewals.	Sales		
41	Intermediary & CRM Module	Intermediary Portal: Include Intermediary portal Requirements	Sales		
42	Intermediary & CRM Module	Provide login access for intermediaries to track quotes, commissions, debts and production.	Sales		
43	Intermediary & CRM Module	Ensure intermediary contact details are up-to-date in the system.	Sales		
44	Intermediary & CRM Module	Ease of Confirmation of Validity of covers/certificates	Sales		
45	Intermediary & CRM Module	Client Access via Portal:	Sales		
46	Intermediary & CRM Module	Allow intermediaries to view client statements and account balances in real time, minimizing manual queries.	Sales		
47	Support & Engagement:	Schedule regular training and risk champion sessions to build intermediary capacity.	Sales		
48	Support & Engagement:	Expectation of the System Integration & Process Optimization	Sales		
49	Support & Engagement:	System Integration: Ensure seamless integration with other business systems (e.g., travel platforms).	Sales		
50	Process Efficiency:	Shorten policy issuance through standardized workflows.	Sales		
51	Process Efficiency:	Introduce checklists to eliminate process delays.	Sales		
52	Process Efficiency:	Client Onboarding: Enable efficient access to client data and onboarding status.	Sales		
53	Operational Enhancements	Promote cross-selling	Sales		
54	Operational Enhancements	Provide self-service training tools	Sales		
55	Operational Enhancements	Automate cancellation alerts	Sales		
56	Operational Enhancements	Shorten Motor Certificate processes	Sales		
57	Operational Enhancements	Unified Systems: Standardize umbrella systems across departments for streamlined operations.	Sales		
58	Alerts & Notifications	Valuation Alerts: Set rules (e.g., one-month extensions) and automate reminder notifications.	Sales		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
59	Alerts & Notifications	Lapses Alerts; Enable intermediary to follow up or receive notification of lapsed accounts	Sales		
60	Alerts & Notifications	Renewal & Cancellation Alerts: Ensure timely, system-triggered alerts for renewals, lapses, and cancellations.	Sales		
61	Alerts & Notifications	d. Client Notifications; Enable the system to notify/pop up on other possible policies they can purchase -Upsell- to enable cross selling and organic growth of accounts.	Sales		
62	General	Ability to administer and support the whole life cycle of the insurance policy: sales, underwriting, policy administration, claims, reinsurance, finance, actuarial etc.	Underwriting		
63	General	To have both underwriting and finance module together (Not separate system)	Underwriting		
64	General	System architecture- system to be flexible to accommodate any new development/technology/change	Underwriting		
65	General	Ability to integrate easy with other systems/applications/portals	Underwriting		
66	General	Ability to support all channels/ markets/ branches) Also ability to add and remove)	Underwriting		
67	Documents	Ability to keep track of all correspondences with the clients.	Underwriting		
68	Documents	Have inbuilt document management capabilities (EDMS) to attach documents to specific client and policy.	Underwriting		
69	Documents	Ability to channel documents to a specific user or users for various actions. E.g. System generated RI card for approval. (Document flow management up to archival).	Underwriting		
70	Documents	Ability of the system to detect where a transaction has no documents at approval level and the ability of the system to give notification to users where the document upload has failed to attach.	Underwriting		
71	Documents	Ability to fetch and attach scanned documents from a specified folder to a specific policy and client in EDMS.	Underwriting		
72	Documents	Ability of the system to allow manual upload of documents to specific client and policy	Underwriting		
73	Documents	Ability of the system to archive on EDMS changes done to quotations (both tender and non-tender) for ease of reference at the point of underwriting	Underwriting		
74	Documents	Ability of the system to attach mail instructions to EDMS.	Underwriting		
75	Documents (output/ Premium	Ability to View and download in PDF & Excel, the Premium computations for all transactions that have effect on premium.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
	Computation sheet)				
76	Documents (Output System generated documents)	Ability to generate and Print various documents e.g. Schedules, debit notes, cancellation notice, Certificates, update schedules-insurance schedules, co-insurance allocations slip, coinsurance credit/debit, valuation slip, cancellation letters, confirmation letters, invoice etc. (Doc Prints)	Underwriting		
77	Client creation	Ability to create and capture client details for various client categories. E.g. Individual, foreigners, Minors, Corporate, Client Combined, Intermediaries, Service Providers, Re-insurance, Government Entities, Churches, Schools	Underwriting		
78	Client creation	Ability for the system to integrate with customer validation systems e.g. Page all under one - screen. The system should allow capture of KRA, ID, Business reg. number, date of birth, gender, occupation, citizenship, county, physical address, postal address, email address, telephone number, - mobile number, website, type of client(individual), passport number, credit rating, bank details, prefers communication, Contact Person, Title, Industry, channel, market, sale person, education level, date of creation and creator	Underwriting		
79	Client creation	Ability to pull and validate client information from third party systems. E.g. KRA pin checker, Govt Systems.	Underwriting		
80	Client creation	Ability for the system to generate Unique identifier for various client categories.	Underwriting		
81	Client creation	Ability for the system to check for existing client using unique identifier (KRA Pin, ID No) and Auto-populate the details in case the client exists when creating new	Underwriting		
82	Client creation	Ability to query client details using various fields and update/Amend the details based on user rights. E.g. update phone number, amend Name, email address etc	Underwriting		
83	Client creation	The ability of the system to allow use of the same Pin based on the client category without duplication e.g. The same Church with various Branches and schools under it.	Underwriting		
84	Client creation	Ability of the system to allow certain client Occupation to be exempted for KRA pin requirement. E.g. Student, Foreigner	Underwriting		
85	Client creation	Ability to tag (bad client, VVIP), suspend, reinstate, Restrict/unrestricted to certain products,	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
86	Client creation	Ability of the System to restrict placing of business for Intermediaries without valid license	Underwriting		
87	Client creation	Ability to define credit limits for intermediaries and clients	Underwriting		
88	Client creation	Ability of the system to peg client on occupation whereby a client created as student is restricted on cover they can take such as student PA and travel insurance	Underwriting		
89	Client creation	Ability of the System to allow update of the intermediary trading License, attach to specific/multiple branches and define the sales agent/Relationship Officers.	Underwriting		
90	Underwriting - Process	Provide an easy to use and flexible underwriter's interface to assist evaluate, review, track, and make decisions on a policy.	Underwriting		
91	Underwriting - Process	Ability to generate unique sequential policy numbers/ Endorsement numbers based on product type.	Underwriting		
92	Underwriting - Process	Ability for the system to allow entry of information, auto-save, query, navigate, amend delete/clear. E.g. Policy period, Intermediary, number of instalments, Risk note number etc.	Underwriting		
93	Underwriting - Process	Ability to display and search for existing account name and intermediary where applicable at the point of data entry in policy debiting.	Underwriting		
94	Underwriting - Process	Ability of the system to capture risk details e.g. Fleet Upload/List of items, scope of cover, Limit of cover.	Underwriting		
95	Underwriting - Workflow	Ability to assign/reassign/reallocate underwriting tasks, while still enabling Manager to see the outstanding tasks	Underwriting		
96	Underwriting - Workflow	Ability to escalate overdue/delayed items/tasks with defined timelines and control.	Underwriting		
97	Underwriting - Workflow	Ability of supervisor to view outstanding tasks and track movement of tasks.	Underwriting		
98	Underwriting - Process	Ability of the system to default covers and defined rate based on selected scope of cover and auto populate Clauses, Conditions, limits, deductibles/excess, Exclusions.	Underwriting		
99	Underwriting - Process	Ability to calculate Premiums, discounts, Claims Loading, Charges, Commissions, Instalments, treaty allocations, co-insurance allocations, Refunds etc.	Underwriting		
100	Underwriting - Process	Ability to capture information that allows CIC General to establish a legal relationship with the insured or re-insured party (individual or corporate), e.g. contract, id, certificate of incorporation, charter, agreement or KYC	Underwriting		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
101	Underwriting - Process	Ability to capture information to ensure compliance with the underwriting procedures	Underwriting		
102	Underwriting - Process	Ability to provide calculation of appropriate premium for the client with a breakdown in the premium workings.	Underwriting		
103	Underwriting - Process	Ability to save and retrieve information about clients previous and current transactions within the system for future reference or at times of urgency response to client queries or management need.	Underwriting		
104	Underwriting - Process	Ability to capture risk note number when underwriting	Underwriting		
105	Underwriting - Process	Ability to quantify the risk and impose rules of accepting the risk and identify how the risk fits into the entity's risk portfolio e.g. Age limit, Risk Classification, Vehicle Model etc.	Underwriting		
106	Underwriting - Process	Underwriters have the ability to carry out all the necessary transactions in one screen	Underwriting		
107	Underwriting - Process	Max of 2/3 processing screens on all policies	Underwriting		
108	Underwriting - Process	Ability of the system to download a list of risk details or List of contents insured and enable amending and reuploading through an endorsement.	Underwriting		
109	Underwriting - Process	Standardized debit modules for all policies to facilitate easier debiting with specific sections e.g. insured's interest, deductibles, extensive clauses, premium etc.	Underwriting		
110	Underwriting - Process	Have uniformity for all products in terms of screens, Font, processes etc. where applicable.	Underwriting		
111	Underwriting - Process	Ability of the system to capture multiple bank interests on one policy.	Underwriting		
112	Underwriting - Process	User friendly screens that guide and prompt users in case of error, missed or wrong input.	Underwriting		
113	Underwriting - Process	Ability to define, create, amend and extend of Master Binder Terms/Policy.	Underwriting		
114	Underwriting - Process	Ability to create policies under master Binder Terms which should automatically default to the terms.	Underwriting		
115	Underwriting - Process	Ability to create binder policies for all classes including provision of binder terms, conditions and exclusions as well as generation of renewal listings, notices due for a specified month and Renewal without losing the original binder policy number.	Underwriting		
116	Underwriting - Process	Ability to validate capturing of all mandatory and required fields.	Underwriting		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
117	Underwriting - Process	Ability to batch print Underwriting documents based on defined parameter. e.g. Policy schedules, Endorsements, Renewals, Certificates for a particular period.	Underwriting		
118	Underwriting - Process	Ability to handle processing of debits or credits in a single window operation	Underwriting		
119	Underwriting - Process	Ability to debit multi-currency and the slot to enter the exchange rate which can be integrated with finance exchange rate.	Underwriting		
120	Underwriting - Process	Ability of the system to integrate with CBK portal and auto pick exchange rate of the day for policies to be debited in foreign currency	Underwriting		
121	Underwriting - Process	Ability of the system to query the specific details of a client (to allow filtering with part of the name) within a particular binder.	Underwriting		
122	Underwriting - Process	Ability to trigger facultative task once the risk exceeds the treaty limit	Underwriting		
123	Underwriting - Process	Ability to cancel unutilized generated policies (without using cancellation endorsement).	Underwriting		
124	Underwriting - Process	Ability to enable reinstatement of a policy after it has been cancelled at any time.	Underwriting		
125	Underwriting - Process	Ability to manage Bonds in terms of accumulation/active/retiring bond and capture automatically in the system	Underwriting		
126	Underwriting - Process	System to check the approval limits based on the set and approved limits per product and Maker/Checker.	Underwriting		
127	Underwriting - Process	Ability to automatically guide the user to the next screen to perform underwriting tasks to ensure smooth process flow.	Underwriting		
128	Underwriting - Process	Ability of the system to seamlessly switch to valuation screen after approval and allocation of certificate to allow user to select preferred valuer and generate valuation slip for new business. System should automatically send the valuation slip to both the client and valuer's email address with a message notification to customer.	Underwriting		
129	Underwriting - Process	Ability of the system to generate defined letters e.g. student Confirmation letter, Valuation letter, Cancellation letters etc. from the data provided in policy and ability to attach and send these letters to defined recipients.	Underwriting		
130	Underwriting - Process	Ability of the system to link the letter writing process with the transaction and policy and should also be printable/published and archived to the DMS	Underwriting		
131	Underwriting - Process	Ability to allow the manager / director to track performance at each branch or department from	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		the system to ensure that staff are following the allocated tasks.			
132	Underwriting - Process	Print-outs (Doc Prints) e.g. Schedules, Debit notes, Credit Notes, Updated Schedule, Letters, Co-insurance Allocation Slip, etc. for all classes where Applicable.	Underwriting		
133	Underwriting - Process	Ability to run and renew binder policies while keeping original numbers.	Underwriting		
134	Underwriting - Process	Valuation & certificate handling in binders and fleet policies. E.g. Ability to print bulk fleet valuation slips and update in bulk.	Underwriting		
135	Underwriting - Process	Ability to notify the user when the Master Binder policy is due for extension. Binder renewal tracking and terms classification by broker/client.	Underwriting		
136	Underwriting - Process	Ability to calculate additional premiums and refunds for endorsements	Underwriting		
137	Underwriting - Process	Ability to view balances, debits and Credit notes, Payments, Commissions and their status etc.	Underwriting		
138	Underwriting - Process	Ability of the system to keep a record of the history of vehicle values and how it changes over time	Underwriting		
139	Underwriting - Process	Ability to have Debt management system e.g. client's balances, Overdue payments, defaulted IPF.	Underwriting		
140	Product	System to have capability to customize Benefits so as to avoid excess typing (e.g. in PA, GPA, Student PA, Golfers, Travel etc.	Underwriting		
141	Product	Proper Separation of sections on certain policies e.g. DP, Marine etc but standardized	Underwriting		
142	Product	Automate the inclusion of specific terms (Excess Waiver, PLL, Courtesy Car, PVT etc) into the policy and default applicable clauses/deductible	Underwriting		
143	Product	Ability of the system to pick correct Domestic package rating on-section C-where different rates are applicable	Underwriting		
144	Product	Ability to define new General Business insurance products by copying similar products and modifying them to get the new product. i.e. building new products riding on the existing product.	Underwriting		
145	Product	Ability to design, configure and customize individual product in terms of Document setup (Wordings), Rate, Deductibles, Limits of Liability, Conditions, Clauses, Doc Prints, commission, etc.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
146	Product	Ability to support the various individual and group insurance schemes i.e. Fire and Perils Insurance, Burglary, Motor Insurance, Goods in Transit, Work Injury Benefits Act ( WIBA), Public Liability Insurance, Engineering Insurance, Personal/ Group Personal Accident, Student Personal Accident, Marine Insurance, Fidelity Guarantee Insurance Policy, Group Personal accident, Professional Indemnity, Directors and Personal Liability, Travel, Bonds, EasyBima, Agriculture, PVT, Micro, Combined Policies, crop insurance, livestock insurance	Underwriting		
147	Product	Ability to support micro insurance products	Underwriting		
148	Product	Ability to support multiple lines of business packaged in one policy Combined and bundled policies) To attach specifics	Underwriting		
149	Product	Ability to accommodate different pricing types: (System to have inbuilt rating engine where user can define premium logics either by tariff base, user entered base or pre-defined calculation methods).	Underwriting		
150	Product	Ability of the system to configure tax related rules, at various levels, (System to supports all types of charges levies, taxes, VAT and WHT, which can be configurable on product or line of business basis)	Underwriting		
151	Product	Ability to apply above tax rules during transaction processing, resulting in the accurate split of revenue/expense items from tax related balances	Underwriting		
152	Product	Ability to generate detailed or summarized reports of tax transactions - across various levels (organizational entity level, product/services level, transaction type level and customer/supplier level) and time period (weekly, monthly, etc)	Underwriting		
153	Product	Ability to create newer/differentiated products that are not available in a standard insurance product e.g. cyber insurance, premium rebate/payback for no or lower claims	Underwriting		
154	Product	Ability to enable co-insurance, the allocation should be printed out together with the schedule print out.	Underwriting		
155	Product	Ability to underwrite business combined classes	Underwriting		
156	Product	Ability to accommodate different pricing types: premium table based on any other pricing methods	Underwriting		
157	Product	Ability of the system to handle multi-currency and capture the exchange rate and enable use to debit/process cover using multi-currency.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
158	Partial debiting	Ability to underwrite instalment plan policies as per the defined rules.	Underwriting		
159	Partial debiting	Ability to underwrite instalment plan policies. E.g. no. of instalments	Underwriting		
160	Partial debiting	Premium balance visibility upon partial debiting with ability to generate invoice of the balance.	Underwriting		
161	Partial debiting	Ability of the system to adjust or change the number of instalments and Instalments premium.	Underwriting		
162	Partial debiting	Ability of the system to track a policy extension plan for a specific Intermediary. i.e. (all extensions to run and be capped at 365 days) e.g. Equity policies are booked partially and extension of period done to the policy until 365 days are achieved while collecting premiums on prorata.	Underwriting		
163	Partial debiting	Ability of the system to send cancellation notice (for Policies with Partial debiting) where the certificate has not been issued/extended after a given period (this timeline set and can be adjusted) and to automatically lapse the period once this period is passed.	Underwriting		
164	Partial debiting	Reflection of Premium balance on first page (upon partial debiting) to avoid confusion and unnecessary calculations. (This relates to Partial debiting module	Underwriting		
165	M-pesa	M-pesa Payments should go into the right account especially in motor. Account Number can be modified to either policy number, Registration Number, Unique Client number (e.g. Client Code).	Underwriting		
166	M-pesa	Ability of system to allow user to prompt M-pesa online payment and ability to validate offline payments where client has paid directly to paybill based on account number. i.e. Reg no, Policy No, Client No etc.	Underwriting		
167	M-pesa	Ability of the system to auto-generate E-receipts, Send to client and archive to EDMS	Underwriting		
168	M-pesa	Ability of the system to integrate with regulatory bodies e.g. E-Tims Invoices, KRA etc.	Underwriting		
169	M-pesa	Link M-PESA payments correctly (policy no. or phone).	Underwriting		
170	M-pesa	System integration with payment services. E.g. M-pesa, Credit cards, Debit Cards	Underwriting		
171	Certificate	Have a certificate management module E.g. Ability to View/run certificate report, Certificate inventory, Allocated and Unallocated/updated in core system certificates, Cancelled Certificates etc. per Branch, per Intermediary, Per user etc.	Underwriting		
172	Certificate	Ability to issue, Query, cancel, update, Get/Print, Bulk Cancellation, Bulk Issuance, Bulk Printing with minimal user entry and involvement.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
173	Certificate	Ability of the system to generate and assign a unique certificate issuance policy number for Intermediaries who issue certificates on our behalf. This unique policy number would be captured at policy administration when debiting/processing automatically with the ability to auto update the certificate after a transaction has been debited.	Underwriting		
174	Certificate	Ability of the system to Capture from List of Values (LOV) reasons for certificate cancellation.	Underwriting		
175	Certificate	Certificate issuance screen/credit request to be in one screen.	Underwriting		
176	Certificate	Ability to handle capturing certificate details through uploading of motor certificates from an excel document and printing of bulk motor certificates.	Underwriting		
177	Certificate	Ability to detect policies in which a motor certificate has been issued (e.g. Allocated certificate by an intermediary but not debited in core system).	Underwriting		
178	Certificate	Centralize Printer(s) for Customer care teams for printing of certificates after debiting. Also have the system automatically select certificates in sequence once underwriters' debit and client has paid.	Underwriting		
179	Certificate	You cannot Update certificates twice within one policy or 2 different policies.	Underwriting		
180	Certificate	You cannot issue a blank/null certificate number	Underwriting		
181	Certificate	You cannot issue/attach a certificate to a policy before its debited and premiums paid or credit approved	Underwriting		
182	Certificate	You cannot issue a certificate to a non-motor class of insurance. Also, Private certs can only be issued to motor private, commercial to motor commercial etc	Underwriting		
183	Certificate	You cannot issue a certificate to a vehicle that is already cancelled/suspended/written off	Underwriting		
184	Certificate	You cannot issue another certificate with overlapping periods with the previous certificate(s) already issued on a vehicle	Underwriting		
185	Certificate	You cannot issue certificate to a non-existence policy number or a cancelled policy number	Underwriting		
186	Certificate	You cannot issue a certificate with periods outside the policy/debit period	Underwriting		
187	Certificate	You cannot issue a certificate beyond valuation due date not unless valuations have been exempted.	Underwriting		
188	Certificate	You cannot issue a certificate where valuation approval has not been granted for cases whose	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		mechanical conditions are not good and logbook details do not match the valuation details (chassis, engine no etc)			
189	Certificate	You cannot issue 2 certificates for the same vehicle for the same period or overlapping periods unless the first one is cancelled first.	Underwriting		
190	Certificate	Ability of the system to auto archive the certificates issued/cancelled to EDMS for ease of viewing and retrieving	Underwriting		
191	Certificate	Certificate date should be within Policy Period FROM and TO date	Underwriting		
192	COMESA	COMESA management system where you can do inventory, Requisition, allocate/assign, Query, Cancel, Cancel in Bulk, Issuance in Bulk, Reports etc.	Underwriting		
193	COMESA	Deactivation of Commission premium on COMESA	Underwriting		
194	COMESA	Ability of the system to get/update COMESA information from the policy and Premium calculate.	Underwriting		
195	COMESA	Ability of System to allocate COMESA card to a vehicle(s), get and print the COMESA card.	Underwriting		
196	COMESA	COMESA cards to be filled up in the system.	Underwriting		
197	Policy auto dispatch	Ability for the system to automatically update on standard clauses, conditions, deductibles/excess, exemptions, Limits in the policy schedules when processing new businesses/endorsements and also flexibility to edit, delete or add.	Underwriting		
198	Policy auto dispatch	Have capability to generate an e-policy document which can be Printed, downloaded or emailed directly to the client or intermediary, archived to EDMS and updated at policy dispatch screen for reports and accountability.	Underwriting		
199	Policy auto dispatch	Ability to upload standard policy document wordings to be attached to system schedule.	Underwriting		
200	Policy auto dispatch	Automatic attaching of clauses to various policies	Underwriting		
201	Policy auto dispatch	Policy Documents to be availed as soft copies with a certified electronic signature	Underwriting		
202	Policy auto dispatch	Defined system generated clauses, conditions, deductibles/excess, exemptions, Limits	Underwriting		
203	Policy auto dispatch	Inclusion of clauses, conditions, deductibles/excess, exemptions, Limits applicable during renewal.	Underwriting		
204	Policy auto dispatch	Ability of the system to update the system dispatch register after auto dispatch of each policy	Underwriting		
205	Policy auto dispatch	Ability to E-stamp policy Schedules.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
206	Policy auto dispatch	Ability to auto archive a copy of auto dispatched policy document	Underwriting		
207	Policy auto dispatch	Ability to edit, Rearrange, delete, add, replace clauses, conditions, deductibles/excess, exemptions, Limits etc. per policy without affecting the master product wordings.	Underwriting		
208	Policy auto dispatch	System to have the capability of adding extra/customized wordings on schedules e.g. communicable Diseases.	Underwriting		
209	Endorsements	Ability to support riders on products and functionality to add riders to a policy and compute necessary premium (It should also adjust the future annual premium accordingly to manual intervention at the time of inviting renewals)	Underwriting		
210	Endorsements	Ability to reconstruct/adjust the changes in a policy at any given time to accommodate changes relating to previous periods. This will ensure allocation for specific period are taken in account accurately e.g. facultative participant and treaty arrangement (system to allow capture of dates for the specific period). this will cater for declaration policies and adjustment for major contract policies.	Underwriting		
211	Endorsements	Ability to reduce the limit insured with the amount paid in case of a claim for policies which are based on fixed limits. E.g. Limit of liability partially utilized to show the remaining balance.	Underwriting		
212	Endorsements	Activation of Permanent premium rates on all endorsements (e.g. extra endorsements to retain the original rate used) to avoid technical self-adjustment	Underwriting		
213	Endorsements	Automated Narrations e.g. valuation change, Excess Waiver inclusions etc.	Underwriting		
214	Endorsements	Standard wordings and narrations in the system that can be edited.	Underwriting		
215	Endorsements	renewal endorsement under motor to show all extra charged benefits	Underwriting		
216	Endorsements	Narrations for various transactions to be incorporated in the system to avoid manual intervention	Underwriting		
217	Endorsements	Ability to enable batch printing for documents (Debit Notes, Schedules, Endorsements, Credit notes, Cancellation notices etc.) in sequential and systematic way to show effective date of an endorsement in the schedule as well. (Transactions History combined)	Underwriting		
218	Endorsements	Ability to provide the history of all endorsed policies in a certain period	Underwriting		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
219	Endorsements	Ability to have an effective date for processing any endorsement being captured in the schedule.	Underwriting		
220	Endorsements	Ability to cancel policies and compute any refund premium.	Underwriting		
221	Endorsements	Ability to generate various endorsement, e.g. Nil, addition, cancellation, reduction, etc.	Underwriting		
222	Endorsements	Ability to cancel a policy without refund of premium e.g. after a claim has been paid, policy period is beyond six months for new policies.	Underwriting		
223	Endorsements	Ability to have a column under the policy transaction to show the account in which a debit or credit relates to.	Underwriting		
224	Endorsements	Ability to have a schedule in the system showing the limit remaining after we have paid a claim of a limit-based policy like public liability, Professional liability.	Underwriting		
225	Endorsements	Handle all endorsements within the policy period.	Underwriting		
226	Endorsements	Refund/additional premium calculations.	Underwriting		
227	Endorsements	The system to have a control that allows issuance of an endorsement after claim registration as explained under the controls section.	Underwriting		
228	Endorsements	Ability of the system to automatically auto send a notification and cancellation endorsement to the client and intermediary and a copy of the letter, certificate, archived to EDMS for future reference	Underwriting		
229	Endorsements	Ability of the system to allow issuance of endorsement regardless of date sequence.	Underwriting		
230	Endorsements	Various narrations relating to transactions to be inbuilt with minimal manual intervention.	Underwriting		
231	Query	All client policies to be viewed on a single screen including the performance in terms of loss ratio, premium status, policy status etc.	Underwriting		
232	Query	Make single screen to show 360 client info view. (All policies, Claims, contact view etc.)	Underwriting		
233	Query	Account Statement to be displayed in an easier format for easier understanding (indicating BF/CF - Balance brought forward/ carried forward to the next year)	Underwriting		
234	Query	Ability to query client details as per various parameters.	Underwriting		
235	Query	Account Statement of clients should be in a format for viewing only and not editable.	Underwriting		
236	Query	Searching clients: Via set Name Structure (Regardless of arrangement), PIN, ID or Phone No etc.	Underwriting		
237	Query	Ability of the system to enable Query's based on various parameters e.g. Client number, vehicle	Underwriting		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
238	Query	Real-time policy review (status, balances, claims).	Underwriting		
239	Query	Ability of the system to navigate you to the specific screen. E.g. Directly take you to policy administration screen from the query screen.	Underwriting		
240	Query	More simplified statements in terms of balance, credit or surplus	Underwriting		
241	Upload	Ability to capture a fleet of vehicles while debiting or preparing a policy document (Motor Insurance)	Underwriting		
242	Upload	Ability to upload a schedule of the items to be insured while debiting for all the classes.	Underwriting		
243	Upload	Ability to download various uploading template from the system for various classes in preparation for processing (Both new and endorsements). e.g. fleet, Items, certificates.	Underwriting		
244	Upload	System to allow uploading of various documents in various formats like excel/pdf/photos	Underwriting		
245	Upload	Ability to upload schedules into the EDMS system	Underwriting		
246	Valuation	Ability to manage valuation reports in terms of all the received reports and the payments.	Underwriting		
247	Valuation	Record of valuation reports, tracking, and payments.	Underwriting		
248	Valuation	Ability to auto generate valuation letters using the details captured in the system when booking a new policy number and auto send the notification to Valuer and client/Intermediary.	Underwriting		
249	Valuation	Integration of core system with valuers for automatic valuation update.	Underwriting		
250	Valuation	Machine generated valuation slips and automatic sending soft copy to valuers and also ability to amend/change valuer	Underwriting		
251	Service provider	Ability to capture any risk improvement recommendations received from adjusters reports or from claims within the system	Underwriting		
252	Service provider	Ability of the system to attach received survey/assessment reports with their findings in the system that will be accessible to all the underwriting staff via the DMS and documents/reports captured via the partner Portals	Underwriting		
253	Service provider	Ability of the system to be able to flag risks for surveys/assessment based on certain criteria for all the insurance classes.	Underwriting		
254	Service provider	Ability to raise an online payment requisition for the surveyor/assessor to be paid after the survey/assessor report has been received and reviewed. Request is to be received in the Finance	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		and once paid, the status report in the payment is to be reflected in the underwriting system			
255	Service provider	Ability to manage Tracking services for motor vehicles through the system in terms of allocation of jobs, received reports and payments per vehicle	Underwriting		
256	Service provider	Ability to auto generate Tracking letters using the details captured in the system when booking a new policy number.	Underwriting		
257	Service provider	Have a service provider module to manage valuers e.g. create, add/remove/suspend/amend	Underwriting		
258	Service provider	Ability to prompt the underwriters on risks requiring risk surveys and keep a record of the appointed surveyor, survey report, survey fees and recommendations	Underwriting		
259	Service provider	Ability to post valuations to respective policies, maintain a Record of valuation reports, tracking, and payments.	Underwriting		
260	Service provider	Have provision to include risk improvement recommendations section and claims recommendations	Underwriting		
261	Digital	Ability to capture and maintain all information so it is readily accessible through standard online portal by clients and intermediaries	Underwriting		
262	Digital	Ability to automate the decision-making process, by predefining of several processing paths, such as a standard path (fully automatic decision) and a non-standard path (manual decision required) i.e. using rules and scoring methods to automate some (or all) of the tasks and activities from submission, quick quote, rate, quote, bind, and issue.	Underwriting		
263	Digital	Ability to enable electronic approvals, notification alerts, and point-of-entry automated requisition forms including digital signatures	Underwriting		
264	Digital	User friendly colour Scheme for the software - Good/friendly digital ambiance.	Underwriting		
265	Digital	Enable clients to interface partially with the system to review their policy (in terms of status, balance(s) and any other necessary notification(s) e.g. E-citizen and M-Bima	Underwriting		
266	Digital	Integration with KRA to certify client details and automatically pull client details online	Underwriting		
267	Digital	Ability to use Digital Signatures	Underwriting		
268	Digital	Program architecture to match Department framework.	Underwriting		
269	Digital	Integrated application and web portal.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
270	Digital	User friendly in terms of visuals. (Company colours etc)	Underwriting		
271	Digital	Flexible system that can be integrated with other systems.	Underwriting		
272	Digital	Email integration with the system. (system should allow document auto attachments and share)	Underwriting		
273	Digital	Online proposal forms (which can be upload and system auto fill the data in the system fields) and covers.	Underwriting		
274	Digital	Ability to manage access and define roles for users	Underwriting		
275	Digital	Credit WORTHINESS: Link the client's PIN to a Provided CRB data through our system and be indicating Red/ Not allow Credit on the clients with a blurred credit score and those with good credit score to allow credit	Underwriting		
276	Digital	Approved documents to be picking the creator's name and the electronic signature and name of the approver	Underwriting		
277	Digital	System to have ability to integrate with a web portal to allow clients to self-service	Underwriting		
278	Digital	System to be compatible with portable devices to allow client access and self-service	Underwriting		
279	Digital	Ability of the system to support issue resolution through the use of the short messaging platform and instant chat(feedback) and social media platforms	Underwriting		
280	Digital	system to allow intermediary and clients to have system-based proposal form which can be converted/accepted by underwriter and the data converted to use in underwriting	Underwriting		
281	Digital	System integration with email (attachments allowed).	Underwriting		
282	Digital	System log of changes (audit trail).	Underwriting		
283	Digital	Predefined workflow paths of various transactions	Underwriting		
284	Digital	Task reminders and escalation for pending items.	Underwriting		
285	Digital	Auto selection of certs for printing once payment is received.	Underwriting		
286	Digital	System auto prompts (e.g. incomplete tasks, unpaid certs).	Underwriting		
287	Digital	Automation of renewal notices & notifications.	Underwriting		
288	Digital	Ability to customize and define notifications in terms of the body, frequency, recipient, schedule (e.g. holidays, birthdays, global occasions)	Underwriting		
289	Digital	Auto-letter generation (valuation/tracking letters) etc.	Underwriting		
290	Digital	Online payment requisition for service provider (linked to finance module).	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
291	Digital	Integration with KRA for online client verification.	Underwriting		
292	Digital	Integration with MPESA, bank payments.	Underwriting		
293	Digital	System-CRM chat & SMS for client communication.	Underwriting		
294	Digital	Certificate issuance for multiple vehicles.	Underwriting		
295	Digital	Access summary of client business on single screen.	Underwriting		
296	Digital	Partner portals for uploading reports, assessments.	Underwriting		
297	Digital	System prompt for incomplete processes.	Underwriting		
298	Digital	Ability of the system to integrate with email such that when one sets out of office the system re assigns the work to another user.	Underwriting		
299	Digital	Digital signatures to be allocated to each underwriter/officer on their transactional page	Underwriting		
300	Renewals	Ability of the system to issue, print and send renewal notices based on premium parameters set in the system via email and SMS	Underwriting		
301	Renewals	Renewal prelist to capture full Premium inclusive of Loadings & Levies	Underwriting		
302	Renewals	Accuracy on future premiums. The system to have ability to adjust the future annual premium accurately after various endorsement has been passed e.g. additional or reduction of items, additional of riders.	Underwriting		
303	Renewals	Automated sending of renewal notices and notifications through SMS and emails.	Underwriting		
304	Renewals	Ability to print renewal notices for policies that are subject to declarations at the end of the period (such as workman's compensation, group personal accident, fire for stocks, loss of profit, goods on transit)	Underwriting		
305	Renewals	Ability to trigger off renewal notices by Email or SMS to the client directly two months before the renewal date.	Underwriting		
306	Renewals	Ability to allow batch sending via Email or SMS or printing of all renewal notices at the time of renewal and when the RM is in need, therefore allow the RM select either, client, branch, intermediary name, channel, occupation or market etc.	Underwriting		
307	Renewals	Ability to have renewal notice for applicable classes of policies (applicable)	Underwriting		
308	Renewals	Ability to run renewal notices /pre-list per account/agent /broker/branch/channel/market/occupation/client with multi select functionality	Underwriting		
309	Renewals	Ability to generate a policy / renewal document for the individual client within a binder.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
310	Renewals	Ability to allow for a user to insert notes / exception comments impacting the renewal of policies (on need basis) to a specific policy, channel, market, intermediary, product, class of insurance.	Underwriting		
311	Renewals	Ability to allow the user to insert comments in the file to assist in the renewal process e.g. discounts, premiums and any other issues	Underwriting		
312	Renewals	Ability of the system to flag off policies with a high loss ratio	Underwriting		
313	Renewals	Ability of the system to automatically recalculate the premiums and treaty allocation, if a policy is being renewed on existing basis.	Underwriting		
314	Renewals	Ability of the system to update the status as policies are renewed so as to show renewed policies and policies pending renewal.	Underwriting		
315	Renewals	Ability to extract policies based on predefined loss ratios.	Underwriting		
316	Renewals	Ability to have a provision of revision of the minimum premium for all the policies.	Underwriting		
317	Renewals	Ability to amend the renewal premium, terms, conditions, rates, deductibles etc and put a comment	Underwriting		
318	Renewals	Record exceptions or notes during renewals.	Underwriting		
319	Renewals	Ability of the system to send out system generated renewal notices with an option to go for valuation as their policies are coming up for renewal	Underwriting		
320	Renewals	Ability of the system to capture CIC's paybill number and account number on the renewal notices for direct client and agent business while omitting the same on broker and bancassurance business	Underwriting		
321	Renewals	Ability of the system to recognize motor businesses coming u for renewal and send valuation letter to the client and intermediary with an option to value their vehicle	Underwriting		
322	Renewals	Loss ratio management-system that can prompt claims history of clients @ renewal time	Underwriting		
323	Reports	Provide reports for TAT, Dispatched policies, volumes per individual, premiums per class, per region, per person, per month	Underwriting		
324	Reports	System to automatically send production reports to predefined email groupings	Underwriting		
325	Reports	When Spooling Reports, they should be updated automatically policy by policy	Underwriting		
326	reports	Aggregation of Reports. (Cluster reports in one screen for easy and quick access).	Underwriting		
327	Reports	Separation of statements in terms of agents, branch, channel, market and client statements.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
328	Reports	Automated reports after a defined duration. (e.g. renewal notices abandoned policies, unutilized policies) etc.	Underwriting		
329	Reports	Ability to run reports on how the new product is performing in terms of the production and the loss ratio.	Underwriting		
330	Reports	Ability to generate underwriting reports, track them and also send them to the respective parties	Underwriting		
331	Reports	Ability to Process many reports as required on underwriting, claims, finance and re-insurance	Underwriting		
332	Reports	Ability of the system to allow the users to customize their own headers and generate report (Report engine)	Underwriting		
333	Reports	Ability of the system to run bulky/heavy report in terms of time period, e.g. premium register, production report etc	Underwriting		
334	Reports	Ability to generate reports for costs incurred per surveyor, assessor, valuers tracking, road rescue, among others, for specified periods.	Underwriting		
335	Reports	Ability of the system to produce a report showing the clients based on user-defined identification criteria such as sum insured, period and loss ratios.	Underwriting		
336	Reports	Ability of the system to produce reports for all risks surveyors and valued in a given period	Underwriting		
337	Reports	Ability of the system to produce a report on documents/policies processed	Underwriting		
338	Reports	Ability of the system to produce a report on missing documents, processed or pending.	Underwriting		
339	Reports	Ability of the system to produce various certificate report	Underwriting		
340	Reports	Ability of the system to generate a report on risks under an individual policy	Underwriting		
341	Reports	Ability of the system to generate reports on; unapproved, lapsed, abandoned, unutilized, un updated valuation reports etc	Underwriting		
342	Reports	Ability of the system to sort all of the above reports in any of the displayed fields in the report.	Underwriting		
343	Reports	Ability of the system to restrict reports to ranges based on defined parameters.	Underwriting		
344	Reports	Ability of the ICT technical team to customize any other new reports as per user requests	Underwriting		
345	Reports	Ability of the system to maintain budget vs. actual production figures	Underwriting		
346	Reports	Binder policy reports by broker/client/class etc	Underwriting		
347	Reports	Production and loss ratio analytics.	Underwriting		
348	Reports	Renewal performance, missed renewals, lapsed policies.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
349	Reports	Automatically dispatch production reports to email groups.	Underwriting		
350	Reports	Reports for valuation, certificates, bonds, COMESA card, cancellation, Sacco assurance, refunds, credit notes, survey, product mix, targets, audit trail, top ten sum insured per product, policy due for approval, underwriting register, premium register, motor register, livestock register, transaction per user etc.	Underwriting		
351	Reports	Ability to have a launch pad which shows reports on each policy (debits, credits and payments), production and among other reports useful in underwriting	Underwriting		
352	Reports	Ability to generate bond management and accumulation reports	Underwriting		
353	Reports	Ability to generate certificates auditing reports	Underwriting		
354	Reports	Ability to generate underwriting reports, track them and also send them to the respective parties via the various communication channels (Portals, Email, SMS, Post)	Underwriting		
355	Reports	Ability to generate reports associated with the binder policy per broker/class of insurance/client.	Underwriting		
356	Reports	Ability to generate a periodic report indicating the policies that have been renewed and need to be lapsed.	Underwriting		
357	Reports	Ability to provide a report for all policies due for renewal with unfinished / pending transactions per client and per class	Underwriting		
358	Reports	Ability to provide a report for all policies ready for renewal per customer and per class	Underwriting		
359	Reports	Ability to provide the following reports on certificates: Agents/Brokers Certificates Listing, Cancelled Certificates, Register Report issued certificate report	Underwriting		
360	Reports	Ability to sort all of the above reports into any of the displayed fields in the report.	Underwriting		
361	Reports	Ability generate a report on dispatched and undispached policies	Underwriting		
362	Reports	Ability of the system to run various reports such as Tender business reports, Corporate direct, direct tender business etc.	Underwriting		
363	Reports	Ability of the system to keep a record of undelivered emails to the clients and intermediaries which can be retrieved for resending	Underwriting		
364	Reports	TAT (Turnaround Time) and productivity reporting.	Underwriting		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
365	Controls	System to have a maker checker concept capability where user can have a peer review before approving the policy as per the developed user approval matrix	Underwriting		
366	Controls	Ability to map users as per defined matrix mandates	Underwriting		
367	Controls	Ability to generate audit trail on the movement of tasks, showing the specific user at each step	Underwriting		
368	Controls	Ability to date and time stamp processes, requests and any other time sensitive correspondence that has been received through electronic mediums.	Underwriting		
369	Controls	Ability to detect approved motor policies where a motor certificate has not been issued and send a notification to the creator after a defined period.	Underwriting		
370	Controls	Ability to detect approved motor policy where an issued motor certificate has lapsed but the policy period is still active and send a notification to the creator after a defined period.	Underwriting		
371	Controls	Ability to automatically remove any risk from policy schedule upon claim settlement (send a notification to Insured to reinstate where applicable) and option to reinstate/replace upon payment of premium where applicable. E.g. Write off Vehicles, Windscreen, Excess, Insured items under property. Etc. and	Underwriting		
372	Controls	System should check and validate for write-off Vehicles and restrict placing of the same. System should block renewal invitation for the risk written-off. For fleet, other risks should be allowed for renewals.	Underwriting		
373	Controls	System should capture the date the business was debited (Policy Issue Date) which should not be non- editable.	Underwriting		
374	Controls	You cannot issue/generate a blank or null policy no, blank product code, blank branch, blank insured, blank agent etc	Underwriting		
375	Controls	System to validate approval limits and any set underwriting rules and guidelines to ensure that business accepted conforms to the same.	Underwriting		
376	Controls	System should be able to check and track credit limit per client or intermediary as per the set limits. When the limit is exceeded it should not allow issuance of cover under credit and should send notification to credit control team and underwriter.	Underwriting		
377	Controls	System to include the full underwriting process which has approval steps by different users once policy debited (Maker/Checker)	Underwriting		
378	Controls	Ability to have remote working via VPN	Underwriting		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
379	Controls	The system to have control that regulate issuance of endorsement after a claim has been registered e.g. locking the system with a capability of proceeding after an approval process. (User Rights to proceed with the endorsement)	Underwriting		
380	Controls	Linking claims records to clients underwriting records for renewal purposes	Underwriting		
381	Audit/Controls	Maintaining of all Historical transactions & changes within the system (e.g. progression of sums insured/limits of items/vehicles/max payouts etc.)	Underwriting		
382	Audit/Controls	Archival and retrieval of previous transactions. (Transactions/Events History).	Underwriting		
383	Audit/Controls	Systems logs of user when a transaction has been modified or changed.	Underwriting		
384	Audit/Controls	System checks and logs you out if idle for a defined period of time.	Underwriting		
385	Audit/Controls	Unique identifier (Primary key for each client) e.g. ID number, Passport Number, KRA Pin.	Underwriting		
386	Controls	Automatic prompts and Notifications for pending and incomplete processes after a defined period. E.g. after 7 days	Underwriting		
387	Controls	All calculations to be done through the system.	Underwriting		
388	Controls	System should be able to keep all policy transactions and ability to retrieve a specific transaction.	Underwriting		
389	Controls	Ability to archive and keep underwriting history	Underwriting		
390	Controls	Validation of Mandatory documents before processing.	Underwriting		
391	Controls	To be able to view different renewal schedules for the different periods reflecting the sum insured's where a policy has been amended at that time in question.	Underwriting		
392	Controls	Ability to set user limits/mandates for various transactions. (User roles rights)	Underwriting		
393	Controls	System to have the ability to maintain historical data on various transactions	Underwriting		
394	Controls	You cannot approve amounts higher than your limits	Underwriting		
395	Controls	You cannot create transactions if treaty setups for that year are not in place	Underwriting		
396	Controls	You cannot create more than one transaction for the same period of insurance or overlapping periods	Underwriting		
397	Controls	You cannot create an endorsement with dates outside policy period	Underwriting		
398	Controls	You cannot approve a policy with zero premium	Underwriting		
399	Controls	You cannot attach premium to a NIL endorsement.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
400	Controls	You cannot raise another endorsement/renewal/refund if there is an outstanding one that has not been approved	Underwriting		
401	Controls	You cannot create an endorsement/renewal for a client marked as BAD/serial claimant. If need be, approvals must be given within the system	Underwriting		
402	Controls	You cannot create a policy transaction if the product has been de-activated/made dormant	Underwriting		
403	Controls	You cannot create an endorsement/renewal on a cancelled policy unless its reinstated	Underwriting		
404	Controls	You cannot change policy account / intermediary account at endorsement level without doing proper policy transfer	Underwriting		
405	Controls	You cannot create an endorsement/new/renewal on an intermediary a/c that has been closed unless this is reinstated.	Underwriting		
406	Controls	For broker/Binder business, Risk Note number is mandatory	Underwriting		
407	Controls	Policy Inception date should not be greater than Policy Period FROM date and vice versa including Policy Period FROM validations	Underwriting		
408	Controls	You cannot issue a policy for more than 1 year if not a CAR, Marine (Max period per product to be defined at masters)	Underwriting		
409	Controls	You cannot issue and approve policies to affect a closed month. Any policy that is issued today that has been delayed should be effected to the current month.	Underwriting		
410	Controls	You cannot issue policies for a future month to affect the current period's accounts. If a future policy is issued today, it will be defaulted to that months' accounts e.g. May 2025 policies (date FROM) being issued in February 2025, the accounting period that should be picked for this is 2025/05	Underwriting		
411	Controls	If only a few vehicles are renewed in a fleet (either through certificate issuance or otherwise) the other vehicles are automatically flagged as 'NOT ACTIVE' and therefore a claim cannot be registered on them. The duration after which such flagging should happen will be defined.	Underwriting		
412	Controls	You cannot have one vehicle existing in two different policies not unless the vehicle is cancelled under one policy	Underwriting		
413	Controls	You cannot underwrite a written-off vehicle in the system.	Underwriting		
414	Controls	Rights to reinstate a written-off vehicle should be given to senior claims manager.	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
415	Controls	Define 'reasonable no. of days' within which a policy should be booked. You cannot issue a policy beyond this 'reasonable period'. E.g. Placing new business in 2025 which was supposed to be placed 2 years ago	Underwriting		
416	Controls	Log all unsuccessful attempts by a user to violate any of the defined controls for future reference/review by an independent party e.g. Risk & Compliance	Underwriting		
417	Controls	Ability of the system to show which user accessed what screens and modules even if no transactions are carried out	Underwriting		
418	Controls	Ability for the system to track all transactions and the user carrying out the transactions including the time	Underwriting		
419	Controls	For the DMS ability to track and produce reports of the various users who load documents including the date	Underwriting		
420	Controls	The system should capture all the actions done on the below:	Underwriting		
421	Controls	User login and Logout Logs - U/W & Claims	Underwriting		
422	Controls	Customer/intermediary creation and updates. (Who created and who updated the details including the specific field updated)	Underwriting		
423	Controls	Policy/Endorsement Creation and Approval. (System to capture correctly the creator and approver, Date and Time)	Underwriting		
424	Controls	Underwriting Audit Report to be enhanced and detailed to capture all actions on Policy Administration and Query Screen.	Underwriting		
425	Controls	To have visibility on the date an endorsement was created, the user who created it and the reason for the endorsement to be always clear.	Underwriting		
426	Controls	The system to keep track of the time and date the user logged in and the IP address of the user.	Underwriting		
427	Controls	System to keep a log of unsuccessful user log in attempts and the IP of the machine from where they attempted to log in from.	Underwriting		
428	Controls	Audit report to give details when a user account was created, date he last logged in and date the account was deactivated.	Underwriting		
429	Controls	Ability to restrict viewing and printing of approved policy schedules where premium has not been paid for non-motor policies	Underwriting		
430	Controls	Ability to restrict viewing and printing of policy schedules where treaty has not been approved	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
431	Controls	Ability of the system to check and prevent duplication in terms of debiting/ renewing where a registration number/ chassis number has an active policy for the same/ overlapping period (the system should prompt the user showing the policy containing the reg no. or chassis no.)	Underwriting		
432	Controls	Audit trails of endorsements with clear details of the creator, Approver, date of creation and approval.	Underwriting		
433	Receipting	Payments for multiple policies with one cheque should be done on one screen -credit control	Underwriting		
434	Receipting	Process multiple policy payments via one cheque.	Underwriting		
435	Tagging-vehicles	Tagging off written off motor vehicles-claims	Underwriting		
436	Linking Policies	Ability to link primary and secondary policies e.g. fire and engineering policies and respective con loss policies- Reinsurance	Underwriting		
437	Viewing treaty	Ability to view treaty allocation before approval-reinsurance	Underwriting		
438	Viewing client balance	Ability to view client accounts- credit control	Underwriting		
439	Tagging clients	Tagging of clients/ account for various reasons- ICT	Underwriting		
440	Commissions	Ability of the system to compute first level/baseline commissions payable to Financial Advisers / Intermediaries. - credit control	Underwriting		
441	Commissions	Ability to waive any commissions based on intermediary's (FA/IFA/broker) commission status and transact PTA business- credit control	Underwriting		
442	Commissions	Ability to vary commission payment depending on the nature of the intermediary account and the class. - credit control	Underwriting		
443	Commissions	Ability to avail commissions computation and sale data to a third-party system i.e. system for second/multilayer commissions processing and generation of commissions statements- credit control	Underwriting		
444	Commissions	Ability to effect claw backs on commissions earned- credit control	Underwriting		
445	Credit request	Ability to have report on all credit request transactions- credit control	Underwriting		
446	Debt Management	Ability to restrict debit generation for unpaid non-motor policies	Underwriting		
447	Debt Management	Ability of the system to allow receipting of premium on cancelled policies that have debts	Underwriting		
448	Debt Management	Bank Transfer Ref duplicate prevention. -finance	Underwriting		
449	Support	The system should have a permanent support from the ICT and developer	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
450	Claims Notification	Automation - The client should be able to intimidate the claims (Self Service Portal)	Claims		
451	Claims Notification	Self Service portal should be available to the intermediaries and staff	Claims		
452	Claims Notification	The client should be able to tick the checklist on the documents attached to the respective claims	Claims		
453	Claims Notification	Ability to prompt the user on double registration of claim	Claims		
454	Claims Notification	Ability for a claimant to upload and attach all required documents necessary for claim processing through the DMS	Claims		
455	Claims Notification	Ability of the system to validate the claim requirements entered against the underwriting and policy administration systems, at the point of notification and registration of the claim	Claims		
456	Claims Notification	Book claim and the system should send an acknowledgement of the claims with the details of the claims no. and the staff who has been assigned and the requirements, lacking documents, the system should have a checklist option	Claims		
457	Claims Notification	Auto allocation of tasks to claims analyst for already registered claims on a round robin	Claims		
458	Claims Notification	Ability to reassign/reallocate claims tasks to users	Claims		
459	Claims Notification	Report on claims notified and not fully documented/registered	Claims		
460	Claims Notification	Reports on intimated claims; daily activity report, intimated claims per: staff, binder, intermediary, class, channel of business	Claims		
461	Claims Notification	TAT report on claim intimation i.e. measuring time between notification and registration	Claims		
462	Claims Notification	User activity report; for claims registration desk	Claims		
463	Claims Notification	A system that is able to capture different type of claim effectively and in a standard manner where narrations for the circumstances are clearly defined and maintained by a drop down	Claims		
464	Claims Notification	Comprehensive end-to-end workflow across the entire claim's lifecycle, with the ability to facilitate back-and-forth discussions between users while maintaining a complete history of all interactions.	Claims		
465	Claims Notification	Auto distribution work/documents based on certain rules e.g. source of business; predefined accounts	Claims		
466	Claims Notification	A system equipped with AI capabilities to automatically index standard documents—such as	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		claim forms, demand letters, summons, and invoices—upon scanning.			
467	Claims Notification	E-Tims validation during document upload with capability of sending exception reports to claims users and the respective service providers	Claims		
468	Claims Notification	Customizable dashboard to allow tracking of various parameters and tasks	Claims		
469	Claims Notification	Convenient ways of searching for claims with multiple risks using varying parameters such as registration number; client name; policy number; claim number etc	Claims		
470	Claims Notification	Workflow to credit control on outstanding premium	Claims		
471	Claims Notification	Workflow to underwriting on where there are partial debits/ pending instalments	Claims		
472	Service Provider Engagement	Appoint of service provider in the system through round robin	Claims		
473	Service Provider Engagement	Service provider gets a notification and the client gets a notification that a service provider has been assigned. The assigned claims analyst should also get a notification with a copy to the units group email address.	Claims		
474	Service Provider Engagement	Monitor the TAT and escalate as per the escalation matrix	Claims		
475	Service Provider Engagement	Get notification on Service provider reports that overdue, for both internal and external Service provider	Claims		
476	Service Provider Engagement	Provider should be able to upload their report/invoices through the system: Trigger notification to the appointing officer, internal assessors and claim analyst. The client gets a notification reporting that the report is ready and feedback will be availed within x TAT	Claims		
477	Service Provider Engagement	Monthly task allocation report and TAT	Claims		
478	Service Provider Engagement	Ability to share certain pre-defined documents both from underwriting and claims with service providers upon appointment - the same documents can be made ready for viewing from the service provider portals	Claims		
479	Service Provider Engagement	The system should have a capability for the service provider to select the discounted program.	Claims		
480	Service Provider Engagement	Provision for suspension or expulsion of a service provider in the system to minimize any chances of	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		a suspended or an expelled service provider getting a job			
481	Service Provider Engagement	The system should have a capability for measuring the performance of service providers/ customer rating of service provider through the portal	Claims		
482	Service Provider Engagement	Report on complaints against service providers	Claims		
483	Service Provider Engagement	Report on outstanding service provider payments/statements with aging	Claims		
484	Service Provider Engagement	Report on savings through the discount programme	Claims		
485	Service Provider Engagement	Report on payments made to service providers	Claims		
486	Service Provider Engagement	User activity report; for service provider team	Claims		
487	Service Provider Engagement	Report on outstanding service provider's reports	Claims		
488	Service Provider Engagement	Report on active, suspended or expelled service providers	Claims		
489	Service Provider Engagement	Report on repairs TAT by garages	Claims		
490	Service Provider Engagement	Ability to perform service provider workload balancing and re assignments depending on various factors i.e. Location, the number of jobs pending	Claims		
491	Service Provider Engagement	Ability of the system to track all paid, pending or unpaid invoices submitted through the various channels of interaction.	Claims		
492	Service Provider Engagement	A system where Garage Capturing (a record is maintained as vehicles are booked into the garages) is enabled with a bring up when repairs are completed. From this the system should be able to provide a report how many vehicles are at the garage at a particular time while also providing the garage details	Claims		
493	Internal Assessors	The internal assessors should access, review the reports and upload feedback in the system & maintain an audit trail	Claims		
494	Internal Assessors	Get TAT report on internal assessor's review and escalation on over dues tasks	Claims		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
495	Internal Assessors	The capability of consult discussions between internal and external assessors, garages and analyst in the system & maintain an audit trail	Claims		
496	Internal Assessors	Automatic Task allocation on round robin with notification to the claims analyst assigned that task with a copy to the group email	Claims		
497	Internal Assessors	A report on the saving done by the internal assessors	Claims		
498	Internal Assessors	Reports on supplementary reports	Claims		
499	Internal Assessors	Reports on pending tasks by internal assessors; per assessor, per channel of business etc.	Claims		
500	Internal Assessors	User activity report; for internal assessors	Claims		
501	Claims Analysis	DMS capability that allows movement of E files - continuous filing system	Claims		
502	Claims Analysis	The system should have links to the underwriting records	Claims		
503	Claims Analysis	Ability to review client claims history summary in current claim	Claims		
504	Claims Analysis	Ability to reduce the limit insured with the amount paid in case of a claim for policies which are based on fixed limits	Claims		
505	Claims Analysis	Ability to provide a functionality of removing any risk from policy schedule (trigger an automatic communication to underwriting for action) upon settlement of claim and option to reinstate/replace upon payment of premium - with communication to the client/intermediary	Claims		
506	Claims Analysis	Ability to view and print out re-insurance allocations - amounts to be recovered after reserving. This should be part of the file note	Claims		
507	Claims Analysis	Ability to trigger a workflow action to credit team for premium confirmation	Claims		
508	Claims Analysis	Claims analysts to have the ability to carry out all the necessary transactions in one screen	Claims		
509	Claims Analysis	Have provision to include risk improvement recommendations section and claims recommendations to underwriting department	Claims		
510	Claims Analysis	Linking claims records to clients underwriting records for renewal purposes	Claims		
511	Claims Analysis	Digital signatures to be allocated to each officer on their transactional page	Claims		
512	Claims Analysis	Ability to maintain of all Historical transactions & changes within the system (e.g. progression of sums insured/limits of items/vehicles/max payouts etc.)	Claims		
513	Claims Analysis	The clients should be able to upload the DV online and a notification sent to the claim's analyst	Claims		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
514	Claims Analysis	Ability to communicate applicable contribution and excess to clients through system generated triggers	Claims		
515	Claims Analysis	Ability to send system generated document from the system rather than downloading and sending via email	Claims		
516	Claims Analysis	The system should allow access to the premium statements	Claims		
517	Claims Analysis	The system should have capability for claims analysts to analyse claims, make recommendations and push tasks for approval through workflow, as per the approval matrix and keep an audit trail	Claims		
518	Claims Analysis	Ability of the system to embed SLAs in the entire claims life-cycle management	Claims		
519	Claims Analysis	Ability to provide feedback/notifications and reminders to customers and intermediaries on the status of the claim life-cycle	Claims		
520	Claims Analysis	Ability to capture and validate windscreen, radio cassette and vehicles with special accessories claims which are only to be paid out only once and there needs to pay a reinstatement premium for cover to continue	Claims		
521	Claims Analysis	Ability to support creation and management of claim reserves at every stage of the claim life-cycle	Claims		
522	Claims Analysis	Ability to automatically alert re-insurance department if the reserve is beyond thresholds that have pre-agreed with re-insurers (retention).	Claims		
523	Claims Analysis	Ability to auto generate letters/correspondence i.e. repair authority, claim acknowledgement, release letter, third party demand letters, discharge voucher, recoveries.	Claims		
524	Claims Analysis	Ability to track missing documents and change status when they are provided	Claims		
525	Claims Analysis	Ability to be interfaced with a diary system or MS outlook calendar for scheduling any issues requiring addressing in future e.g. follow-up for additional claims support documents	Claims		
526	Claims Analysis	Ability of the system to perform automated fraud detection based of pre-defined, configurable and customizable algorithms/models - red flags such as close proximity claims; mileage	Claims		
527	Claims Analysis	Ability to track declined claims and the reasons for declining the claim - report	Claims		
528	Claims Analysis	Ability to provide the capability to track the status of due process or other appeal proceedings, after an initial claim has been denied	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
529	Claims Analysis	Ability to consolidate multiple claims arising from one event e.g. motor vehicle, GPA & liability for a vehicle cover under motor belonging to a client with a GPA policy & a liability arises from the accident	Claims		
530	Claims Analysis	Ability to keep record of accumulations and policy limits for claims with an accumulation limit and block registration of further claims once accumulation has been reached	Claims		
531	Claims Analysis	A system that allows users to continuously update digital claim files with ease as a claim progresses to enable tracking of the claim file by anybody in the department - users should also be able to take notes (online capturing of file notes) in the system and update the claim files	Claims		
532	Claims Analysis	Automated reminders for the various predetermined action points as guided by the SLAs & TATs	Claims		
533	Claims Analysis	An interlink between claims & underwriting that allows full access to underwriting documents (read only) relating to the particular claim through a touch of a button	Claims		
534	Claims Analysis	Capability for consults and discussion between claims analyst and the reviewers and with an audit trail	Claims		
535	Claims Analysis	The system should be able to generate LPOs, Release Letters and DVs, Doctors referral letters, should be sent through emails triggers to clients/service providers	Claims		
536	Claims Analysis	Capability for claims to provide feedback to underwriting in the system (renewal notes and risk improvement measures) e.g. rare-model vehicles, multi-claimants, poorly maintained vehicles etc.	Claims		
537	Claims Analysis	Ability of the system to link the letter writing process with the transaction and policy and should also be printed/published to the DMS	Claims		
538	Claims Analysis	Ability of the system to integrate with email platforms	Claims		
539	Claims Analysis	Ability to allow for a user to insert notes / comments on the claims screen	Claims		
540	Claims Analysis	Ability to create reminders and have alerts on upcoming tasks notifying the departmental manager and the responsible staff.	Claims		
541	Claims Analysis	Ability to perform certain task automatically by a touch of a button e.g. issue repair authority; release letter; send demand letters upon verification	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
542	Claims Analysis	A system with ability to register multiple claims under one claim number i.e. Where we receive multiple claimants following a single claim event e.g. in liability claims the system should allow users to add the claimants under say a binder claim where their specific details are captured for ease of reference and tracking	Claims		
543	Claims Analysis	A system that allows users to populate all benefits attaching to a policy for both lapsed periods and the current one with a clear distinction between the periods of cover by a touch of a button	Claims		
544	Claims Analysis	A system linked to a self-service portal where clients and intermediaries are able to conduct basic transactions such as confirming claim status; requesting for release letters etc where once a claim is registered the client/intermediary is sent a code to be used as a password to access the portal	Claims		
545	Claims Analysis	A system with capacity to print out a claim synopsis and auto archive in EDMS	Claims		
546	Claims Analysis	A system with ability to automatically close claim files with zero reserves	Claims		
547	Claims Analysis	A system with ability to alert user where there is financial interest	Claims		
548	Claims Analysis	A system with ability to alert user if IPF terms have been complied with	Claims		
549	Claims Analysis	TAT reports on the claims analysis and escalation on over due tasks	Claims		
550	Claims Analysis	Report on claims outside TAT	Claims		
551	Claims Analysis	TAT reports on; issuance of repair authorities, LPOs, DVs and payment requisitions	Claims		
552	Claims Analysis	Report on pending tasks; per analyst, per channel of business etc.	Claims		
553	Claims Analysis	User activity report; for claims analysts	Claims		
554	Claims Analysis	Triggered notifications/communication to the client and underwriting on admitted claims where reinstatement is required e.g. after issuance of LPO, DV or settlement of reimbursements.	Claims		
555	Claims Analysis	Ability of the system to identify & validate documents when uploading in the system/ portal	Claims		
556	Claims Analysis	Triggered notification to underwriting on multi-claimants, declined claims etc.	Claims		
557	Claims Analysis	For declined claims, the system should have capability to tag clients based on various parameters (reason for decline e.g. below excess, fraudulent etc) and send triggered notifications to underwriting	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
558	Claims Analysis	Capability to allow statement recording through various modes when lodging a claim e.g. voice notes	Claims		
559	Claims Analysis	End to end express counter for small claims; reporting to settlement	Claims		
560	Approvals	Notifications triggers	Claims		
561	Approvals	TAT reports and Escalation on over dues tasks; file approvals, DVs & payments	Claims		
562	Approvals	After approval of a file note through the system users should be able to populate and send discharge vouchers to clients through the system based on the approved parameters	Claims		
563	Approvals	Capability of approving files in the system and pushing tasks through the workflow as per the approval matrix and keeping an audit trail with capability of customizations the workflow and approval matrix by ICT team	Claims		
564	Approvals	Ability to view premium balance; excess payment; date of loss and other payment details in the approval screen	Claims		
565	Approvals	Capability on the consult discussions	Claims		
566	Approvals	The daily activity report on claim analysis	Claims		
567	Approvals	Ability of the system to automatically alert re-insurance department if the reserve is beyond thresholds that have pre-agreed with re-insurers (retention).	Claims		
568	Approvals	Ability to select user to consult in the approval process	Claims		
569	Approvals	Enables all claim users to monitor the status of a payment or file approval within the workflow, regardless of who initiated the request	Claims		
570	Approvals	Ability to automate the decision-making process, by predefining of several processing paths, such as a standard path (fully automatic decision) and a non-standard path (manual decision required) i.e. using rules and scoring methods to automate some (or all) of the tasks and activities to achieve express process processing of certain type of claims e.g. windscreens and towing refunds	Claims		
571	Payment	Integrated system with the finance module	Claims		
572	Payment	The system should be able to validate any previous payment for similar amount to avoid double payment	Claims		
573	Payment	Ability to process payments based on transaction type e.g. garage payments; assessor payment; total loss; medical refund; legal claim; cash in lieu and generate reports for the same	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
574	Payment	Ability to update invoice details such as amount, invoice number, narrations as captured by services providers as they upload the invoices in the service provider portals	Claims		
575	Payment	Capture the invoice number /registration numbers	Claims		
576	Payment	Ability of the system to capture invoices received from assessors, investigators, lawyers.	Claims		
577	Payment	Ability of the system to compute the applicable taxes and other deductions (e.g. banded discounts) and less these amounts from the amount payable.	Claims		
578	Payment	The system should produce a covering letter to the service providers e.g. lawyers, assessors, investigator, towing firms. The covering letter should show gross amounts, payment narration, vat, withholding tax, other deductions and net amount payable.	Claims		
579	Payment	Ability of the system to allow the definition and editing of the various tax codes that are relevant to CIC. These codes will be defined with details on the tax rate, applicable transaction types, and applicable countries.	Claims		
580	Payment	Ability of the system to configure tax related rules, at various levels, such as organizational entity level, product/services level, transaction type level and customer/supplier level	Claims		
581	Payment	Capability of consult discussions between claims and finance in the system and keep an audit trail	Claims		
582	Payment	Automated remittance advises to be sent out to the client or service provider for each payment	Claims		
583	Payment	Ability to do reversal entry for claims which have been wrongly paid	Claims		
584	Payment	Documents attached at claims level should be visible to finance team at payment processing stage	Claims		
585	Payment	A system with adequate controls such that once a certain invoice or receipt has been flagged by a user not to be considered for settlement the same cannot be processed by someone else	Claims		
586	Payment	A system that doesn't allow any claim to be handled without premium settlement	Claims		
587	Payment	Measure TAT of the payment process	Claims		
588	Payment	Escalation for overdue payments	Claims		
589	Payment	Ease of processing payment to clients without a complicated customer code creation process especially if a customer is already existing	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
590	Payment	The system should be able to compare the invoices to the corresponding payment and give a report	Claims		
591	Payment	Discounted invoices report	Claims		
592	Payment	Saving from the discounted invoice report	Claims		
593	Payment	Report on outstanding payments at finance, the various stages and aging	Claims		
594	Payment	Report on payments TAT	Claims		
595	Payment	Report on consulted payments pending action; both in claims & finance	Claims		
596	Assessment Centre Operations	The system should allow for automated bidding invite	Claims		
597	Assessment Centre Operations	The system should allow creation of a bid template and send to the staff, garages, group garage guided by the model of the vehicle.	Claims		
598	Assessment Centre Operations	Measure TAT for the assessment centre operations	Claims		
599	Assessment Centre Operations	Ability to perform auto analysis of the submitted bids and auto allocated the most competitive bidder	Claims		
600	Assessment Centre Operations	Ability to support the supplementary request and approval process	Claims		
601	Assessment Centre Operations	A system with a dash board to track all assessment centre related activities such as vehicle booked; pending authorities; assessment reports pending review etc.	Claims		
602	Assessment Centre Operations	The system should give external assessor capability to generate the bidding template through the system	Claims		
603	Assessment Centre Operations	Records for scrap disposal should be input in the system and generate a report	Claims		
604	Assessment Centre Operations	Escalation for overdue tasks	Claims		
605	Assessment Centre Operations	Allow the garage to submit their documents and consult and send correspondence via email	Claims		
606	Assessment Centre Operations	The system should have a record of all the vehicles booked at the assessment and give a tracking report on the duration the vehicles have been there	Claims		
607	Assessment Centre Operations	Allow monthly scheduling of external assessor appointment	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
608	Assessment Centre Operations	Daily report on vehicles at the assessment centre	Claims		
609	Salvages	End to end processing of salvages in the system e.g. system-based auction review/analysis and approval for disposal with an audit trail	Claims		
610	Salvages	Automated triggers/listing of vehicles ready for auction where the client is not retaining the salvage and claim has already been paid	Claims		
611	Salvages	Escalation matrix for salvages that have overstayed at the garage/storage yard	Claims		
612	Salvages	Dashboard on salvage performance	Claims		
613	Salvages	Outstanding salvages report	Claims		
614	Salvages	Salvage analysis report	Claims		
615	Salvages	Ability to automatically update the salvage register once the total loss discharge voucher has been approved	Claims		
616	Salvages	Ability to be able to capture the details of the bidder & the particulars of salvage purchased to facilitate allocation of payment by finance upon receipt of tender documents from salvage bidders	Claims		
617	Salvages	Registration of non-motor salvages in the system when they are received	Claims		
618	Controls	You cannot create a claim on a non-existence policy number	Claims		
619	Controls	Maker checker capabilities in file approval/payment approval process	Claims		
620	Controls	You cannot create a claim for a non-existence client (especially for binders)	Claims		
621	Controls	You cannot register a claim for the period when the policy was cancelled	Claims		
622	Controls	You cannot register a claim for the period after the policy was cancelled	Claims		
623	Controls	You cannot register a claim for the period after the vehicle was cancelled	Claims		
624	Controls	You cannot register a claim whose accident date is greater than today's date	Claims		
625	Controls	You cannot register a claim whose accident date is earlier than inception date of the policy	Claims		
626	Controls	Alert is raised when you register a claim whose accident date is the same as inception date. However, system allows you to proceed registering the claim	Claims		
627	Controls	You cannot register a claim when policy is not on cover i.e. there is no debit for that period of claim	Claims		
628	Controls	You cannot register a claim more than once for the same accident date. If so, approval has to be	Claims		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		given to ICT to enable. Try for both motor and non-motor			
629	Controls	You cannot register 2 claims with accident dates happening in a span of 3 days. If so, approval has to be given to ICT to enable.	Claims		
630	Controls	You cannot register a claim with notification date greater or earlier than accident date	Claims		
631	Controls	You cannot register a claim with notification date greater or earlier than today's date	Claims		
632	Controls	Once a vehicle is written off, the same can only be untagged by ICT (Claims manager to give authority on email)	Claims		
633	Controls	Once a new claim is registered in the system, an automatic initial reserve of Kshs. 30,000/- is captured by the system for motor classes and Kshs. 10,000/- for non-motor. Reserve amount cannot be zero or negative.	Claims		
634	Controls	You cannot register a claim (or adjust reserves) where your limit is lower than the user limits (The reserving is checking on user limits set in the system)	Claims		
635	Controls	A reserve cannot be amended not unless through registering a revision estimate	Claims		
636	Controls	You cannot appoint/allocate jobs to an already de-activated service provider e.g. assessor, garage etc	Claims		
637	Controls	You cannot raise a payment requisition to a non-existence claim no	Claims		
638	Controls	You cannot raise a payment requisition on a closed claim file unless its re-opened	Claims		
639	Controls	You cannot raise a payment requisition for a claim no whose reinsurance allocations are not tallying.	Claims		
640	Controls	You cannot raise a payment requisition to a claim no with a DV date greater than today's date	Claims		
641	Controls	You cannot raise another payment requisition to a claim no with the same amount as earlier raised unless an approval is given	Claims		
642	Controls	You cannot raise a payment requisition of zero or negative amount	Claims		
643	Controls	You cannot raise a payment requisition with an amount greater than what you reserved for that payee/claimant	Claims		
644	Controls	You cannot raise a payment requisition to a claimant whose bank details are blank	Claims		
645	Controls	You cannot raise a payment requisition to a claim whose reserves are not adequate	Claims		
646	Controls	You cannot raise a final payment/settlement if claim file still has some outstanding reserves	Claims		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
647	Controls	You cannot raise a duplicate payment requisition to a claim whose invoice number is similar to an earlier paid one	Claims		
648	Controls	No processing of payment if the report submission dates of the appointed service providers have not been updated	Claims		
649	Controls	Serialization of the documents generated from the system e.g. DVs etc.	Claims		
650	Controls	Untagging salvages to be done by as per system rights (claims manager/senior claims manager)	Claims		
651	Controls	Users should not be able to trigger release letter unless all conditions are satisfied including excess payment- system should have capacity to validate where excess is applicable	Claims		
652	Controls	Where policies are partially debited and there is a claim reported, the claim officer should be able to register and create estimate but should not be able to request discharge voucher, issue authority or process payment on that claim until all instalments are collected and receipted.	Claims		
653	Controls	If the policy has outstanding premiums and there is a claim reported, the claim officer should be able to proceed to register the claim and also create estimates, however they should not be able to request discharge voucher, issue repair authority, issue release letter and process payment.	Claims		
654	Other Reports	Loss ratio; per policy, binder, class, insured, intermediary	Claims		
655	Other Reports	Paid claims; per policy, binder, class, insured, intermediary, per benefit	Claims		
656	Other Reports	Outstanding claims	Claims		
657	Other Reports	Closed claims	Claims		
658	Other Reports	Re-opened claims	Claims		
659	Other Reports	Salvage reports; motor & non-motor	Claims		
660	Other Reports	Complaint register	Claims		
661	Other Reports	Ex-gratia payments	Claims		
662	Other Reports	Written-off motor vehicles	Claims		
663	Other Reports	Stolen motor vehicles	Claims		
664	Other Reports	Reserve movement	Claims		
665	Other Reports	Service provider listing	Claims		
666	Other Reports	Declined claims	Claims		
667	Other Reports	Appealed claims	Claims		
668	Other Reports	Ability to produce statutory reports for IRA	Claims		
669	Other Reports	Ability of the ICT technical team to customize any other new reports as per user requests	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
670	Other Reports	actuarial claims paid	Claims		
671	Other Reports	claims paid with RI reports	Claims		
672	Claims Notification and Registration	Automation - The client should be able to intimate the claims (Self Service Portal) and have access to a blank claim form for their filling and uploading once the same is filled. The blank claim forms for all classes can be set to be accessed on the customer portal for downloading and filling in. The third parties will be able to access their own information only while end users / staff can see the information submitted and access the same depending on admin rights.	Claims		
673	Claims Notification and Registration	Portal should have a provision for uploading the filled claim form together with the required documents after which the client can confirm from the checklist the required documents before submitting the same. During uploading process, there should be a provision for checklist to confirm all documents have been submitted with the claim form and if one is not submitted, an auto generated email can be sent requesting for the document not checked. Check list to include all the documents as listed on the claim form (i.e. police abstract, statements from both the insured and the driver, log book copy, driver's licence copy, inspection report by the police (if any)).	Claims		
674	Claims Notification and Registration	Provisions for specification of type of claim either injury, non-injury or own damage claim (as well as claims under other classes of insurance) with provision for report generation either daily or weekly. Report to include the date of incident, date of reporting, confirmation on claim documents availability and comments on next action taken or required (where possible, the user assigned to the claim).	Claims		
675	Claims Notification and Registration	Auto generated emails for acknowledgement of the claim notification/documents with time stamps for when the information was received so as to keep track of the same.	Claims		
676	Claims Notification and Registration	Self Service portal should be available to the intermediaries, direct clients, third parties and claims team	Claims		
677	Claims Notification and Registration	Prompt system emails for follow ups on claim documents where the same are yet to be provided. The same can be turned off once the insured ticks that the claim is fully documented. The recipients of the autogenerated emails to be both the customer, the agent as well as the	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		sections' general email address, with auto saving to the respective claim number/ folder created for the claim.			
678	Claims Notification and Registration	Ability to issue closure notification for claims that have not been documented	Claims		
679	Claims Notification and Registration	All auto sent emails to save automatically on the designated claim indexes for tracking and records management.	Claims		
680	Claims Notification and Registration	Provision for third party notification of claims where insured's have not reported the same.	Claims		
681	Claims Notification and Registration	Auto validation of system parameters during claim reporting and notification e.g. provision for premium payment confirmation, validity of the cover of the motor vehicle, required policy compliance i.e. excess payment, proper claim documentation.	Claims		
682	Claims Notification and Registration	Provision for registration of claim capturing the insured's details after registration i.e. insured's name, policy number, vehicle registration number, date of loss, date reported, loss description, cause of loss, cover type, cover period,	Claims		
683	Claims Notification and Registration	Auto generation of claim numbers during registration based on the chronological order of indexing	Claims		
684	Claims Notification and Registration	Ability to scan through information provided from the standard forms and auto populate the same during registration and claim notification.	Claims		
685	Claims Notification and Registration	Registration of claim to capture the policy number, the date of the accident, the date of reporting, the type/nature of the claim, brief summary of the circumstance i.e. self involving, collision with a TP MV, the police station, the party blamed, provision to confirm certificate number from underwriting records, for non-motor, the same to capture the claimant involved	Claims		
686	Claims Notification and Registration	Automatic reserve creation when a claim is created according to the set provisions for both material damage claims and injury claims	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
687	Claims Notification and Registration	Ability to review reserves already created with salvable commentaries on the reason for adjustment.	Claims		
688	Claims Notification and Registration	Ability to spool reports for all reserves for all claims registered	Claims		
689	Claims Notification and Registration	Ability to spool reports for daily reported/registered third party claims	Claims		
690	Claims Notification and Registration	Provision to capture information for material damage claims with expected injury claims	Claims		
691	Claims Notification and Registration	Automatic provisions for the excess required and confirmation of whether the same has been paid or not i.e. for private motor vehicles, excess required Kshs, 7,500 status PAID or NOT PAID/PENDING	Claims		
692	Claims Notification and Registration	Ability to generate the policy schedule for the required insured highlighting all the details necessary including the type of cover, the provisions covered, the exemptions, the policy payment limits, the excess required, the coverage period, the motor vehicle registration number under cover, the insured's details	Claims		
693	Claims Notification and Registration	Auto generation of claim numbers during registration with unique identifier according to nature of loss for ease of retrieval of different types of claims	Claims		
694	Claims Notification and Registration	Provision for total number of claims registered against a given policy number or motor vehicle registration number.	Claims		
695	Claims Notification and Registration	Auto syncing with underwriting records for the client/customer codes	Claims		
696	Claims Notification and Registration	Provision to have registration of the different classes of insurance on their own platform	Claims		
697	Claims Notification and Registration	Auto population of information from already registered claims when the same is queried.	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
698	Claims Notification and Registration	Ability to provide a drop-down list of all claims registered under a particular policy number / motor vehicle registration number together with the specified date of accident for ease of reference and selection as opposed to scrolling/navigating through arrows.	Claims		
699	Reports required	Daily/monthly/Annually accidents reported	Claims		
700	Reports required	Daily/monthly/Annually accidents registered and allocated matters	Claims		
701	Received mail and document storage	System should have indexed folders for individual claims per claim number.	Claims		
702	Received mail and document storage	Scanned documents to automatically be saved on the indexed folders through email and easy index references	Claims		
703	Received mail and document storage	Provisions for saving documents without identifiable claim numbers through indexing numbers for individual unidentified documents for ease of future references and searches. (Create indexed miscellaneous folders for saving unidentifiable documents. Creation of the SME to be subject to set approval matrix)	Claims		
704	Received mail and document storage	System generated reports for all mails received daily (document type, how many summonses, how many judgments, notices, demand letters, claim forms, claim notifications) The reports to include fields capturing the date received, the case number and court station, the case parties, the motor vehicle registration number, date of accident and status of next action required.	Claims		
705	Received mail and document storage	System to have provision to automatically generate tasks and assignments once documents are scanned. the same should indicate when the task is created, the user assigned, when the same is assigned, the TAT for completion or in the alternative documents to be forwarded to the line manager on the system after saving the same in the respective indexed folder. Once task is done, the same can be marked as complete and when the same is completed. If the same is yet to be done, the same can read as PENDING and alert the user when the task is due.	Claims		
706	Received mail and document storage	Creation of tasks from emails and documents that come through emails and internal communication.	Claims		
707	Received mail and document storage	Support movement of E files - continuous filing system	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
708	Received mail and document storage	Linked to the underwriting records including executed proposal forms, logbook copies, policy schedules copies of certificate of cover issued, notices for cancellation of policies, for analysis and confirmation of cover details and documents	Claims		
709	Received mail and document storage	Ability to integrate with Premia and AIMS so as to have a unified system that can pull files and documents from the existing systems	Claims		
710	Received mail and document storage	Link to emails to be indexed to DMS automatically for action or tracking	Claims		
711	Received mail and document storage	Provision to enter details for all suits filed in a particular claim i.e. Suit number, parties, date of accident, third party advocate, our instructed advocate, current position of the same.	Claims		
712	Received mail and document storage	Be able to pick out / identify claimants/plaintiffs when the same are being captured as data as well as spool reports for particular claimants and their dates of accidents within the data stored in the system	Claims		
713	Received mail and document storage	Provision to capture all suit details in a particular claim for referencing, indexing and storage of documents for the same suits i.e. case parties, suit number, court station, third party advocate name, nature of claim, date created/received, our advocates on the matter, when appointment was done	Claims		
714	Received mail and document storage	Ability to classify the nature of the claim under a particular claim number and spool a report on the same i.e. material damage claim details, injured persons details (both fatal claims and injury claims), filed cases details together with their position and whether and when the various claims have been settled or not.	Claims		
715	Received mail and document storage	AI ability to scan, read and auto populate information from scanned documents and allow the user to validate the auto populated information before the same is saved. Templates of documents of the types of the documents can be fed into the same for identification prior to automating this feature to enable a seamless adoption of the requirements for the auto population.	Claims		
716	Received mail and document storage	Ability to query / search using case numbers, claim numbers, client names, motor vehicle registration numbers, dates of accidents, panel advocates or third-party advocates	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
717	Received mail and document storage	AI ability to scan and identify document type for referencing, indexing and allocating when documents are being uploaded on the system	Claims		
718	Received mail and document storage	Linking the claim numbers to underwriting documents such as the proposal forms, the log book relied on when cover was first issued, valuation reports relied on when the comprehensive cover was issued as well as save copies of the insurance certificate, auto saved letters and notices when covers were cancelled by underwriting noting to clearly indicate the reasons for the cancellation and dates of cancellation.	Claims		
719	Received mail and document storage	Automatic saving of correspondence to insured when cover is cancelled and that the insured was duly notified.	Claims		
720	Received mail and document storage	Ease of search prompts when searching for claim numbers or courts cases either through the motor vehicle registration numbers, complete case numbers or names of plaintiffs with drop down recommendations for accuracy of selection.	Claims		
721	Received mail and document storage	Ability to flag claims registered under the same motor vehicle with the same date of accident and prevent duplicity of such entries.	Claims		
722	Reports required	Daily/monthly/Annually received judgments, summons, demand letters/stutory notices	Claims		
723	Summons and Service Provider Engagement	Appointment of advocates and investigators (doctors where necessary) on the system through round robin rotation as per information keyed in and assigned by the system based on set parameters (regions, expertise) before summons are allocated to the user for specific instructions depending on the claim. Register to include, the date received, date of appointment, the advocate instructed (from a drop-down menu) the court station, the case number, the parties, the insureds motor vehicle registration number	Claims		
724	Summons and Service Provider Engagement	Automatize notification to client when a service provider (advocate or investigator) has been instructed on their matter for purposes of being looped in and cooperation with the service provider as required.	Claims		
725	Summons and Service Provider Engagement	Ability to separate and spool reports for individual advocates and all matters assigned to the name noting to capture the court stations, the suit numbers, the suit parties, the type of claim and the position of the matters.	Claims		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
726	Summons and Service Provider Engagement	Service providers to upload invoices and fee notes on the system and the same sent / directed to the line manager for review and confirmation so that they can have the go ahead to raise the E-Tims. The access can be sent through a link once compliance for the assigned officer is confirmed	Claims		
727	Summons and Service Provider Engagement	System to be able to spool all confirmed invoices and fee notes through assigned identifier number, the ones paid and capture the total amounts paid out under each advocate or service provider and the cumulative paid out for the cluster of service providers combined i.e. all payments to panel advocates, all payments to investigators, all payments to panel doctors etc..	Claims		
728	Summons and Service Provider Engagement	Ability to autogenerate emails and send from the system upon task completion.	Claims		
729	Summons and Service Provider Engagement	Ability to capture information on all the advocates, investigators and service providers on our panel and spool reports on allocated work based on the round robin method so as to facilitate data analysis on work allocation	Claims		
730	Reports required	Daily/monthly/Annually appointed service providers i.e. Advocates, investigators, referrals for doctor's re-examination	Claims		
731	Reports required	Daily/monthly/Annually uploaded invoices by various service providers	Claims		
732	Task assignment from line manager	Dashboard to include a task bar that shows all tasks assigned to users per day and their status i.e. PENDING / COMPLETED	Claims		
733	Task assignment from line manager	Task /assignment to include the set TAT for action and escalate as per the escalation matrix and be marked complete when done noting to capture the aspects of; Title of task requested, the assigner, the assignee, the date assigned, the due date, level of priority as well as trigger alerts when the task falls due and is yet to be submitted / completed	Claims		
734	Task assignment from line manager	Monitor overdue tasks and notify the officer when the same are due by blinking / turning red	Claims		
735	Task assignment from line manager	Customizable rules for task timelines i.e. extendable duration for task completion noting to capture the initial due date and the extensions done, as well as auto allocation of tasks across users when one is away on leave.	Claims		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
736	Task assignment from line manager	Performance tracking based on TATs and task completion time	Claims		
737	Task assignment from line manager	Ability to reallocate tasks by line manager	Claims		
738	Task assignment from line manager	Dashboard based tasks for visibility of activity on assignments	Claims		
739	Task assignment from line manager	Ability to create tasks individually (not all tasks/assignments need to emanate from the system/ line manager)	Claims		
740	Task assignment from line manager	Set matrix for task allocation from the system	Claims		
741	Reports required	Daily/monthly/Annually tasks assigned and their TATs/assignees	Claims		
742	Reports required	Reports analysing user performance in respect of TAT adherence and task completion rates	Claims		
743	Claim/task review by officer and data analysis	Auto generation of a compliance checklist / check boxes when reviewing the file i.e. availed claim documents confirmation, premium payment, excess payment	Claims		
744	Claim/task review by officer and data analysis	Ability to confirm excess payment indicate where the same is paid and if there is any payment balance due. i.e. Excess due Kshs. 20,000; status PAID	Claims		
745	Claim/task review by officer and data analysis	Where claim process has progressed, the system should allow triggering reminders to insured for payment of excess where the same has not been paid. Once the same is paid, the same can be ticked or confirmed on the system so that the automatic reminders can stop.	Claims		
746	Claim/task review by officer and data analysis	File note preparation and case summaries to be prepared on the system and pushed to the approver or saved on the indexed folders once done. I.e. Task: Review Judgmentt date created, user assigned, timeline 3 days status PENDING/ OPEN, COMPLETE/CLOSED. File notes to have commentary provisions and electronic signatures for approvers before the same are pushed to the next person.	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
747	Claim/task review by officer and data analysis	Commentary / milestone feature to capture activity /current position or brief summary of the next expected process of the matter every time the same is worked on i.e. judgement received and raised for payment, Costs pending payment, advocates final fees pending settlement.	Claims		
748	Claim/task review by officer and data analysis	Provision for printing documents generated or saved on the system such as print task assignments, print file notes done.	Claims		
749	Claim/task review by officer and data analysis	Get notification and alerts on email as well as on the task bar when tasks are assigned and when they fall due	Claims		
750	Claim/task review by officer and data analysis	Dashboard visibility by line managers for pending tasks that have been highlighted	Claims		
751	Claim/task review by officer and data analysis	Email correspondences to be scanned to respective queues for action within the agreed TATs	Claims		
752	Claim/task review by officer and data analysis	Ability to capture stay period for judgments being processed and prompt user when the same is due and when the same lapses to facilitate follow up.	Claims		
753	Claim/task review by officer and data analysis	Capability to analyse spooled business reports and transform them to various data measures e.g. pie charts, graphs	Claims		
754	Claim/task review by officer and data analysis	Capability for consults and discussion between claims analyst and the reviewers to be saved and with an audit trail	Claims		
755	Court process	Provision to capture details of the plaintiff/claimants in each claim e.g. full names, the capacity to claim such as suing on their behalf, on behalf of minor, or as legal representatives of deceased persons, I D numbers where applicable	Claims		
756	Court process	Auto generation of DVs for negotiated matters after approval is done especially for material damage claims noting to capture the insurance company involved.	Claims		
757	Court process	Auto generation of multiple DVs for multiple claimants within the same claim file	Claims		
758	Court process	Provision to diarize court dates and ability to trigger notifications and alerts for court dates and judgment dates that fall due	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
759	Court process	Visibility of bank details as reflected from finance when payments are being raised for ease of confirmation	Claims		
760	Court process	Ability for the system to upload proof of bank details and share them with finance for updating.	Claims		
761	Court process	Service provider portal access by panel advocates where they can upload documents and schedules/status reports which are triggered for our action trackable timelines and dates.	Claims		
762	Legal Operations	Ability to spool reports on saved data for judgments, appealed matters, court deposits, legal fees paid, joint account deposits.	Claims		
763	Legal Operations	Creation of panel advocates portal integrated with the system where they will be giving weekly updates on CIC matters as well as upload their fee notes. The same to capture the set formats for required reports.	Claims		
764	Legal Operations	Provision for maintainance of legal schedules on the system for various data such as deposits made to court, joint account deposits and appealed matters. According to the set format and fields required. System to have the ability to spool the reports as and when required.	Claims		
765	Legal Operations	Ability to spool reports for all CIC matters filed in court against insureds or against CIC as well matters filed on behalf of CIC and their positions. Reports to follow the set formats and fields required.	Claims		
766	Legal Operations	Ability to spool reports for declaratory suits only and their position	Claims		
767	Legal Operations	Ability to spool weekly status update reports from the panel advocates portal (where they will be uploading the same) for purposes of data analysis, review and work assignments. The fields and format to be provided when the system is being customized on this aspect.	Claims		
768	Legal Operations	Ability to spool reports for claims legal costs including all paid amount for judgments, advocates fees, investigation fees, doctors' fees	Claims		
769	Reports required	Daily/monthly/Annually submitted status update reports	Claims		
770	Reports required	Daily/monthly/Annual register for judgments, appealed matters, court deposits, legal fees paid, joint account deposits.	Claims		
771	Reports required	All filed CIC matters	Claims		
772	Reports required	Daily/monthly/Annual claim payments including claim amount, advocates' fees paid, investigator	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		fees, doctors fee for purposes of analysing legal claims expenses and costs			
773	Reports required		Claims		
774	Out of court	Ability to generate multiple DVs for series matters with different claimants	Claims		
775	Out of court	Ability to spool reports on savings based on out of court negotiations dashboard	Claims		
776	Out of court	System based/maintained schedules/dashboard for out of court matters capturing information for every committee sittings (dates), matters negotiated, claimed amounts, negotiated amounts and approved amounts with provision to indicate quarterly targets based on the sections combined KPI and whether or not the same is in PROGRESS OR ACHIEVED	Claims		
777	Out of court	Provision to capture claimant details including their names, their ID numbers, addresses, type of damage / injury claimed with provision to specify the injuries	Claims		
778	Out of court	Provision for a checklist for all the documents required from the claimants for out of court negotiations including confirmation for second medical examination referrals where necessary	Claims		
779	Out of court	Provision for company logo when generating DVs	Claims		
780	Reports required	Monthly/Annually savings reports including savings done on costs not incurred in defending matters	Claims		
781	Recoveries	Ability to spool customised recovery reports i.e. all filed cases for recovery matters, completed recovery suits, received Payments from recovery suits, pending payments for recovery suits	Claims		
782	Recoveries	Ability to spool reports for all demand notices sent out for recovery matters	Claims		
783	Recoveries	System to have capability of identifying unrecoverable third-party debts	Claims		
784	Recoveries	Ability to spool reports for recovered amounts from individual panel advocates assigned to recover the same	Claims		
785	Recoveries	Automated system alerts for matters that are yet to be recovered and are about to be time barred. Alert to be sent 90 days before expiry of the time period.	Claims		
786	Recoveries	Ability to spool reports for the outlay due from other insurance companies so as to facilitate data analysis and review for purposes of knock for knock and /or swapping arrangements.	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
787	Recoveries	Ability to spool reports for all recovered sums from our advocates, third parties, other insurance companies	Claims		
788	Reports required	Monthly/Annually recovered outlay reports	Claims		
789	Reports required	Matters pending tracing and matters with tracing reports	Claims		
790	Reports required	Monthly/Annually instructed recovery matters	Claims		
791	Approvals	Triggered alerts and escalation on over due approvals based on the set approval matrix	Claims		
792	Approvals	Capability to save consult discussions with indications of the time periods	Claims		
793	Approvals	Ability to track comments and consults along the payment process	Claims		
794	Approvals	Link the approval and payment to finance section	Claims		
795	Approvals	Ability to spool reports for payments to particular third-party advocates as per the search specifications. Information to include the claim numbers and case numbers as well as the specific dates the payments were done	Claims		
796	Approvals	Ability to spool claims/payments pending approval	Claims		
797	Approvals	Ability to capture the timelines i.e. when the payment was raised, when the same was approved, when the same was reflected on the finance department, when the same was processed and when payment is eventually done.	Claims		
798	Approvals	Provision for digital signatures where required	Claims		
799	Reports required	Daily/Monthly/Annual reports on all approved matters and their status	Claims		
800	Payment	Integrated system with finance i.e. payments raised and approved from claims should automatically reflect on the finance system for final steps before settlement instead of being uploaded manually.	Claims		
801	Payment	Auto generation of payee codes when creating payees	Claims		
802	Payment	Provision for reserve limits/matrix when raising payments	Claims		
803	Payment	Provision for payments to be raised under each claim number on the system	Claims		
804	Payment	Provision to view all payments made in a particular claim/ indexed subfolder together with the status i.e. Approved, Paid, Pending	Claims		
805	Payment	Provision for narration of the payment being raised	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
806	Payment	Provision for creation of payees capturing their names, type of client	Claims		
807	Payment	Autogenerated /system assigned unique identifiers when creating payees to eliminate the KRA pin number requirement as well as avoid duplicity in creation of payees.	Claims		
808	Payment	Auto generation of debit notes	Claims		
809	Payment	Ability to flag duplicate payment either in similarity of the narration or the amount being sought for payment.	Claims		
810	Payment	Ability to prompt and provide user with the date of accident and claimant before saving a raised payment for approval	Claims		
811	Payment	Ability to generate payment requisitions/payment vouchers capturing the policy number, the claim number, the insured, the date of accident, the motor vehicle reg number, the period of cover, details of the payee, the person raising the requisition, the approvers, the date approved	Claims		
812	Payment	Automated remittance advice and forwarding letter with claim details for the payment to be sent out to the client, service provider and third-party advocates and any other person who needs to receive the email upon selection as well as a copy for the file for each payment noting to capture the claim number, the payment details as narrated, the payee and the amount paid out as well as date of payment.	Claims		
813	Payment	Provision for company logo when generating individual remittance advices	Claims		
814	Payment	System generated payment confirmations that capture the invoice number /registration numbers/ claim number/ suit number and narration of payment	Claims		
815	Payment	Notification on TAT for approved payments and when payments fall due	Claims		
816	Payment	Auto notification and escalation for overdue payments	Claims		
817	Payment	Capability to generate payment reports / schedules from all the payments done in one claim based on the narrations and give totals.	Claims		
818	Payment	Provision to save proof of bank details whenever shared so that the same can be cross referenced or relied on in the event of an update.	Claims		
819	Payment	System triggered alerts when policy limits have been reached per matter as well as per claim number	Claims		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
820	Payment	Ability to spool reports for all claim's payments done either on a daily basis, weekly, monthly or annually noting to indicate the amounts paid out and the cumulative total.	Claims		
821	Payment	Ability to spool reports for approved payments that are yet to be paid so as to enable follow up and prevent delays in payments.	Claims		
822	Payment	Ability to trigger alerts for approved payments that are yet to be paid within three days after approval.	Claims		
823	Payment	Have a provision for closing sub files in the claim numbers as well as claim numbers once all necessary payments are done or where claims have been declined/ repudiated.	Claims		
824	Payment	Where claim numbers or subfiles are declined or repudiated, the system should have a provision to notify the user of the same when the same is opened i.e. claim number/sub file status ACTIVE status DECLINED/REPUDIATED, status CLOSED, status TIME BARRED	Claims		
825	Payment	Ability to create a summary/ overview of the complete work flow from start to when payment is done	Claims		
826	Other Reports	Recovered outlay reports	Claims		
827	Other Reports	Matters pending tracing and matters with tracing reports	Claims		
828	Other Reports	Instructed recovery matters	Claims		
829	Other Reports	Daily accidents reported	Claims		
830	Other Reports	Daily claims registered	Claims		
831	Other Reports	Daily received judgments, summons, demand letters/statutory notices	Claims		
832	Other Reports	Appointed service providers for various matters	Claims		
833	Other Reports	Invoices received from service providers	Claims		
834	Other Reports	Reports on task allocations	Claims		
835	Other Reports	Reports on performance based on task allocation	Claims		
836	Other Reports	Status update reports	Claims		
837	Other Reports	Reports on all filed cases	Claims		
838	Other Reports	Reports on all claim payments including service provider fees and invoices	Claims		
839	Out Of Court TPPD Savings	Claim Number, Case Number, Case Parties, TP Advocate, Intimated Amount, Negotiated Amount, Savings, Savings fee note, Legal Analyst	Claims		
840	Out Of Court TPPI Savings	Claim Number, Case Number, Case Parties, TP Advocate, Intimated Amount, Negotiated Amount Savings, Savings fee note, Legal Analyst	Claims		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
841	Documents Received	Document type, Date received, claim number, Court station, case number, case parties, User assigned	Claims		
842	Judgment Notices	Claim Number, Case Number, Advocate Dealing, Judgement Date, SECTION OFFICER DEALING, UPDATE	Claims		
843	Hearing Notices	Claim Number, Case Number, Advocate Dealing, Hearing date, Bring up date, UPDATE	Claims		
844	Judgments	Claim Number, Case Number, Plaintiff, Own Advocate, TP Advocate, Judgement Date, Judgement Amount, Negotiated Amount - Post Judgment, Savings, Costs, Judgement Due Date, assigned to, Date Received, Date Raised, Payment Status, Comment	Claims		
845	Appeals & Court Deposits	Claim Number, Case Number, Appointed Advocate, T.P Advocate, Judgement Amount, Reasons for Appeal, Appeal Instruction Date, Appeal BY, COURT DEPOSIT AMOUNT, DEPOSIT TO JOINT ACC, DEPOSIT TO PLAINTIFF	Claims		
846	All Court Cases	Claim Number, Case Number, Plaintiff, Defendants, TP Advocate, Our Advocates, Position, Judgement Amount if applicable, Status of payment where applicable	Claims		
847	Debtors / Intermediaries Statements	Ability of the system to generate insured's and intermediaries' debtors' statements.	Finance		
848	Debtors / Intermediaries Statements	The report should list at a minimum: Transaction date / Client name, policy number, risk note / debit note number / Invoice number/ Gross premium / Paid premium/ Outstanding Premium - Year by year	Finance		
849	Debtors / Intermediaries Statements	Also inclusive of: - Payment date, endorsement date and a Net off commission tab where applicable.	Finance		
850	Debtors / Intermediaries Statements	For motor policies to include registration numbers.	Finance		
851	Debtors / Intermediaries Statements	Ability of the systems to generate aging reports as follows: - Name of debtor - Total amount of debt / credit - Total amount received (for period under review) - Total amount outstanding as net of debt amount and received amounts - Aged analysis of total amount outstanding - 30, 60, 90, 120,150,180,365 days and above 365 days.	Finance		
852	Debtors / Intermediaries Statements	Ability of the system to generate aged report per IFRS17 Cohorts (per policy class and periods)	Finance		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
853	Debtors / Intermediaries Statements	Flexibility of the report to fit all columns for the major regulators - KRA, IFRS 17, IRA	Finance		
854	Debtors / Intermediaries Statements	Plus a master report- a Comprehensive debtors report for reconciliation as per Template.	Finance		
855	Debtors / Intermediaries Statements	Ability of the system to prepare a debtor's forwarding letter using the client's & intermediaries' details.	Finance		
856	Debtors / Intermediaries Statements	Ability of the system to generate the following reports for intermediaries with no outstanding premiums for a defined period.: - a clearance letter - statement of business report - Brokers & Agents' statement for the previous year	Finance		
857	Debtors / Intermediaries Statements	The system should compare the outstanding debt per intermediaries for a defined period to enable comparability between different periods.	Finance		
858	Debtors / Intermediaries Statements	The debtors' statement should include the following details: - Transaction date - Transaction type - Debit Note / Credit note number - Policy/claim number - Insured - Transaction amt. - Stamp duty - Withholding tax - Commission - Settlements - Net due amt - Aged balances (owing amounts & unallocated receipts)	Finance		
859	Client Statements	Client statement should have tabs like: Date of transaction, transaction type, insured name, intermediary name, policy number, Registration number, policy start & policy end, gross premium, premium paid, and outstanding amount.	Finance		
860	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per channel i.e.: Bancassurance	Finance		
861	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per business type / Market i.e. Schools - system to generate historical reports	Finance		
862	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per branch	Finance		
863	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per region	Finance		
864	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per intermediary type - independent agents, brokers, bancassurance	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
865	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per Business type,	Finance		
866	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per policy class (in compliance with IFRS17 requirement)	Finance		
867	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per client	Finance		
868	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per relationship officer /BDMs / BDEs	Finance		
869	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per underwriter	Finance		
870	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Per client	Finance		
871	Categories for statements /production reports	The system should be able to generate periodic statements /production reports on the below categories: Vendors on account	Finance		
872	Auto-email of statements	Capability to generate reports in Excel and PDF format and automatically email them to the appropriate clients or intermediaries with a copy to the account handlers in credit control, sales & underwriting.	Finance		
873	Cancellation notices and Demand Letters - For Clients and Intermediaries on account	Ability of the system trigger and automatically generate a debt statement upon lapsing of the credit period for clients and intermediaries on account.	Finance		
874	Cancellation notices and Demand Letters - For Clients and Intermediaries on account	Ability of the system trigger and automatically generate demand letters and cancellation notice for attachment to the statement being forwarded to the client and with a copy to the intermediary and the credit control team.	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
875	Cancellation notices and Demand Letters - For Clients and Intermediaries on account	The system should be able to archive both demand and cancellation letters once send to the client/intermediary.	Finance		
876	Cancellation notices and Demand Letters - For Clients and Intermediaries on account	The system has the capability to automatically generate cancellation letters, including references to the outstanding balance and the expiration date of the cancellation notice or demand letter. (as per shared templates)	Finance		
877	Vendors on Account	Ability of the system to allow the setting of credit limits for clients and intermediaries on account upon authorization	Finance		
878	Vendors on Account	Capability of the system to have an approval matrix for amendment of credit limits for a client / intermediary on account and the ability to upload the necessary documentation/ approval. And generate the reports of account on credit with their limits, utilization, and balances	Finance		
879	Vendors on Account	The ability of the system to automatically utilise credit upon booking of credit business and replenish upon payment of previous debts. And generate periodic reports on utilization	Finance		
880	Vendors on Account	Ability of the system to generate a report for vendors on account with their respective debt status, credit limits, utilization and debts due for payment	Finance		
881	Vendors on Account	Ability of the system to flag utilization of credit facility and generate the report of due credits	Finance		
882	Vendors on Account	Ability of the system to generate non-compliance report on credit committals for all due debts	Finance		
883	Vendors on Account	Ability of the system to block the credit facility where the client or intermediary has exhausted their credit facility and automatically unlock upon payments	Finance		
884	Integration to the Customer Service System	Ability of the system to be flexible for business to business customer service system integration to allow for: Viewing of the complaint records and generated reports relating to credit control.	Finance		
885	Integration to the Customer Service System	Ability of the system to be flexible for business to business customer service system integration to allow for: Faster resolution of customer complaints relating to credit control.	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
886	Integration to the Customer Service System	To allow for spooling of the relevant records /reports as confirmation of records to the complaint FA/Broker.	Finance		
887	Computation of Admin Fee/override commission	Ability of the system to accurately compute admin fee/override commission/LTA for bancassurance and brokers and withholding tax for each category of intermediaries. (As per the provided templates)	Finance		
888	Computation of Admin Fee/override commission	Ability of the system to create payment proposal for override commission for fully paid debits based on the set parameters (Period range, name of vendor, vendor unique number, and approved binder rate. i.e. 5%, 7.5%).	Finance		
889	Computation of Admin Fee/override commission	For withholding tax as follows - Direct clients - No withholding tax	Finance		
890	Computation of Admin Fee/override commission	For withholding tax as follows - Brokers - Withholding tax at 5%	Finance		
891	Computation of Admin Fee/override commission	For withholding tax as follows - Agents - withholding tax at 10%	Finance		
892	Net off receipting	Ability of the system to allow for net off receipting where applicable. (Payments from brokers and Bancassurance)	Finance		
893	Net off receipting	Ability of the system to accurately compute and generate reports of fully paid debits at gross and at net commission and override where applicable.	Finance		
894	Change of insured / Change of vendor	In case of a change of ownership and a new vendor the system to automatically allocate the receipts to the current owner and vendor.	Finance		
895	Change of insured / Change of vendor	If the previous insured wants to clear the debt the system should allow the former policy number to be used as an account number when remittance is being done via M-PESA.	Finance		
896	Unallocated receipts / credit notes	Ability of the system to generate report showing the un-allocated receipts and credit notes and for clients /brokers.	Finance		
897	Unallocated receipts / credit notes	Ability of the system to enable the allocation of the above receipts / credit notes with approval matrix and inclusive of a workflow.	Finance		
898	Premium refunds	Ability of the system to automatically determine the premium refunds due to a client using the charged premiums and received premiums.	Finance		
899	Premium refunds	Possibilities of refunds: credit notes due to devaluation/cancellation of a policy, covers not	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		taken up, erroneous payments to CIC accounts, IPF defaults, Underwriting suspension			
900	Premium refunds	Workflow Integration and Progress Notifications The system shall support the creation of automated workflows spanning the underwriting, credit control, and accounts payable departments. It will facilitate real-time tracking and client notification on the status of refund processing.	Finance		
901	Premium refunds	Document Management The system shall enable underwriters to upload supporting refund documentation, with functionality for secure storage, retrieval, and viewing by authorized personnel.	Finance		
902	Premium refunds	Net Refund Calculation Ability. The system shall automatically calculate the refundable amount net of commissions for bancassurance and broker channels. This includes support for overrides and withholding tax considerations, as per approved intermediary binders.	Finance		
903	Premium refunds	Ability of the system to recoup commission. The system shall facilitate the recovery of commission elements from intermediaries (bancassurance and brokers) to accurately reflect the net refundable amount.	Finance		
904	Premium refunds	Ability of the system to initiate the payment process for the refunds, through the automated process flow once initiated by the underwriter	Finance		
905	Premium refunds	Ability of the system to generate the remittance advice once the accounts payable have actioned and auto email to the payee / recipient and a cc to the intermediary.	Finance		
906	Premium refunds	System to allow refund payments below set limit to automatic pay via M-Pesa once requisitioned and approved.	Finance		
907	Doubtful debts.	The system should enable comparison of current year's doubtful debt to previous years and charge the increase or decrease in ECL to the financials.	Finance		
908	Doubtful debts.	Ability of the system to generate report on doubtful debts charged to the financial year.	Finance		
909	Doubtful debts.	Ability of the system to support write-back for bad debts that are subsequently recovered.	Finance		
910	Doubtful debts.	Ability of the system to upload the Expected Credit Loss (ECL) model and generate the status report. As per IFRS17 cohorts	Finance		
911	Motor policies generated without	Ability of the system to generate periodic reports on motor debts without corresponding certificates and auto-email the report to the underwriting managers and credit control team.	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
	issuance of certificates.				
912	Motor policies generated without issuance of certificates.	Ability of the system to flag abandoned policies and to generate periodic reports.	Finance		
913	Management reports	Ability of the system to generate periodic management reports (Monthly Quarterly, yearly) on need basis which include: - Debtors report - Creditors report / Credit committals report - and other reports on demand. (as per shared templates)	Finance		
914	Account Controllers	The system must be capable of maintaining a record of designated account controllers—individuals assigned responsibility for specific accounts. This information should be captured during the account setup process and automatically incorporated into relevant reports, including those for Credit Control, Sales, and Underwriting	Finance		
915	Credit Committal	Ability of the system to notify the insured via SMS and E-mail on any credit approved and the expiry date.	Finance		
916	Credit Committal	Upon expiry of credit the system should flag the specific policies to prevent any issuance of further cover and trigger cancellation notice.	Finance		
917	Credit Committal	Capability of the system to generate periodic credit committal reports, including key data fields such as approval date, client name, policy number, credit period, status (open/closed), approver or relationship manager details, and the approved amount.	Finance		
918	Credit Committal	Ability of the system to track credit issued and give alerts to clients 5 days before expiry of the credit period via SMS and E-mail.	Finance		
919	Credit Committal	Upon expiry the system should automatically validate if premium paid and auto-email cancellation notices to the insureds for the dishonoured credit committals	Finance		
920	Credit Committal	The system to tag tender policies and credit approved to be mapped on the relationship officer in charge. Once the credit period expires, system to notify the client and R/O for settlement	Finance		
921	Credit Committal	Ability of the system to have a place indicating the cumulative outstanding balance of the intermediary both on credit approval window and on client's transactions window.	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
922	Credit Committal	Ability of the system to have a place indicating the cumulative outstanding balance of the client both on credit approval window and on client's transactions window	Finance		
923	Commission Payment	Ability of the system to create a payment proposal for all payable commission to vendors within a stipulated period /duration for the debits settled to zero.	Finance		
924	Commission Payment	The system must be capable of automatically processing commission payments to intermediaries for fully settled invoices and updating the payment status to 'Paid' to prevent duplicate disbursements. All debit entries with settled commissions should be removed from the payment queue once marked as paid	Finance		
925	Commission Payment	Ability of the system to exclude vendors on hold and without bank details at the point of creating the commission payment proposal.	Finance		
926	Commission Payment	Ability of the system to automatically e-mail the vendors commissions statement once approved. (Fields as per the provided templates)	Finance		
927	Commission Payment	Ability of the system to incorporate a feedback (workflow) module to allow for response to commission queries from the intermediaries.	Finance		
928	Commission Payment	Availability of the system to incorporate commission payable ledger in the core system - finance module.	Finance		
929	Commission Payment	Flexibility of the system to allow for update of a pre-list for vendors to be paid upon request.	Finance		
930	Commission Payment	Ability of the system to tag the intermediaries who are paid on request and flag out such vendors upon normal commission run.	Finance		
931	Commission Payment	Ability of the system to recoup commission amounts due to reversed receipts and credit notes.	Finance		
932	Commission Payment	Ability of the system to allow and pay of gross commission vendors who are tagged as "tax exempt" without manual intervention.	Finance		
933	e-TIMS Invoice	Ability of the system to auto-email commission statements for purpose of issuance of e-TIMS invoices by vendors.	Finance		
934	e-TIMS Invoice	Ability of the system to be flexible for integration with KRA to allow for reverse invoicing.	Finance		
935	Bank Details	At the point of vendor creation, the GL controller should be able to upload the creation instructions as well as the proof of bank details when updating.	Finance		
936	Bank Details	Ability of the system to allow the GL controller place vendors on hold with a system approval from	Finance		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		the Head of Credit. And upload the support documents			
937	Bank Details	Ability of the system to upload on hold instructions.	Finance		
938	Bank Details	Ability of the system to enable approval by the Head of Credit Control for changes of intermediary's bank details relating to commission and premium refunds.	Finance		
939	Bank Details	Ability of the system to generate a report containing the bank details for all vendors under commission creditors as well as premium refunds ledgers as per the template provided.	Finance		
940	Vendor Creation	Ability of the system to have a portal where a new intermediary is able to initiate their registration/ application through filling an intermediary online creation form and allow submission to the credit control team.	Finance		
941	Vendor Creation	Ability of the system to allow the new intermediary to upload of documents such as: proof of bank details, intermediary on boarding instructions, IRA License, KRA PIN, Original ID, Passport, Certificate of registration, Insurance Certification	Finance		
942	Vendor Creation	Ability of the system to integrate with other systems for purpose of verifying the validity documents such as of IRA Licenses, KRA PIN,	Finance		
943	Vendor Creation	Ability of the system to enable the credit control officer to view the creation request and the uploaded documents for approval and auto-creation of an account number for the intermediary. And thereafter auto-notifying the intermediary upon successful creation via SMS and e-mail.	Finance		
944	Vendor Creation	Upon rejection of the application the system should auto-email the intermediary with the reason for rejection.	Finance		
945	IPF Defaulters	Ability of the system to flag IPF defaulters as bad credits and not to be allow to pay premiums using IPF in future.	Finance		
946	IPF Defaulters	If a client defaults an IPF from any bank, the system should allow credit control officer to flag such client as IPF defaulter blocking subsequent payment through IPF	Finance		
947	IPF Defaulters	The same should reflect on underwriting module to alert an underwriter from debiting or receiving further Insurance Premium Financing (IPFs) from such client	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
948	Independent Document Management System Integration	Ability of the system to accurately integrate with Independent Document Management System to allow users to upload and view documents from the core system.	Finance		
949	Modes of Payment	Ability of the system to facilitate receipt of payment via cash, cheques, bank deposit slips, Credit / Debit Cards, M-PESA mobile payments and other payment means, and to automatically and seamlessly: - Record the receipt in the system - Update the cashbook module and general ledger within the GB finance module - Update the core business system (insurance) with confirmed payment details - Update the relevant customer receivable account e.g. premiums - Initiate receipt printing and e-receipts.	Finance		
950	Cheque payments	For cheque payments, the system should have a provision to record the following: - Drawers details (name, ID number, policy number, debit /invoice, date) - Cheque number - Amount on the cheque - Drawer's bank - description - purpose of payment user i.d. the intermediary where applicable.	Finance		
951	Cheque payments	Ability of the system to allow upload of cheque images before posting of the receipt.	Finance		
952	Cheque payments	Ability of the system to prompt the cashier on an intermediary whose cheque are not allowable.	Finance		
953	Cheque payments	Ability of the system to recognize a prelist of approved agents / brokers whose cheques are allowable for receipting.	Finance		
954	Forex Receipting	Ability of the system to have a provision to input the Forex rates applicable for each day, in order to handle foreign exchange transactions	Finance		
955	Forex Receipting	Ability of the system to Integrate with the CBK portal for exchange rates update on the finance module & the core business on a daily basis.	Finance		
956	Forex Receipting	Ability of the system to print out the receipt in the currency used by the customer.	Finance		
957	Forex Receipting	Ability of the system to recognize forex gain / loss and update the relevant ledger	Finance		
958	Forex Receipting	For receipts in foreign exchange transactions, the system should have a provision to record the receipt in the foreign currency and translate the amount to local currency for reporting purposes.	Finance		
959	Forex Receipting	The system should have a provision to maintain bank accounts in Foreign currencies, in order to maintain the amounts paid in foreign currencies without the need to convert.	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
960	Forex Receipting	The system should generate periodic forex report	Finance		
961	Real Time Matching of receipts and debits	Ability of the finance module to update the underwriting & claims module once a payment has been processed, receipted, confirmed and matched against the debit note created within the underwriting module (to facilitate issuance of covers and premium confirmation by claims department)	Finance		
962	Post Dated Cheques	Ability of the system to allow for recording of post-dated cheques upon being received by the cashier. (The fields for the same are provided for in the register template)	Finance		
963	Post Dated Cheques	Ability of the system to flag blacklisted drawers whose cheques have bounced twice and reject recording / their update into the register.	Finance		
964	Post Dated Cheques	Ability of the system to generate an automated PD cheque register.	Finance		
965	Post Dated Cheques	The system should also facilitate receipting of post-dated cheques (pd). Upon the start of the daily receipting process, the system should prompt the cashier on the post-dated cheques turning due on that given date.	Finance		
966	Post Dated Cheques	Automated receipt upon maturity of the post-dated cheques and auto-email the e receipt to the insured.	Finance		
967	Post Dated Cheques	Ability of the system to blacklist drawers who have had bounced cheques and reject further receipt after two bounced cheques.	Finance		
968	Bounced Cheques	The system should send notification of bounced cheques to the client and a cancellation notice inclusive of the bank charges of KES. 1,000 with a copy to the intermediary.	Finance		
969	Bounced Cheques	Once a receipt is reversed to bounced cheque the system should automatically charge KES. 1,000	Finance		
970	Bounced Cheques	A provision for reversal of the 1000 bank charges upon re-bank of the cheque (where the bank was at fault)	Finance		
971	Bounced Cheques	System should generate bounced cheque register with status of each and every unpaid cheque	Finance		
972	Bounced Cheques	System should initiate cancellation process upon expiry of 7 days notice in case of bounced cheque.	Finance		
973	Bounced Cheques	Upon expiry of the 7 days notice without premium settlement, the system should automate and sent 14 days cancellation notice to the client with CC to intermediary, RMRO/BDE, U/W and Credit control	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
974	PDQ Receipting	Ability of the system to integrate with PDQ machine and once a client runs a card a receipt is automatically generated.	Finance		
975	Receipt printing and E-receipt	Ability of the system to generate a e-receipt in PDF format. (e.g. on M-Pesa payments)	Finance		
976	Receipt printing and E-receipt	For re-print the system have the capability to mark the same as duplicate / copy as well as the initial issuer.	Finance		
977	Receipt printing and E-receipt	The system should allow auto emailing a receipt to a client in PDF format (i.e. on PD cheques and direct deposits)	Finance		
978	Receipt printing and E-receipt	Ability of the system to reverse amounts received UPON APPROVAL). The circumstances that could result into reversals include: - Where the customer uses a wrong policy number when making payments e.g. when using M-PESA - When a payment received by a customer cannot be reconciled, when a payment has not been receipted as per the payer's / drawer's instruction	Finance		
979	Receipt printing and E-receipt	The reprinted receipt/copy/duplicate should capture the initial name of the cashier who receipted the policy	Finance		
980	Receipt reversals	Ability of the system to have marker checker for receipts reversals.	Finance		
981	Receipt reversals	Ability of the system to generate receipt reversal report with clear narrations	Finance		
982	Receipt reversals	system to automate receipt reversal with approval matrix	Finance		
983	Multiple Receipt reversal	Ability of the system to allow multiple receipt reversal through uploading	Finance		
984	M-PESA receipting	Ability of the system to decline M-PESA transaction where account details (registration number / policy numbers) not in the system.	Finance		
985	M-PESA receipting	Ability of the system to recognise M-PESA payments for policies tagged as "cancelled due to change of ownership" not to auto-receipt to the previous owner and track the current policy number for auto receipting	Finance		
986	M-PESA receipting	However, where the previous insured needs to clear their debt, the system should allow use of their policy number as an account number.	Finance		
987	M-PESA receipting	Ability of the system to allow auto - receipt against various receipt types. For example: For premium payments we may have the registration number followed by short code PRM(Premium), For claim payments we may have the registration number followed by short code EX(Excess)	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
988	M-PESA receipting	Ability of the system to transfer the amounts from cashbook to relevant bank accounts in the system.	Finance		
989	Banking Report	For cash or cheque banking; the system should have a provision to print out a banking slip which will be used in accompanying the cash /cheques presented to the bank: The banking slip will show: - Listing of cheque details (cheque No. received from and amount) - Date of banking - Total amount of the cheques /cash to be banked - Bank account to be affected	Finance		
990	Banking Report	Ability of the system to upload bulk receipting with the following options:	Finance		
991	Banking Report	For intermediaries who pay net of commission (bancassurance & brokers) the system should post auto journal to debit commission payable and credit intermediaries account.	Finance		
992	Receipting	Ability of the system to facilitate the receipting of customer payments against the billing invoice / debits and enable the finance assistant select all the invoices against which the client is settling premiums for. Cashier can select multiple debit where a client is paying for multiple invoices and issue one receipt with narration of settled invoices)	Finance		
993	Bulk receipting/Upl load	Ability of the system to bulk receipting /upload of the payment schedule as per defined template.	Finance		
994	IPRS 17 receipt report	Ability of the system to run receipt reports (including cancelled receipts) per class of business, period range, monthly, yearly and also per channels & business sources in compliance to IFRS 17	Finance		
995	Cancelled receipts Report	Ability of the system to generate cancelled receipts reports per period range, monthly, yearly and also per intermediaries, channels & markets.	Finance		
996	Receipts reports	Ability of the system to allow for customization of new reports	Finance		
997	Flexibility of the system	Ability of the system to enable receipting of credit notes passed by brokers & bancassurance upon confirmation of such credit by underwriting department (where refunds are supposed to be passed to an intermediary)	Finance		
998	Credit note allocation	All credit notes raised should automatically settle the specific debit / policy numbers they relate.	Finance		
999	General Ledger	Ability to provide flexible COA structure.	Finance		
1000	General Ledger	Ability to create / support various existing dimensions e.g. profit / cost centres, branch, unit etc	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1001	General Ledger	Ability to specify unique number sequences for accounts.	Finance		
1002	General Ledger	Ability to assign user rights to various accounts and processes	Finance		
1003	General Ledger	Ability to deactivate/activate vendors/customers	Finance		
1004	General Ledger	Ability to drill data down to a specified dimension. Ability to drill down the global figure to the transactions level	Finance		
1005	General Ledger	Ability to check various units' performance (e.g. branch profitability reports) (revenues and expenses)	Finance		
1006	General Ledger	Ability to add or modify accounts	Finance		
1007	General Ledger	Ability to post into, current and future dates with control parameters	Finance		
1008	General Ledger	Ability to do transaction reversals	Finance		
1009	General Ledger	Ability to do accrual entries	Finance		
1010	General Ledger	Ability to "roll up" detail G/L accounts into a "summary" G/L account automatically via multiple hierarchical structure relationships (e.g. unit income/expense accounts will "roll up" into a departmental revenue/expenditure summary control account)	Finance		
1011	General Ledger	Ability to do postings both in real time	Finance		
1012	General Ledger	Ability to segregate/identify revenues and expenses for products, department, branch, region, channels, markets etc	Finance		
1013	General Ledger	Ability to have transactions audit trail	Finance		
1014	General Ledger	Ability to allow specification of the following dates on a journal entry: · Activity date	Finance		
1015	General Ledger	Ability to allow specification of the following dates on a journal entry: · Transaction date	Finance		
1016	General Ledger	Ability to ensure that no entries remain un-posted in holding files at the time of closing	Finance		
1017	General Ledger	Ability to have closing and opening balances for periods automatically.	Finance		
1018	General Ledger	Ability to validate journals and transactions.	Finance		
1019	General Ledger	Ability to ensure the narrative fields for account name and transaction description is at least 80 characters wide	Finance		
1020	General Ledger	Ability to restrict Journal types to post to specific accounts.	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1021	General Ledger	Ability to do accounts reconciliation between ledger and subledger.	Finance		
1022	General Ledger	Ability to view posted / unposted journals in a specific period.	Finance		
1023	General Ledger	Ability to use workflows to identify and handle errors.	Finance		
1024	General Ledger	Ability to use multiple currencies and have a reporting currency	Finance		
1025	General Ledger	Ability to have ledger accounting calendar defined by periods.	Finance		
1026	General Ledger	Ability to access and view historical exchange rates based on activity date of posting	Finance		
1027	General Ledger	Ability to do automatic statutory reserves.	Finance		
1028	General Ledger	Ability to close accounting periods. (for specific users)	Finance		
1029	General Ledger	Ability to access historical exchange rates.	Finance		
1030	General Ledger	Ability to do foreign currency revaluation.	Finance		
1031	General Ledger	Ability to report in various set reporting currencies.	Finance		
1032	General Ledger	Ability to link postings to ledgers and sub ledgers	Finance		
1033	General Ledger	Ability to move balances from one period to another.	Finance		
1034	General Ledger	Ability to set up budget allocations.	Finance		
1035	General Ledger	Ability to validate for duplicate accounts on time of account creation	Finance		
1036	General Ledger	Ability for the system to allow the roll forward of data set period closing balances into the new period opening balances (where applicable	Finance		
1037	General Ledger	Ability to measure key productivity indicators as listed below: Transactions per processor and Authorizers (Volumes)	Finance		
1038	General Ledger	Ability to measure key productivity indicators as listed below: Transactions turn-around time based on time stamps in the system.	Finance		
1039	General Ledger	Ability to measure key productivity indicators as listed below: Transactions processing and authorization times	Finance		
1040	General Ledger	Ability to measure key productivity indicators as listed below: Errors and reversals Transaction peak times and service demand curves	Finance		
1041	General Ledger	Ability to perform profitability analysis at various levels e.g. by region, country, product, transaction, customer	Finance		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1042	General Ledger	Ability to open and close accounting periods, with the ability to reopen closed periods if necessary with all the necessary controls and approvals.	Finance		
1043	General Ledger	Ability of the system to support generation of reports prior to or after any final closing routine	Finance		
1044	General Ledger	Ability of the system to maintain current/prior account balances by: · Year to date	Finance		
1045	General Ledger	Ability of the system to maintain current/prior account balances by: · Period by period	Finance		
1046	General Ledger	Ability to Generate a Trial Balance	Finance		
1047	General Ledger	Ability of the system to automate standard regulatory reports	Finance		
1048	General Ledger	Ability for the system to be customized to generate IFRS 17 compliant reports e.g. revenue account	Finance		
1049	Accounts Payable	Ability of the system to generate a remittance advice on payments disbursed (Attach remittance advice template)	Finance		
1050	Accounts Payable	Ability to claw back reinsurance premium and refund reinsurance commission for lapsed and cancelled policies etc	Finance		
1051	Accounts Payable	Ability to receipt recoveries per participant/claim	Finance		
1052	Accounts Payable	Audit trail for the reinsurance process	Finance		
1053	Accounts Payable	After the reinsurance payment-payment process is complete, the system should be able to produce a report indicating total amounts processed and paid, pending payments, the status or stage of the pending payments, and the aging of the items	Finance		
1054	Accounts Payable	Controls to ensure tracking of cash calls e.g. not progress on payment of a claim without confirmation of cash call receipt or relevant approval matrix	Finance		
1055	Receipting	Allow receipting per claim per recovery type	Finance		
1056	Reports	The reinsurance module will present a common data view for all involved - finance, reinsurance, underwriting, actuarial & claims. This includes the reports generated from the various modules to ensure consistency on data and reports	Finance		
1057	Reports	Ability to compute the minimum deposit premiums.	Finance		
1058	Reports	Ability to compute the profit commissions.	Finance		
1059	Reports	Capability to post all the reinsurance transactions to financial module and system. Core system entries should have a corresponding entry to the finance module posted real time	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1060	Reports	Ability of the system to post reinsurance premiums treaty, facultative etc to the General ledger real time with the balances agreeing to the core system Reinsurance premiums register.	Finance		
1061	Reports	Ability of the system to post reinsurance commissions treaty, facultative etc to the General ledger real time with the balances agreeing to the core system Reinsurance premiums register.	Finance		
1062	Reports	Ability of the system to compute XOL premiums with a register maintained to the core system and respective entries posted to the General ledger	Finance		
1063	Reports	Ability of the system to compute recoveries, provide a register at the core system and post the respective GL entries	Finance		
1064	Reports	Ability to generate Reinsurer debtor statements and vendor/creditor statements	Finance		
1065	Reports	Ability to generate reinsurance debtors ageing report per type of reinsurance debt (Treaty, Facultative etc	Finance		
1066	Reports	Ability to compute Expected credit losses per reinsurance debt based on the ageing of the debt	Finance		
1067	Reports	Ability to generate a debtors/creditor listing showing the ageing of the debt	Finance		
1068	Reports	Ability to drill down all reinsurance balances appearing on the GL	Finance		
1069	Reports	Ability to generate a creditor listing and the ageing of the same	Finance		
1070	Reports	The system should allow for customization of all Reinsurance reports	Finance		
1071	Reports	Ability to generate Reinsurance quarterly treaty reports	Finance		
1072	Accounts Payable	On the bank details update the same should be captured by the claims analyst with a maker checker provided by approver in claims department and approver from finance department	Finance		
1073	Accounts Payable	Further the system should within the workflow provide a window showing the bank details updated and the attached supporting documents	Finance		
1074	Accounts Payable	The system should have a field such that the claims analyst and both the approvers in claims and finance should be able to view the payee names of the bank details captured at onboarding (current system shows account number and payee bank making it difficult to verify the payee as per bank details and the paying system)	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1075	Accounts Payable	On Premium Verification, the system should be able to tell the status of the policy premium amount. The claim process can only proceed once this is verified or approved by Head of Credit Control in case outstanding premiums. (System driven workflow between claims department and Credit control department)	Finance		
1076	Accounts Payable	The system should have change request capabilities and the visibility to show the user to who the request is addressed to, the reason for change request, the date of the change request and the resubmission date thereof. The resubmission should capture the current date and not the date when the payment was originally done. (This should be done via an automated workflow)	Finance		
1077	Accounts Payable	The system should allow all the necessary documentations and templates to be attached from claims for viewing in Finance	Finance		
1078	Accounts Payable	There should be defined fields where the documents are attached such as Logbooks, Assessment reports, Re-inspection reports, Approved file notes, E-Tims, etc. to help with easy processing (Defined sequence)	Finance		
1079	Accounts Payable	Ability of the system to allow E-Tims integration and verification	Finance		
1080	Accounts Payable	Ability of the system to support unlimited vendors and vendor categories	Finance		
1081	Accounts Payable	Ability of the system to allow claims categorization such as insured payments, garage payments, advocates payments (judgment, fee notes, auctioneers), assessors payments, etc. (To facilitate applicable tax rates mapping and for analysis on payments per claim categorization)	Finance		
1082	Accounts Payable	The system should be able tell policy limits and send a prompt to both Claim and Finance if a payment exceeds Policy limits on payments such as windscreen, towing, etc. A payment should only progress upon approval by claims manager	Finance		
1083	Accounts Payable	The system should compute the applicable taxes and deduct these amounts from the claims payable.	Finance		
1084	Accounts Payable	Ability of the system to incorporate the payment authority matrix and prompt for review and approval of a payment.	Finance		
1085	Accounts Payable	Ability of the system to ensure requisitions processed are mapped directly to the approver set limits as per the defined limits and prompt Finance Department to process the payment once	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		the payment requisition has been fully approved by Claims Department.			
1086	Accounts Payable	Ability of the system to send an alert and escalate payments automatically if processing has not been completed within a predefined timeframe. The system should have an escalation matrix such that if the payment has not been done within the set period, it moves to the next approver or This requires the implementation of an escalation matrix that defines the hierarchy and timelines for notifying responsible personnel at various levels to ensure timely action. The user should also get an alert for an upcoming escalation	Finance		
1087	Accounts Payable	Ability of the system to have a tracker report or status on claims approval and processing. Providing visibility on the progress of the claim to the initiator within the claims department	Finance		
1088	Accounts Payable	Ability of the system to integrate with other online banking platforms to allow Host to Host payments, B2B with banks, M-pesa payout platform etc	Finance		
1089	Accounts Payable	Ability to generate payment remittance advises.	Finance		
1090	Accounts Payable	Ability of the system to update the core insurance systems after payment of the claim to change the claim status as paid.	Finance		
1091	Accounts Payable	Ability of the system to update the core insurance systems if a payment is reversed. The claim to change the status to reversed.	Finance		
1092	Accounts Payable	Ability of the system to support flexible discount rules	Finance		
1093	Accounts Payable	Ability to generate vendor payment statements.	Finance		
1094	Accounts Payable	Ability to generate a creditor listing and the ageing of the same	Finance		
1095	Accounts Payable	After the claim-payment process is complete, the system should be able to produce a report indicating total amounts processed and paid, pending payments, the status or stage of the pending payments, and the ageing of the items	Finance		
1096	Accounts Payable	The system should capture details of voucher (number, date, currency, payment mode, payment ref. and status), Payee details (name of cashier), Particulars /description, GL Account code (for posting), Bank account /cash account, voucher amount	Finance		
1097	Accounts Payable	The system should derive claims payment details from the claims system and update the General Ledger with key claims figures	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1098	Accounts Payable	The relevant General Ledger accounts should be updated with the tax amounts, claim particulars (name of claimant, ID number, policy number, bank account number), Approved claim amount, tax amounts deducted, actual claim amount payable	Finance		
1099	Accounts Payable	The system should facilitate seamless generation and automatic upload of payment instructions to the Host-to-Host platform by the Payment Accountant. Additionally, the system should be capable of generating an Excel report detailing the completed payments	Finance		
1100	Accounts Payable	The system should be able to produce a wholesome payment report that has Cheque, EFT, RTGS and M-pesa register.	Finance		
1101	Accounts Payable	The system should support integration with cheque printers to facilitate efficient cheque issuance. Compatibility is key.	Finance		
1102	Accounts Payable	The system should allow continuous cheque printing	Finance		
1103	Accounts Payable	The system should be configured to allow for unlimited cheque transaction amounts	Finance		
1104	IRA Levies	Gather data from underwriting - under this process we login to the core system and generate the premium registers for both GWP reports and RI reports. The system should generate a GWP report net of facultative premiums.	Finance		
1105	IRA Levies	Data should have the following details; Product Type/Class, Date/Month/Year, Nature of Business, Gross Premiums Written per class, Stamp Duty, PHCF, Training Levy, Commission, withholding tax, Net Premium	Finance		
1106	IRA Levies	Calculate Class Total Tax Payable, this entails - Pick Total Gross Premium Per Class, Multiply by Tax Rate, Get Total Tax Payable, Transfer this to Regulator Standard Tax Form depending on which Tax. Below are the rates:	Finance		
1107	IRA Levies	Calculate Class Total Tax Payable, this entails - Pick Total Gross Premium Per Class, Multiply by Tax Rate, Get Total Tax Payable, Transfer this to Regulator Standard Tax Form depending on which Tax. Below are the rates: Premium tax is 1% of GWP	Finance		
1108	IRA Levies	Calculate Class Total Tax Payable, this entails - Pick Total Gross Premium Per Class, Multiply by Tax Rate, Get Total Tax Payable, Transfer this to Regulator Standard Tax Form depending on which Tax. Below are the rates: Training Levy is 0.2% of GWP	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1109	IRA Levies	- PHCF is 0.25% on premium on the client premiums and 0.25% on the company as an expense	Finance		
1110	IRA Levies	-Stamp duty levy for every new premium	Finance		
1111	IRA Levies	Tax Ledgers- The reports should then post to the various tax ledgers. PHCF (Liability & Expense Ledger), Training Levy Ledger, Premium Tax Ledger as per the rates indicated above.	Finance		
1112	IRA Levies	Generate Tax/Levy periodic reports, defined period (weekly, bi weekly etc), monthly, quarterly and an annual report - This include PHCF, Premium Levy, Training Levy. (Attach standard template on all reports required for upload to the regulatory authority)	Finance		
1113	KRA Taxes	Through the underwriting reports, the system should generate withholding tax reports with the following details: This should be available real time: Intermediary KRA Pin - As properly captured using a valid pin certificate, Commission amount, withholding tax amount, Intermediary Name, Policy number/invoice number, Intermediary customer code, Intermediary email address, Indicate the withholding tax rate i.e. Brokers @5% and Agents @10%	Finance		
1114	KRA Taxes	Tax Ledgers-The above reports should post and reconcile with the General ledger that hits the Trial balance every month.	Finance		
1115	KRA Taxes	Withholding tax on claims payments, for Advocates, Assessors, and other claims providers the system should generate a withholding tax report that should entail the following details: Service provider KRA pin, Service provider name, withholding tax amount, Gross payment amount, withholding tax rate which is 5% for all assessors, advocates and other consultants.	Finance		
1116	KRA Taxes	The above report should reconcile and post to the ledger that reflects on the trial balance real time.	Finance		
1117	KRA Taxes	2% withholding Vat on claims service providers - The system should generate a vat withholding report that captures 2% deduction on all claim's payments where the payee charges Vat on their invoices. The 2% applies to the amount before Vat. The report should have the below details: Service provider KRA pin, Service provider name, Withholding Vat amount, Withholding Vat amount, Gross payment amount	Finance		
1118	KRA Taxes	The system should enable a user to select applicable deductions from a down during claims	Finance		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		payments. This will be determined by the payment type.			
1119	KRA Taxes	This report should also tie and reconcile to the vat withholding ledger which reflects on the TB.	Finance		
1120	KRA Taxes	The system to be flexible to change applicable tax rates in the event of change of the same by the state	Finance		
1121	Support integration with third party solutions through APIs	Ability to integrate with Client/Service provider portals	ICT		
1122	Support integration with third party solutions through APIs	Ability to integrate with a third-party AML solution for screening customers	ICT		
1123	Support integration with third party solutions through APIs	Ability to integrate with a Third-party Mobile App to enable clients to onboard clients, purchase products, initiate renewals, and report claims.	ICT		
1124	Support integration with third party solutions through APIs	Ability to integrate with a Data Analytics tool i.e. Microsoft Power BI	ICT		
1125	Support integration with third party solutions through APIs	Ability to integrate with an Enterprise GL solution i.e. Dynamics AX	ICT		
1126	Support integration with third party solutions through APIs	Ability to integrate with an enterprise EDMS solution	ICT		
1127	Support integration with third party solutions through APIs	Ability to integrate with M-PESA to enable auto receipting of premiums	ICT		
1128	Support integration with third party solutions through APIs	Ability to integrate with banks to facilitate remittance of payments.	ICT		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1129	Support integration with third party solutions through APIs	Integration with E-TIMS, DMVIC & IMIDS.	ICT		
1130	Architecture / Technology stack	Cloud ready web-based application, that can be deployed on premise, on the cloud or hybrid.	ICT		
1131	Architecture / Technology stack	Utilize appropriate technology that will ensure scalability, efficient utilization of resources, easier maintenance and updates and re-usability.	ICT		
1132	Database Management System	The system must run on a relational database-preferable PostgreSQL.	ICT		
1133	System Controls & Security	Comprehensive user access matrix enabling segregation of roles with ability to define roles, assign rights based on roles, and map users on the roles.	ICT		
1134	System Controls & Security	Comprehensive audit trails of every activity performed by the user detailing the user id, date of activity, and the action performed.	ICT		
1135	System Controls & Security	Ability to maintain history of user activity. The system must not overwrite logs of user activity.	ICT		
1136	System Controls & Security	Log of the user device id used to perform an activity.	ICT		
1137	System Controls & Security	The onboarding and offboarding processes should be flexible, devoid of manual intervention.	ICT		
1138	System Controls & Security	Maker checker and approvals of all critical functions within the system e.g. payment process, update of client information.	ICT		
1139	System Controls & Security	Secure access control i.e. Multifactor authentication	ICT		
1140	System Controls & Security	Secure data on transit and at rest by utilizing SSL certificates and appropriate data encryption algorithms.	ICT		
1141	System Controls & Security	Automated alerts to accountable persons in the event of a violations e.g. attempts to register duplicate claims, attempts to update records without requisite privileges etc.	ICT		
1142	Risk and compliance	Adhere to the latest coding standards in view of the latest cybersecurity threats i.e. vulnerabilities to SQL injection & Cross site scripting.	ICT		
1143	Risk and compliance	Meet the security standards set by CIC risk and compliance.	ICT		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1144	Risk and compliance	Adhere to data privacy requirements.	ICT		
1145	Risk and compliance	Automated security alerts on attempted security breach e.g. access with wrong passwords.	ICT		
1146	Risk and compliance	Vendors must provide a comprehensive product road map outlining future product upgrades to address technology obsolescence.	ICT		
1147	Risk and compliance	Vendors must utilize appropriate version control system to help track changes.	ICT		
1148	Risk and compliance	Compliance with local and international data protection regulations	ICT		
1149	Risk and compliance	The system should be customizable to accommodate changes in line with evolving business needs, regulatory changes, without significant disruption to normal operations.	ICT		
1150	Scalability	The system should be highly scalable to handle increased workloads especially towards end months when there is a surge in the number of transactions.	ICT		
1151	Scalability	Leverage load balancing capabilities to ensure system scalability and avoid bottlenecks.	ICT		
1152	Platform Compatibility / Deployment Environment	Web based application capable of running on most/all browsers without dependency on a single browser or need to install third party components to enable access via the browser.	ICT		
1153	Platform Compatibility / Deployment Environment	Deployment preferably should be on Redhat Linux or Oracle Linux.	ICT		
1154	Platform Compatibility / Deployment Environment	Mobile device compatibility to support user mobility and on-the-go access is desirable for client facing modules.	ICT		
1155	Data Processing Requirements	Support multiple data entry options i.e. Risk or vehicle information upload from spreadsheets to reduce the time taken to manually enter vehicle information.	ICT		
1156	Data Processing Requirements	Support intelligent document processing capabilities e.g. OCR, AI/ML, and Natural Language Processing (NLP) to reduce manual data entry to eliminate manual processes especially around claims process.	ICT		
1157	Report generation	Inclusion of car registration number as a unique identifier in generating reports & prelist	Underwriting		
1158	Report generation	reports per client across all products lines consumed	Underwriting		
1159	Report generation	Business TYPE Educational market segmentation as (primary(private-public)/secondary/Higher learning)	Underwriting		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1160	Report generation	Ability to map individual business by occupation to Religious & Educational Market (Occupation Clergy mapped to Religious) & (Principal/Director mapped to Educational)	Underwriting		
1161	Real Time Tracking	Right to generate accurate renewal notices	Underwriting		
1162	Real Time Tracking	The renewal notices to automatically capture the loss ratios and the correct loaded premiums	Underwriting		
1163	Real Time Tracking	Updates on claims consults done in the system to enhance claims process	Claims/Finance		
1164	Integrate with the Finance System	Rights to view intermediary commission and client statements, view payment/refund status	Finance		
1165	Operational Efficiency	Sending automated e-policy documents after policy issuance	Underwriting		
1166	System integration	System capability to integrate with intermediary systems to enhance efficiency & service	Underwriting/claims		
1167	Underwriting special risks	Master binder for non-motor classes	Underwriting		
1168	Underwriting special risks	Monthly debiting and premium options for non-motor classes e.g. DP	Underwriting		
1169	Quotations	Digital updating of conversion status on quotations	Underwriting		
1170	Documentation	Document Backup: Back up Risk surveys, property valuations Electronic Document Management System (EDMS)	Underwriting		
1171	Real Time Tracking	Right to generate accurate renewal notices	Underwriting		
1172	Real Time Tracking	The renewal notices to automatically capture the loss ratios and the correct loaded premiums	Underwriting		
1173	Report generation	Business TYPE Cooperatives market.	Underwriting		
1174	Credit Approval	Capability of the system to restrict issuance of covers both motor and non-motor unless premium is full paid (either gross or net for brokers & bancassurance) or automated credit approval process flow	Finance		
1175	Credit Committal	Capability of the system to have credit approval automated process flow for both motor and non-motor between underwriting and credit control with capability of uploading credit request support documents	Finance		
1176	Set Up & Treaty Administration	User Friendly and straight forward reinsurance set up, with ease of set up without IT interference.	Reinsurance & Underwriting Tech		
1177	Set Up & Treaty Administration	Allows Set Ups for both Proportional & Non-Proportional needs and per various treaty parameters	Reinsurance & Underwriting Tech		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1178	Set Up & Treaty Administration	Capacity to accommodate special facilities falling outside the standard Prop & Non-Prop Treaties	Reinsurance & Underwriting Tech		
1179	Set Up & Treaty Administration	Flexible risk cessions to accommodate various maximum exposure bases, including EML/PML, loss limits, accumulation limits, first loss limits, top location, and more.	Reinsurance & Underwriting Tech		
1180	Set Up & Treaty Administration	Access rights limitations to the master Treaty Set Up site.	Reinsurance & Underwriting Tech		
1181	Set Up & Treaty Administration	Accommodate Authority Limits as per approved matrix	Reinsurance & Underwriting Tech		
1182	Set Up & Treaty Administration	Trigger of treaty exceptions - Eg - Treaty Capacity Exceeded, AAL Exceeded etc	Reinsurance & Underwriting Tech		
1183	Set Up & Treaty Administration	Pop Up/ notifications when a key treaty item is triggered, eg, Cash Call Limit, deductibles etc.	Reinsurance & Underwriting Tech		
1184	Set Up & Treaty Administration	Inbuilt EDMS that support reinsurance functions - Treaty documents, Accounts, Fac In/out Placements.	Reinsurance & Underwriting Tech		
1185	Set Up & Treaty Administration	Tab to allow capturing details of Comprehensive risk assessment	Reinsurance & Underwriting Tech		
1186	Set Up & Treaty Administration	Customizable risk parameters depending with various developments in products/ policies	Reinsurance & Underwriting Tech		
1187	Set Up & Treaty Administration	Allow set up for risk profile processing and reporting	Reinsurance & Underwriting Tech		
1188	Set Up & Treaty Administration	Automated Loss profile processing and reporting	Reinsurance & Underwriting Tech		
1189	Set Up & Treaty Administration	Allow simulation for Scenario analysis and stress testing	Reinsurance & Underwriting Tech		
1190	Set Up & Treaty Administration	Accommodate creation of Facultative & Treaty Partners with relevant details	Reinsurance & Underwriting Tech		
1191	Set Up & Treaty Administration	Online tracking of activities - Audit Trail	Reinsurance & Underwriting Tech		
1192	Reinsurance Underwriting	Automatic cessioning of risks as per the set treaties	Reinsurance & Underwriting Tech		
1193	Reinsurance Underwriting	Well working and integrated CRM	Reinsurance & Underwriting Tech		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1194	Reinsurance Underwriting	Risk surveys/ assessment tab to highlight risks and put in notes to a policy.	Reinsurance & Underwriting Tech		
1195	Reinsurance Underwriting	Cessions for endorsements should follow mother endorsement cessions, with an opportunity to amend the same if the basis or effective sums insured changes.	Reinsurance & Underwriting Tech		
1196	Reinsurance Underwriting	Allow cessions depending on different classes per insurance product	Reinsurance & Underwriting Tech		
1197	Reinsurance Underwriting	Flexible risk cessions per product not per class to accommodate various maximum exposure bases, including EML/PML, loss limits, accumulation limits, first loss limits, top location, and more.	Reinsurance & Underwriting Tech		
1198	Reinsurance Underwriting	While underwriting, the business occupations should be pre-set, the underwriter should select the applicable one and the system should be set up to classify risks as per the business occupation selected	Reinsurance & Underwriting Tech		
1199	Reinsurance Underwriting	Allow linking of policies requiring single cessions - E.g. MB & its LOP Fire & its LOP, etc	Reinsurance & Underwriting Tech		
1200	Reinsurance Underwriting	Trigger of underwriting treaty exceptions - E.g. - Treaty Capacity Exceeded.	Reinsurance & Underwriting Tech		
1201	Reinsurance Underwriting	Allow allocation of Facultative business per participants and additional costs to the RI commissions	Reinsurance & Underwriting Tech		
1202	Reinsurance Underwriting	Should allow printing out of policy schedules, Dr & Credit notes	Reinsurance & Underwriting Tech		
1203	Reinsurance Underwriting	Visible risk cessions under retention, treaty & facultative placements before and after policy approval.	Reinsurance & Underwriting Tech		
1204	Reinsurance Underwriting	Application of authority matrix in risk cessions - where treaty is triggered, Fac cessions should be approved for reinsurance.	Reinsurance & Underwriting Tech		
1205	Reinsurance Underwriting	Allow correction of cessions for debits done within a quarter.	Reinsurance & Underwriting Tech		
1206	Reinsurance Underwriting	Allow allocation of Facultative business per participants and additional costs to the RI commissions	Reinsurance & Underwriting Tech		
1207	Reinsurance Claims	Allows automatic claims cessions as per the set Treaties and policy cessions.	Reinsurance & Underwriting Tech		
1208	Reinsurance Claims	Allows recoveries (XOL & Fac) processing and validation by reinsurance team before claim approval	Reinsurance & Underwriting Tech		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1209	Reinsurance Claims	Enable the flagging of non-recoverable claims to exclude them from recoveries.	Reinsurance & Underwriting Tech		
1210	Reinsurance Claims	Trigger of treaty exceptions - E.g. AAL Exceeded etc	Reinsurance & Underwriting Tech		
1211	Reinsurance Claims	Pop Up/ notifications when a key treaty item is triggered, e.g., Cash Call Limit, deductibles etc.	Reinsurance & Underwriting Tech		
1212	Reinsurance Claims	Allow receipting of recoveries per reinsurer per claim per recovery type	Reinsurance & Underwriting Tech		
1213	Reinsurance Accounting/ Finance	Proper end to end main system Vs Finance Module integration	Reinsurance & Underwriting Tech		
1214	Reinsurance Accounting/ Finance	Every entry in the main system should have a corresponding record in the Finance module.	Reinsurance & Underwriting Tech		
1215	Reinsurance Accounting/ Finance	All reports in the main system and Finance module should be consistent and match.	Reinsurance & Underwriting Tech		
1216	Reinsurance Accounting/ Finance	Allow computation for MDPs, Quarterly Accounts, PCs, Premium Adjustments,	Reinsurance & Underwriting Tech		
1217	Reinsurance Accounting/ Finance	Allows payments of treaties premiums per Account per Treaty per UW year	Reinsurance & Underwriting Tech		
1218	Reinsurance Accounting/ Finance	Allow receipting of XL, Cash Calls & Facultative claims per claim per recovery type and provide receipt	Reinsurance & Underwriting Tech		
1219	Reinsurance Accounting/ Finance	Ability to provide recoveries per debtor per recovery type and full listing	Reinsurance & Underwriting Tech		
1220	Reinsurance Accounting/ Finance	Allow comments in file within the system.	Reinsurance & Underwriting Tech		
1221	Reporting	Flexibility in amending reports' / fields to accommodate any changes.	Reinsurance & Underwriting Tech		
1222	Reporting	Reports as per required fields for; Underwriting Registers	Reinsurance & Underwriting Tech		
1223	Reporting	Reports as per required fields for; Claims Registers - including recoveries	Reinsurance & Underwriting Tech		
1224	Reporting	Reports as per required fields for; Treaty statements & Balances thereof	Reinsurance & Underwriting Tech		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1225	Reporting	Debtors reports for debtors for Facultative, claims recoveries and Treaty Balances including aging reports	Reinsurance & Underwriting Tech		
1226	Reporting	Creditors reports for Facultative and Treaty accounts	Reinsurance & Underwriting Tech		
1227	Reporting	Treaty statements as per our requirements	Reinsurance & Underwriting Tech		
1228	Reporting	Processing of quarterly treaty & Annual returns and generate the same in excel & PDF.	Reinsurance & Underwriting Tech		
1229	Reporting	Risk profile reports on various parameters.	Reinsurance & Underwriting Tech		
1230	Reporting	Loss profile reports as per various parameters.	Reinsurance & Underwriting Tech		
1231	Reporting	Loss profile reports as per various parameters.	Reinsurance & Underwriting Tech		
1232	Quotations	System to have a quotation module that will allow for issuance and conversion to underwriting module	Reinsurance & Underwriting Tech		
1233	Quotations	Standard quotation templates and centralized for easy check.	Reinsurance & Underwriting Tech		
1234	Quotations	Ability to issue quotations from the system for uniformity	Reinsurance & Underwriting Tech		
1235	Quotations	Ability to accept a request for quote from an external system i.e. CRM	Reinsurance & Underwriting Tech		
1236	Quotations	Ability to avail quotation information to the CRM	Reinsurance & Underwriting Tech		
1237	Quotations	Ability to receive and update accepted quotes	Reinsurance & Underwriting Tech		
1238	Quotations	Ability to compute a quote from a logged request-for-quote i.e. Group personal accident - based on the type of cover, sum insured and premium rate and other configurable parameters	Reinsurance & Underwriting Tech		
1239	Quotations	Ability to carry out modification while maintaining quote versions	Reinsurance & Underwriting Tech		
1240	Quotations	Ability to carry out quote approval process and approval hierarchy based on certain quote	Reinsurance & Underwriting Tech		



No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
		parameters such as premium loading and discounts			
1241	Quotations	Ability to generate proposals based on information received from the customer on acceptance of the business for all the insurance classes.	Reinsurance & Underwriting Tech		
1242	Quotations	Ability to use a standard template with variable fields (like sum insured, name of the customer) which will capture information	Reinsurance & Underwriting Tech		
1243	Quotations	Ability to add comments on the standard quote templates for non-standard risks.	Reinsurance & Underwriting Tech		
1244	Quotations	Ability to provide the users via the channels/ portals with the capability to generate quotations for multiple products.	Reinsurance & Underwriting Tech		
1245	Quotations	Ability to upload risk schedules from Excel for purposes of generating a quotation.	Reinsurance & Underwriting Tech		
1246	Quotations	Ability to have all quotation registered in the system and provide an audit trail on what is done and pending and by who.	Reinsurance & Underwriting Tech		
1247	Quotations	Ability to issue and manage quotations (new, revised, multiple products).	Reinsurance & Underwriting Tech		
1248	Quotations	Ability to convert quotations into policies.	Reinsurance & Underwriting Tech		
1249	Quotations	Standard quotation templates, centralized.	Reinsurance & Underwriting Tech		
1250	Quotations	Quotation module issuance & conversion to underwriting.	Reinsurance & Underwriting Tech		
1251	Quotations	Ability to accommodate different pricing types: premium table-based or otherwise.	Reinsurance & Underwriting Tech		
1252	Quotations	Ability to track policy from submission to issuance (submission, quick quote, rate, quote, bind, issue).	Reinsurance & Underwriting Tech		
1253	Quotations	Ability to have a quotation requests queuing and assigning process	Reinsurance & Underwriting Tech		
1254	Quotations	Ability to avail quotation information to the CRM & other interest parties	Reinsurance & Underwriting Tech		
1255	Quotations	Ability to carry out quote approval process and approval hierarchy based on certain quote parameters such as premium loading and discounts	Reinsurance & Underwriting Tech		

No.	Category	Requirements Details	Department	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1256	Quotations	Ability to generate proposals based on information received from the customer on acceptance of the business for all the insurance classes.	Reinsurance & Underwriting Tech		
1257	Quotations	Ability to use a standard template with variable fields (like sum insured, name of the customer) which will capture information	Reinsurance & Underwriting Tech		
1258	Quotations	Ability to add comments on the standard quote templates for non-standard risks. i, e excesses, clauses, conditions	Reinsurance & Underwriting Tech		
1259	Quotations	Ability to provide the users via the channels/ portals with the capability to generate quotations for multiple products.	Reinsurance & Underwriting Tech		
1260	Quotations	Ability to upload risk schedules from Excel for purposes of generating a quotation.	Reinsurance & Underwriting Tech		
1261	Quotations	Ability to have all quotation registered in the system and provide an audit trail on what is done and pending and by who.	Reinsurance & Underwriting Tech		
1262	Quotations	Ability to link closed /converted quote with reviewed by report	Reinsurance & Underwriting Tech		
1263	Quotations	Ability to have a report on quotes reviewed and by whom	Reinsurance & Underwriting Tech		
1264	Quotations	Ability to create a prospect with minimal KYC details for quote creation	Reinsurance & Underwriting Tech		
1265	Quotations	Ability to send quotations directly to intermediaries and clients	Reinsurance & Underwriting Tech		
1266	Quotations	Ability to send notification on SMS open sending quotation	Reinsurance & Underwriting Tech		
1267	Quotations	Audit trail of the quotation's changes	Reinsurance & Underwriting Tech		
1268	Quotations	Ability to capture audit trails through quotation process and changes	Reinsurance & Underwriting Tech		
1269	Quotations	Creation of exceptions with corresponding to various controls within the business	Reinsurance & Underwriting Tech		
1270	Quotations	Ability to escalate quotations as per the company's approval matrix	Reinsurance & Underwriting Tech		

### 3.3.3 Control Function Requirements

No.	Category	General requirements	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
1	Data Protection	Data Privacy Laws: Demonstrable Compliance with data privacy laws like GDPR and Data protection laws of Kenya.		
2	Security by Design and Default	Access controls (role-based access, MFA)		
3	Security by Design and Default	Access & Audit Logs - Detailed audit logs of data access/modification by users. Must be exportable.		
4	Security by Design and Default	Data encryption (in transit and at rest)		
5	Security by Design and Default	Data anonymization based on roles and job descriptions.		
6	Data Processing Requirement	System should have a Processing Activity Register - Register of Processing Activities (ROPA) with version control.		
7	Incident and Breach Management	The system must have features to: a) Detect and alert on data breaches b) Log incidents c) Breach notification workflows. D) Avail timelines and links to affected data/processes		
8	Data Retention and Deletion Capabilities	Configurable retention schedules for different data types.		
9	Data Retention and Deletion Capabilities	Automated data deletion or anonymization. System should be able to identify data that is beyond retention duration and alert the authorized person(s) for deletion or anonymization or pseudonymization.		
10	Data Retention and Deletion Capabilities	Logs showing application of retention rules, deletion/anonymization history, reports of scheduled and completed data deletions/anonymizations, legal hold status and any Exceptions for legal hold or regulatory retention		
11	Data Retention and Deletion Capabilities	Legal hold features for litigation or investigations.		
12	Data Flow Visualization	Visual map of data flows across systems, including personal data sources, recipients, and storage locations.		
13	Password policy	Ensure that the Insurance password policy is referenced and applied on systems and applications		

No.	Category	General requirements	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
14	Access	The system should support session idle time-out after 15 minutes of inactivity.		
15	Access	Ensure two-factor authentication is implemented for any customer-facing payment system		
16	Access	User accounts should be disabled automatically after 60 days of inactivity.		
17	Access	LDAP authentication capability to our Active Directory		
18	Access	Capability to extract a user listing with the following details (Name, Username, Role, Creation Date, Last login, Status of the account i.e. active, inactive, locked etc).		
19	Access	Ensure Role-Based Access Control (RBAC) - (least privileged access by default)		
20	Access	Ensure maker checker capability		
21	Access	System should only allow one active user session at any given time.		
22	Access	Application must connect to the database with application specific id, and only with required privileges.		
23	Access	Use of generic accounts should be avoided.		
24	Access	Disable unused generic & vendor accounts		
25	Access	Application credentials should not be hard coded within the system. They should be parametisable.		
26	Access	Provide password management documentation		
27	Access	Stored credentials within the system should be hashed + salted, or encrypted.		
28	Audit	The system should keep an audit trail of privileged and user accounts activities		
29	Audit	The system audit trail should contain failed and successful login attempts.		
30	Audit	The system audit trail should contain the following, at a minimum; who (User Id)? Did What (action performed, value changed from what to what)? When (Date and time)? From Where (Ip Address)?		
31	Audit	Capability to send audit logs to log management solution i.e (SIEM)		
32	System environment	Conform to the respective environment Minimum Baseline Security Standards i.e Windows, Unix, Database, Web etc		
33	Disaster recovery	Documented procedures for backup and restore of the system		

No.	Category	General requirements	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
34	System Documentation	Availability of system documentation. This should contain at a minimum; 1) Technical documentation 2) User manual 3) Functional description documentation 4) Role matrix documented and signed-off by system owner		
35	Version Control	The system should support and maintain version controls. Any change should be documented and a library of the system versions should be maintained.		
36	Server setup	Application and Database should be hosted on separate servers, for clear separation of roles		
37	Server setup	Distinct separation between Test/UAT, Development, DR/Backup and Production servers		
38	Logging	Ensure system logging of all system components (such as user authentication and authorization attempts, system configuration changes, network connections, and security incidents. )		
39	Logging	Provide documentation on logging format and specification		
40	Logging	Log Entry Content: Each log entry should contain essential information, including timestamp, user ID (or device ID), network address, location (if applicable), error codes and a description of the event.		
41	Logging	Data Retention and Archiving: Logs should be retained for a specified period to meet regulatory requirements and CIC retention policy and allow for investigation and analysis		
42	Logging	Security Events: Logs should specifically capture security events like account/group management, policy changes, and any unauthorized access attempts.		
43	Logging	Protect Audit Logs from Compromise: Protect audit logs from modification by deploying Access control mechanisms, Physical segregation of publicly accessible log infrastructure, Backing up audit files to secure central servers or other media that is not easily modifiable, Implementing file integrity monitoring or other change detection mechanisms for all audit logs		
44	Logging	Log Storage and Access: Logs should be stored securely off the system/application and access should be restricted to authorized user.		

No.	Category	General requirements	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
45	Logging	Log Levels: Appropriate log levels should be used to categorize log entries by severity, such as error, critical, warning, or informational.		
46	Logging	Alerting: System logs should be configured to trigger alerts when critical events or anomalies are detected		
47	Logging	Centralized Logging: Logs from GB system should be aggregated and centralized to facilitate comprehensive analysis. Capability to send the application logs to a remote log server (SIEM)		
48	Web	Web access to the system should be via SSL (https). Ensure TLS 1.2 is used		
49	Interfaces	Ensure encryption of data transmission over interfaces		
50	Interfaces	Ensure interface credentials are not hard-coded and visible		
51	Interfaces	Ensure certificates are configured between interfaced parties for authentication & non-repudiation, for payment systems.		
52	Communication links	Ensure that dedicated point-to-point links are used for interconnectivity of systems and parties. Where this is not achievable, ensure SSL VPN is configured for connections over the Internet		
53	Encryption enabled or ready	Data at Rest: Encryption Algorithms, Storage Encryption, Database Encryption		
54	Encryption enabled or ready	Data in Transit: TLS 1.2/SSL, Web Traffic Security (Ensuring secure connections (https) for all web traffic involving sensitive data.)		
55	Encryption enabled or ready	Key Management: Secure Key Storage to ensure they are protected from unauthorized access. Key Rotation: Regular rotation of encryption keys helps prevent vulnerabilities.		
56	Encryption enabled or ready	Industry Regulations; May be subject to specific regulations such as PCI DSS for handling payment card information, which has encryption requirements.		
57	Actuarial Reports	The actuarial claims paid and claims paid with RI reports effective and expiry dates of the policies. These are required for IFRS 17.		
58	Actuarial Reports	The actuarial claims paid and claims paid with RI reports effective and expiry dates of the policies; to include sum insured per policy		

No.	Category	General requirements	Indicate whether Fully Met/ Partial/ Not Met	Vendors Supporting Comments
59	Actuarial Reports	Actuarial premium register (Class Code,Class Name,Product Code ,Product Description ,Account Period,Doc No,Policy No,New Renew Sts,Business Type,Business Source,Cr Manager,Insured Code,Insured,Branch Code,Agent Code,Agent Name,Effective Dates,Policy To Date,Sum Insured,Gross Premium,Stamp Duty,Training Levy,Commission Amtwht,Net Comm,Net Prem,Debited Premium,Finance Paid Annual Premium,Premium Brok Comm Na,Ret Premium,Policy From Date,Policy Fund Amt,Other Charges,Quota Premium,Surp 1St Premium,Surp 2Nd Premium,Surp 3Rd Premium,Fac Premium,Dob,Gender,Client Type,Pin No,Id No,Mob No,Broker Risk Notebinder Master Policy) This indicates the number of vehicles/units under each policy,Correct Sum insured; Negative sum insured amounts,reinsurance premiums,Vehicle registration and model		

#### 4.0 Constraints and Assumptions

Table 3: Constraints and Assumptions

Category	Description
<b>Budget Constraints</b>	Limited financial flexibility may affect the scope and quality of the technology platform, integration capabilities, and external consultancy or staffing support that can be procured.
<b>Time Constraints</b>	The project is bound by a fixed timeline. Any unforeseen delays such as prolonged requirement gathering, testing, or vendor delivery lags may impact overall delivery schedules.
<b>Technology Constraints</b>	The GB System must operate within the existing IT infrastructure. This includes compatibility with legacy systems, integration limitations, and alignment with established cybersecurity frameworks.
<b>Regulatory Constraints</b>	The system must comply with all relevant regulatory and compliance requirements (e.g., data protection, financial reporting, auditability). Failure to meet these may delay approvals and go-live readiness.
<b>Resource Constraints</b>	Availability of specialized internal and external resources (such as Business Analysts, Developers, Change Managers, and Trainers) may impact project progress, particularly during peak organizational workloads.



## 5.0 Acceptance Criteria and Success Metrics

### 5.1 Acceptance Criteria

These criteria outline the specific conditions that must be met for the GB System to be considered acceptable for deployment.

**Table 4: Acceptance Criteria**

No.	Acceptance Criteria	Success Metric
1	Automate claims processing, enable early claims settlement discounts	Achieve projected savings of Ksh. 13M in Year 1, with 10% annual growth
2	System supports paperless claims processing	10% annual reduction in stationery costs; baseline Ksh. 100,634
3	Automated e-documents dispatch functionality is operational	Ksh. 20M savings in Year 1, with 9% growth in subsequent years
4	Reduction of payment delays through automation	Reduce debt ratio from 8% to 6%, achieving 10% annual investment return on freed-up funds
5	Optimize workflows and transition the responsibilities of 2 contract roles	Annual cost savings of Ksh. 1.08M sustained across project lifetime
6	Improved turnaround time and data accuracy in underwriting and sales	90% customer satisfaction score and processing time reduction (e.g., motor certificate issuance ≤10 min)
7	Improved document management and audit trail capabilities	100% of claims and underwriting records digitized with full audit trail compliance
8	Automated, accurate financial and regulatory reporting	Elimination of manual reports, 100% SLA adherence in reporting timelines
9	Reduction of staff leave cost	Automation in Finance will reduce staff leave costs by 80%, with an annual growth of 1% in savings thereafter.



## SECTION 3: GENERAL CONDITIONS OF CONTRACT

### **3.1. Introduction**

Specific terms of contract shall be discussed with the Vendor whose proposal will be accepted by CIC GROUP. The resulting contract shall include but not be limited to the general terms of contract as stated below from 3.2 to 3.22.

### **3.2. Award of Contract**

Following the opening and evaluation of proposals, CIC GROUP will award the Contract to the successful vendor. CIC GROUP will communicate to the selected Vendor its intention to finalize the draft conditions of engagement submitted earlier with their proposals. After agreement will have been reached, the successful Vendor shall be invited for agreement and signing of the Contract Agreement to be prepared by CIC GROUP in consultation with the Vendor.

### **3.3. Application of General Conditions of Contract**

These General Conditions (sections 3.2 to 3.22) shall apply to the extent that they are not superseded by provisions in other parts of the Contract that shall be signed.

### **3.4. Bid Validity Period**

Bidders are requested to hold their proposals valid for one hundred and twenty (120) days from the closing date for the submission.

### **3.5. Non-variation of Costs**

The prices quoted for the service and subsequently agreed and incorporated into the contract shall be fixed during the contract period.

### **3.6. Warranties, Indemnity and Insurance**

The professional indemnity shall be submitted within 10 days of notification of award. The proceeds of the Performance indemnity shall be payable to CIC Group as compensation for any loss resulting from the Bidder's failure to complete its obligations under the Contract. The professional indemnity shall be valid for a minimum of 6 months.

Each party represents and warrants to the other that they have the authority to enter into an Agreement and have the requisite corporate power to enter into Agreement without obtaining the consent of any third party.

The Vendor warrants that: There are no commitments, conflicts of interest or other circumstances which will inhibit it from providing the Services; It has the proper resources (including, but not limited to, personnel and expertise) to perform the obligations set out into an Agreement.

The Vendor warrants that the Agreement will not conflict with nor will not, constitute a breach of any other contract, agreement or undertaking to which the Vendor is or may become a party and that the Vendor will not enter into any contract, agreement or undertaking which conflicts with, is inconsistent with, prejudices the provisions and intentions of or constitutes a breach of the provisions and intentions of in the Agreement. The Vendor is not aware of any matter which will or may cause it to be unable to comply with any of its obligations set out in the Agreement in a proper and timely manner; and the Vendor's employees, agents and Sub-contractors will perform all the Services pursuant to this Agreement in a timely and professional manner, in full compliance at all times with all of the laws and regulations relating to the



provision of the Services, and shall not do anything which would cause the Client or any member of the the Client , or their respective agents or employees or the Vendor to be in violation of any law, ordinance or regulation in connection with the provision of the Services under this Agreement.

The Vendor shall be liable for any loss or damage that may be caused by any of its employees, agents or Vendors to any of the Client's Property. The parties shall indemnify and keep each other together with their personnel indemnified from and against all costs, claims, demands, liabilities, expenses, damages or losses arising out of or in connection with any act, omission, default, breach of statutory duty, negligence or breach of this Agreement by or on the part of the indemnifying party, its employees or agents.

Where any claim or dispute arises in connection with this Agreement, each party's liability to the other in contract, tort (including negligence or breach of statutory duty), misrepresentation or otherwise, arising in connection with the performance or contemplated performance of this Agreement shall be limited to the contract price. For the avoidance of doubt, this limit is not an aggregate but shall apply separately to each individual dispute or claim. The limit set out in this Clause shall not apply to any liability for death or personal injury caused by the negligence of either party, in respect of which the parties' liability shall be unlimited.

### **3.7. Delays in the Vendor's Performance**

Delivery and performance of the service shall be made by the successful Vendor in accordance with the time schedule as per agreed Contract.

If at any time during the performance of the Contract, the Vendor should encounter conditions impeding timely delivery and performance of the Services, the Vendor shall promptly notify CIC GROUP in writing of the fact of the delay, it's likely duration and its cause(s). As soon as practicable after receipt of the Vendor's notice, CIC GROUP shall evaluate the situation and may at its discretion extend the Vendor's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.

Except in the case of "force majeure" as provided in Clause 3.14, a delay by the Vendor in the performance of its delivery obligations shall render the Vendor liable to the imposition of liquidated damages pursuant to Clause 3.8.

### **3.8. Liquidated Damages for Delay**

The contract resulting out of this RFP shall incorporate suitable provisions for the payment of liquidated damages by the vendor in case of delays in performance of contract.

All services must be delivered and implemented within agreed timelines after CIC GROUP issues a purchase order. Any delayed in commencement of the execution of the contract will attract a penalty of 2 percent of the cost of the Purchase Order value per year for every week of late commissioning up to a maximum of 4 weeks after which CIC GROUP will cancel the LPO black list the Vendor for at least three years and exercise its rights under the performance bond.



Notwithstanding the provisions detailed in this section above, CIC GROUP reserves the right to terminate the award at any time and take corrective measures as necessary to protect CIC GROUP interests, which interest are solely determined by CIC GROUP.

### **3.9. Governing Language**

The Contract shall be written in the English Language All correspondence and other documents pertaining to the Contract which are exchanged by the parties shall also be in English.

### **3.10. Applicable Law**

This agreement arising out of this Request for Proposal shall be governed by and construed in accordance with the laws of Kenya and the parties submit to the exclusive jurisdiction of the Kenyan Courts.

### **3.11. Vendor's Obligations**

The Vendor is obliged to work closely with CIC GROUP's staff, act within its own authority, and abide by directives issued by CIC GROUP that are consistent with the terms of the Contract.

The Vendor will abide by the job safety measures and will indemnify CIC GROUP from all demands or responsibilities arising from negligence, accidents or loss of life, the cause of which is the Bidder's negligence. The Bidder will pay all indemnities arising from such incidents and will not hold CIC GROUP responsible or obligated.

The Bidder is responsible for managing the activities of its personnel, or subcontracted personnel, and will hold itself responsible for any misdemeanors. The Bidder will not disclose CIC GROUP's information it has access to, during the course of the work, to any other third parties without the prior written authorization of CIC GROUP. This clause shall survive the expiry or earlier termination of the contract

### **3.12. CIC GROUP's Obligations**

In addition to providing Vendor with such information as may be required by the bidder to complete the project, CIC GROUP shall Provide the Vendor with specific and detailed relevant information concerning the contract

### **3.13. Confidentiality**

The parties undertake on behalf of themselves and their employees, agents and permitted subcontractors that they will keep confidential and will not use for their own purposes (other than fulfilling their obligations under the agreed contract) nor without the prior written consent of the other disclose to any third party information of a confidential nature relating to the other (including, without limitation, any trade secrets, confidential or proprietary technical information, trading and financial details and any other information of commercial value) which may become known to them under or in connection with the signed contract. The terms of this Clause shall survive the expiry or earlier termination of the contract.

The Vendor shall be required to sign a Non-Disclosure Agreement prior to commencement of the project.

### **3.14. Force Majeure**

- a. Neither Bidder nor CIC GROUP shall be liable for failure to meet contractual obligations due to Force Majeure.

- b. Force Majeure impediment is taken to mean unforeseen events, which occur after signing the contract with the successful bidder, including but not limited to strikes, blockade, war, mobilization, revolution or riots, natural disaster, acts of God, refusal of license by Authorities or other stipulations or restrictions by authorities, in so far as such an event prevents or delays the contractual party from fulfilling its obligations, without its being able to prevent or remove the impediment at reasonable cost.
- c. The party involved in a case of Force Majeure shall immediately take reasonable steps to limit consequence of such an event.
- d. The party who wishes to plead Force Majeure is under obligation to inform in writing the other party without delay of the event, of the time it began and its probable duration. The moment of cessation of the event shall also be reported in writing.
- e. The party who has pleaded a Force Majeure event is under obligation, when requested, to prove its effect on the fulfilling of the contemplated contract.

### **3.15. Payment Terms**

- I. CIC GROUP's standard payment terms are within thirty (30) days from the date of invoice.
- II. The Vendor shall meet the full operational costs of its survey and design teams including all travels, remuneration, insurance, emergency medical aid, accommodation, offices and facilities, communications and all that is necessary to carry out the service.
- III. CIC GROUP will not make any payments in advance.
- IV. CIC GROUP will issue a Purchase Order for all the services ordered and payment will be based on the purchase order amount.
- V. CIC GROUP will not accept partial deliveries on agreed project deliverables and neither will CIC GROUP make partial payments.
- VI. Costs shall include administrative and technical support from the Vendor's Head Office.
- VII. Payment to the Vendor shall be made on the basis of actual contractual progress reports as certified by CIC GROUP and agreed upon during contract signing.
- VIII. **Cost Structure and Non-escalation** - The Bidders shall, in their offer, detail the proposed costs since no price escalation under this contract shall be allowed.
- IX. **Taxes and Incidental Costs** - The prices and rates in the financial bid shall be deemed to be inclusive of all taxes and any other incidental costs.

### **3.16. Way forward**

Once the bids are opened, bid analysis will commence and vendors may be informed when their bid has been short-listed. Short listed vendors will be invited to demonstrate their proposal if need be and to decide for site visits. In the event that CIC GROUP may need to visit client site, vendors will be notified in writing. CIC GROUP may also make surprise unannounced visits to the bidder's offices to verify any information contained in the bid document. All visits are at the discretion of CIC GROUP.

### **3.17. Bid Effectiveness**

It is a condition of CIC GROUP that the vendor guarantees the sufficiency, and effectiveness of the proposal to meet CIC GROUP requirements as outlined in this document. CIC GROUP will hold the Vendor solely responsible for the accuracy and completeness of information supplied in response to this tender. CIC GROUP will hold the Bidder responsible for the completeness of the proposal and that were the bidder to be awarded the tender, they would implement the project without any additional requirements/cost from CIC GROUP.



### **3.18. Buyer's Rights**

CIC GROUP reserves the right to reject any or all the tender bids without giving any reasons and CIC GROUP has no obligation to accept any offer made. CIC GROUP also reserves the right to keep its selection and selection criteria confidential. Bids not strictly adhering to tender document conditions may not be considered by CIC GROUP whose decision on the matter shall be final. The vendor's terms and conditions will not form part of any contract with CIC GROUP in relation to this tender. Bids not strictly adhering to RFP conditions may not be considered by CIC GROUP whose decision on the matter shall be final.

**Canvassing is prohibited and will lead to automatic disqualification.**

### **3.19. Responsibility as an Independent Contractor**

The Vendor agrees to take overall responsibility for any services rendered; regardless of whether third parties engaged by the vendor or the vendor himself carry them out

### **3.20. Delivery**

- I. CIC GROUP shall require the bidder to deliver the service as per the agreed delivery timelines and expectations as will be agreed by both parties. The tracking of delivery expectations shall be based on issuance of a Local Purchase Order or Written instructions from CIC GROUP. The bidder shall submit a tentative project schedule of how they intend to execute the contract.
- II. Partial delivery on the contractual scope shall not be acceptable and CIC GROUP will not compensate for any partial delivery.
- III. **Commencement and Duration of Project** - The Vendor shall commence the services immediately following signature of the service contract with CIC Group. The total tentative duration for the project will however depend on criticality of each scope or how CIC GROUP will scale the requirements and budget availability but may be staggered for a period of 5 years

### **3.21. Other Terms & Conditions**

- a) All statutory payments (if any) shall be indicated in the Bid.
- b) Delayed submission of project reports directly related to the Vendor's action or inaction will result in cancellation of the contract and the award of the same to another Vendor. CIC GROUP shall not be held liable in the event that this occurs.
- c) The execution of recommendations shall be tendered for by CIC GROUP using the bill of quantities provided by the Vendor.
- d) By responding to this document, the prospective Vendor accepts to abide by the conditions set herein.
- e) Intellectual property for all outputs of the service shall rest with The CIC Group. Personnel involved will be required to sign an appropriate release.
- f) The prospective Vendor shall ensure that all Contract Materials are neatly and legibly compiled and contains adequate information to demonstrate the nature and extent of the services, and to support all conclusions, findings and opinions.
- g) The prospective Vendor shall agree that when using CIC GROUP's premises or facilities for the purposes of this Contract, will comply with all reasonable directions and procedures relating to occupational health, safety and security in operation at the premises or in regard to the facilities (including any smoke-free work-place policy) whether specifically drawn to the attention of the visiting party or as might reasonably be inferred from the circumstances.



- h) Should the Vendor fail to meet these conditions, CIC GROUP reserves the right to terminate the Contract and take legal action for breach of Contract.
- i) The prospective Vendor does not have the right to modify, replace or amend any terms and conditions outlined in this document. The Vendor's terms and conditions are not part of any contract awarded by CIC GROUP.



## SECTION 4: PRICE SCHEDULE

The price(s) quoted shall include all taxes, levies and all other relevant charges. CIC General Insurance Ltd is seeking a breakdown of pricing as indicated below. Bidders should provide a detailed cost breakdown in **Kenya Shillings** (CIC General Insurance Ltd will not accept amounts in any other currency)

The bidders are advised to provide a detailed summarized proposal with a three-year total cost of ownership for all the lots they are participating in. where applicable indicate any secondary costs like upgrade costs

### Price Schedule Template

No.	Description	Unit	Qty	Unit Cost	Sub Total Costs	Taxes (VAT +Withholding tax)	Grand Total Cost
1	Software System Cost (indicate the applicable license cost)						
2	Implementation Cost						
	<b>TOTAL YEAR 1 COSTS INCLUSIVE OF ALL TAXES</b>	n/a	n/a	n/a	-	-	-
3	Year 2 cost for support & maintenance						
4	Year 3 cost for support & maintenance						
<b>Total Recurrent costs (Year 2 &amp; 3)</b>					-	-	-
5	Year 4 cost for support & maintenance						
6	Year 3 cost for support & maintenance						
<b>Total cost of ownership over 3 years inclusive of all taxes (Kes)</b>					-	-	-

### Key Notes & Pricing Considerations

- The total cost above **MUST** be inclusive of all taxes and duties (VAT, duties, freight costs and Withholding tax)
- There shall not be any advance payments that will be offered. The vendor should provide payment plan with this understanding.
- Where applicable specify the applicable percentage of annual system maintenance. This should include a clear explanation in the support will be done locally in Kenya or from an offshore location.
- Provide a write up of how you conduct system change request and the applicable rates.
- Provide an itemized list of any items not included above and related costs that Supplier deems necessary to provide the information to meet the requirements specified in proposal. Failure to provide said list shall not relieve the Supplier from providing such items as necessary to meeting all of the requirements specified in proposal at the Fixed Price Purchase Costs proposed.

- f) Please indicate if the proposed annual maintenance cost are inclusive of system upgrades and if not provide the applicable cost in case of an upgrade and the minimum cycle for upgrades.
- g) Indicate the applicable system license type i.e. named users or concurrent or unlimited/module based.
- h) Provide the applicable costs for adding additional system users.
- i) Clearly indicate the license structure of the proposed solution. At minimum, the License Price should have One Production and One UAT Environment license. Where applicable please provide the cost implication of purchasing a DR License as well and provide the indicative cost implications of adding more licenses

## ANNEXURES

### Appendix II

The following are vital documents that should be attached as part of the bidder's proposal.

No.	Description
a)	Provide a Company Profile and specify whether the company is a sole proprietorship, partnership or registered company
b)	Dully filled price schedule capturing all the requirements as specified in section 4 above.
c)	Specify number of years the organization has been offering similar service as per the scope of work in section 2 (attach evidence)
d)	Detailed understanding of the project scope and approach to Meeting the required specifications/solution
e)	Proposed approach and methodology of implementing the solution, in addition, the bidder should provide a detailed schematic design of the solution
f)	Documentary evidence on the existing technical resources
g)	Specify the proposed system architecture. This should include a mention if the proposed implementation is on premise or cloud. Where the implementation is on-promise. Please provide the following: Attach specifications of each server a) Processor (e.g., type, speed) b) Cores (e.g., number of cores) c) Memory (e.g., RAM in GB) d) Storage (e.g., SSD/HDD, capacity in TB) e) Operating System Confirmation if the system comes with API's for commonly used enterprise systems Microsoft ERP/CRM/Power BI, EDMS etc.
h)	Specify proposed level of <b>after sales service support/ service level agreement</b> with clear escalation matrix. This should include a clear explanation in the support will be done locally in Kenya or from an offshore location.
i)	Vendor's schedule outlining the timeline and estimated completion date of each task to cover the proposed implementation period. This should include a schedule with a description of all deliverable products throughout the proposed period. A graphical representation (Gantt Chart) of the proposed schedule shall be included in your proposal.
j)	<b>Bidders should provide manufacturer/Partner authorization for each of the proposed solution.</b>
k)	Audited financial statements of the company submitting the RFP bid, for the last two years
l)	Demonstrate capability and capacity to provide technical and functional requirements and functionalities as per CIC GROUP requirements in <b>section 2.0 - Scope of work.</b>
m)	All copies of any regulatory certificates included in the bid response should be certified as "true copy of original" else CIC GROUP may not use them in the evaluation process
n)	Provide a list of available tools that will be used or required for implementation
o)	At least Five (5) references where similar solutions have been supplied/implemented in a financial institution within the last five (5) years. Preference should be provided for implementations done in Kenya.
p)	Detail any relevant certifications and professional accreditations for the firm and proposed individual staff from local and international accreditation bodies relevant for

No.	Description
	execution of this solution. <b>Please note to attach copies of such certifications for each of the proposed solutions.</b>
q)	Provide a list of available certified technical resources with documentary evidence to be engaged during the implementation of the proposed solution.
r)	Where applicable, provide copy of the latest (2023/2024) peer review reports of the proposed solution by internationally recognized bodies such as Gartner, Forester etc
s)	It will not be enough for Bidders to just write complied or not complied on the technical requirements compliance forms. <i>The bidders are advised to provide appropriate justification, references, manufacturer Technical datasheets etc.</i> to support their proposal.
t)	Any other information/documents which you may consider necessary or useful for this RFP



## DECLARATION

Please complete the declaration below and attach this document in its entirety to your response. Also ensure that you have indicated the areas of interest and that you have answered all questions in the same order and numbering as given in this document.

I/we certify that the information provided in response to this Questionnaire is accurate and complete as at the date set out below.

I/we understand that the provision of false information in response to this request for proposals could result in the Company being excluded from the list of those who may be invited to tender for a contract with CIC GROUP.

I/we undertake to inform CIC GROUP and its subsidiaries promptly following any matter which would alter or add to any of the information given in response to this Questionnaire.

I/we make this declaration for and on behalf of the Company.

Signed: .....

Name: .....

Position: .....

Date: .....

Company stamp

\*\*\*\*\* END \*\*\*\*\*