



**INTEGRATOR PORTAL DEVELOPMENT
REQUEST FOR PROPOSAL DOCUMENT**

Table of Contents

Background	1
The Portal.....	1
Non-life product:-	2
Life Products:-	2
Evaluation of the Proposals	2
Proposal Submission	2
Functional Specifications:.....	3

Integrator Portal Development for the Association of Kenya Insurers (AKI)

Background

The insurance market in Africa remains one of the least penetrated globally, yet it presents great opportunities for growth. The sector has been going through significant disruption triggered by digital transformation among other issues. Other changes include regulatory changes, demographic changes, customer expectations as well as rapid urbanization. These changes are shaping the future of the industry. Insurers that are customer-centric, innovative, and technologically up-to-date will lead the charge to increase insurance penetration across Africa as well as to survive disruption.

According to the AKI Insurance Industry Annual Report 2018, “the global trends observed in 2018 cover technological developments in the industry, new insurance markets and developments in government regulations and other initiatives across the world.”

Insurance Penetration is at less than 3% in most of the countries in Africa. The traditional insurance models have done little to address the gap. A new and African approach to Insurance is needed. Low market penetration suggests huge potential for both life and non-life products thus giving way to rising consumer demands and new technologies.

Research has shown that new technologies i.e. mobile, online and collaborative tools will play a critical role in expanding the market for insurance. The growing reliance on digital technologies is not only reshaping customer expectations but also redefining boundaries across industries.

The Portal

The industry is on the verge of a major, tech-driven shift. To harness on the technologies there is need for companies to pull together with the aim of improving the customer experience.

The portal will provide an underwriting platform for policy quotations and renewals as well as a distribution channel that enable online and mobile purchase of policies and premium payments. The portal will be integrated with insurance companies’ payment gateways to ensure all payment are directly received for any transactions that are processed through the portal.

The portal will be a specially designed website that will serve as the single point of access for information relating to various products that insurance companies avail to the insuring public. It will be specially designed to bring information relating to the different products easily to potential clients. The portal will be a single reference point for the products that will enable customers compare offerings from insurance companies in a

more efficient and transparent manner. Initially the portal will target easy and simple to sell products.

Products to be listed on the portal include:-

Non-life product:-

- Motor Insurance
- Travel insurance
- Domestic Package (DP)
- Personal Accident (PA)

Life Products:-

- Funeral Cover
- Personal Pension Plans
- Credit Life
- Term Assurance
- Micro insurance

This document has been developed for the purpose of identifying and selecting a quality supplier with proven ability to implement the portal. The objective is to secure a service provider with the background, experience, personnel and support systems to effectively design, build, implement and manage a multi web-site operation. The Provider shall have the ability to demonstrate the management of all Hosting services, web servers, application servers, applications, web design and digital marketing. To fully accomplish this, the Association shall determine which service provider best:

- Provides solutions to meet the functional and non-functional requirements
- Represents an organization with stability, longevity, innovation and ability to respond to changing environments
- Recommends a solution that meets the Associations' technical architecture, platform and integration requirements with flexibility, expandability and security
- Provides professional services for both the implementation and on-going support
- Responds with pricing reflecting the solution and services value to the Association

Evaluation of the Proposals

The evaluation of the proposals shall consist of the following:-

1. A technical evaluation involving a desktop evaluation. All claims as presented in the proposal shall be subject of confirmation through a demo
2. Demonstration of the proposed solution
3. Financial evaluation.

Proposal Submission

The Association intends to award a contract resulting from this RFP to the most responsive and responsible supplier whose offer, conforming to the requirements of this

RFP, will be the most advantageous to the Association in terms of cost, functionality, and other factors as specified herein. The Association reserves the right to:

- Reject any or all offers & discontinue this RFP process without obligation,
- Determine and/or modify evaluation elements,
- Award a contract on the basis of initial offers received, without discussions or requests for best and final offers,

The submitted proposals will include, at a minimum, each of the following sections:

- Executive Summary
- Descriptive Information, financials for the last three (3) years
- Proposed Services as per the requirements
- Cost Proposal split per various components i.e. development, hosting, maintenance, licensing etc.
- References/clients/where similar works have been undertaken
- Profile of their core project team.

Proposals should be submitted and dropped in the **Tender Box** (both Technical and Financial Proposals) for all the components of the RFP requirement by 16:45 Hrs. on May 14, 2021 in sealed envelopes marked “**Proposals for Portal Development**” addressed to:

The Executive Director

Association of Kenya Insurers

P. O. Box 45338-00100,

NAIROBI

AKI Centre

Mimosa Road, Muchai Drive, Off Ngong Road,

Functional Specifications:

Bidders are required to specify the availability of the specified functionalities in their submissions. Please refer to each of the Functional Requirement Specifications specified below and state if your Application meets the requirement. If a required functionality is available in the packaged solution proposed in your Bid and can be implemented with simple configurations, then it is stated “**fully satisfies**”.

If a requirement is partially available or if the requirement could be implemented using an alternative approach or through customization then it is stated “**partially satisfies**”. In case of partially satisfied requirements, the firm should have included comments

explaining the functionality available. If a required functionality is not available, then it is stated "**Does not satisfy**".

No	Business Area	Functional Requirements Specification	Bidders Response
1	Responsive web design interface	The entire portal content/ functionality and features should be responsive and available through various browser enabled devices (smart phones - Windows Mobile, android, and ios devices PC, Phones, Tablets etc.	
		Ability for Persons with Disabilities (PWDs) to access the website	
2	Portal presentation	Provides consistent look & feel to the users and the standards shall be defined for content, structure and presentation of the portal.	
		These standards should be applied and followed throughout the portal.	
		A fresh, clean and modern look.	
		The navigation style must ensure that the user, at all points in time, has access to all the major information points available in the website.	
		The look and feel should transcend through all the pages	
		The font should be easy to read and can be used in various typefaces (bold, italics, upper and lower case etc)	
3	Interfacing to other systems	Provide API for easy integration with other systems some of which could be legacy systems	
		Built-in adapters for common sources - API's	
		Availability of multiple payment types eg. On-line money transfer, credit cards - various etc.	

No	Business Area	Functional Requirements Specification	Bidders Response
		Integrated with insurance companies' payment gateways (e.g. Mpesa) to ensure all payment are directly received for any transactions that are processed through the portal.	
4	User Interface and Usability	Operate over the Internet and through all web browsers and computing devices	
		The portal must not require the installation of Software on User's personal computers other than software normally associated with web browsers' operation.	
5	Accuracy and Validity	The portal will employ numerous data quality assurance techniques, including but not limited to:	
		<ul style="list-style-type: none"> • Input masks 	
		<ul style="list-style-type: none"> • Drop down lists with standard responses 	
		<ul style="list-style-type: none"> • Record data completeness requirement 	
		<ul style="list-style-type: none"> • Basic data logic warnings (e.g., Gender: Male with Pregnancy status: Y) 	
		<ul style="list-style-type: none"> • Manual review and validation of new draft entity profiles 	
6	System Availability	The portal is intended to be available online 24 hours per day, 365 days per year with the exception of scheduled and pre-notified system maintenance downtimes, if needed.	
		The ability to make purchases without registration, sped up page loading, etc.	

No	Business Area	Functional Requirements Specification	Bidders Response
		Ability to add other products to the portal beyond those mentioned in this RFP	
7	Information Search	Keyword search for any contents - products, orders, support resources etc.	
	Customer analytics	Analytics on customers, reviews, web data etc. to understand and take action on customer needs.	
8	Self-service product search/selection/configuration	Dealing with product selection - interactive tools, customised design tools, product details etc.	
		The ability to make purchases without registration, sped up page loading, etc. In general, all that will encourage visitors who are saturated with the general level of service in the market to buy exactly from your store.	
9	Single source of truth	Access to a complete record and history of customer contact	
10	Content Management	Publishing and modifying customised contents includes lists of AKI Members, product prices and associated parameters - includes governance and update reminders	
11	Admin Console	Capability to monitor live or historical traffic flow	
		Ability to issue remote device commands to any network	
		Ability to access and adjust user entitlements and security keys	
		Capability to access usage and performances through KPIs, browse alarms, system events and logs.	
12	Training	Describe the training that your firm will offer which should include but not limited to:-	
		<ul style="list-style-type: none"> User training during system deployment 	

No	Business Area	Functional Requirements Specification	Bidders Response
		<ul style="list-style-type: none"> • Technical Documentation for IT and Admin Users 	
		<ul style="list-style-type: none"> • User manuals for core users and online help features for end users 	
13	Security	Describe how your firm will ensure that the portal does not get hacked and that the Association adheres to the Data Protection Act 2019 arising from the fact that some data collected from clients will be personal data.	
		Need to consider future IT Sec Audits for budget proposes in relation to post go live during launch and support period	
14	Admin Console	Capability to monitor live or historical traffic flow	
		Ability to issue remote device commands to any network	
		Ability to access and adjust user entitlements and security keys	
		Capability to ccess usage and performances through KPIs, browse alarms, system events and logs.	
15	Deployment Methodology	Describe your deployment approach for each phase/ stage of the project.	
16	Support	Provide details of how your company will support the solution proposed.	
		Describe your model for support services	
		Describe your deployment approach for each phase/ stage of the project.	
17	Data Storage	Describe minimum storage for disk and memory	
		Scales to over a million transactions per minute for large concurrent workloads and data volumes	

No	Business Area	Functional Requirements Specification	Bidders Response
		Provide simulation based on data growth	

