

REQUEST FOR PROPOSAL (RFP)

INSURANCE BROKERAGE AND REINSURANCE SYSTEM

ZAMARA RISK & INSURANCE BROKERS LTD

P.O.BOX 52439-00200 NAIROBI

ZAMARA PLACE. GROUND FLOOR, CHIROMO ROAD/WAIYAKI WAY, WESTLANDS

(ALSO KNOWN AS DELTA CHMABERS),

05/09/2023

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1. Introduction

This Request for Proposal (RFP) is to invite prospective vendors to submit their proposal to provide an Insurance Brokerage and Reinsurance system to Zamara Risk and Insurance Brokers. The RFP provides vendors with the relevant operational, performance, application, and architectural requirements that the system must fulfill.

This request for proposal (RFP) is provided on the express understanding that the information contained herein would be regarded and treated as strictly confidential and proprietary to Zamara Risk and Insurance Brokers Limited.

Rules for tendering this RFP are explained in Section 2.

1.1. Purpose of the RFP

Zamara Risk and Insurance Brokers are selecting a solution/service provider for an Insurance Brokerage and Reinsurance system that caters for Medical, Life, and General Insurance lines of business. We aim to select a vendor who must fully meet the requirements identified in this Request for Proposal (RFP). Zamara Risk and Insurance Brokers may elect to award a contract under the RFP. Your company is invited to take part in this process and provide a proposal that satisfies Zamara Risk and Insurance Brokers' requirements.

Within the RFP you will find all the information necessary to assess Zamara Risk and Insurance Brokers' requirements properly. Service providers are invited to respond to this RFP by describing how they can meet the requirements set out in this RFP and by providing other information requested. Responses to this RFP will be used to qualify service providers for the final evaluation and price negotiation phases of the selection process.

1.2. Scope of Work

Project Objectives and Deliverables

- Automation and Efficiency: Streamlined processes through automation, reducing manual effort and minimizing errors.
- Centralized Data Management: Single unified database for policy, client, claims, financial, and operational data.
- Enhanced Reporting and Analytics: Comprehensive reporting and analytical tools to provide actionable insights into business performance and trends.
- Client Relationship Management (CRM): Integrated CRM functionality to manage client interactions, communications, and needs effectively.
- Policy and Claims Management: Efficient tracking, management, and processing of insurance policies and claims.
- Compliance and Regulatory Requirements: Automated compliance checks, report generation, and auditing tools to ensure adherence to industry regulations.
- Risk Management: Tools for assessing, mitigating, and managing risks associated with insurance and reinsurance agreements and operations.
- Integration with Partners: Establishing interfaces to seamlessly exchange data exchange and functional integration with insurers, reinsurers, payment gateways, and other stakeholders.

- Financial Management: Integration with Business Central Finance module for managing invoicing, billing, collections, and financial reporting.
- Scalability: A system architecture that can grow with the business, accommodating increased demands and complexity to other market tenures.
- Cost Savings: Long-term cost savings from improved efficiency, reduced errors, and optimized resource utilization.
- Business Intelligence: Power BI integration to extract actionable insights from data, aiding in strategic decision-making.
- Real-time Information: Instant access to up-to-date information, facilitating quicker responses and informed decisions.
- Customization and Configuration: Tailoring the ERP system by configured system modules, workflows, and processes aligned with the business requirements.
- User Training: Equipping employees with the knowledge to effectively utilize the system's features and functions.
- Support and Maintenance: Ongoing technical support and maintenance to ensure the system remains operational and addressing any issues that arise.

Scope

- Insurance Brokerage and reinsurance ERP
- Self-Service Portals for customers and service providers. Customer portal should support E-commerce
- Inbuilt end-to-end Customer Relationship Management System
- Inbuilt Electronic Document Management System
- Inbuilt support for Power BI reporting

1.3. Confidentiality

This Request for Proposal, including any other material and information provided by Zamara Risk and Insurance Brokers, contains Zamara Risk and Insurance Brokers proprietary and confidential information that is provided to you for your exclusive use in evaluating and preparing your response. If at any time your company decides not to respond to the RFP, please destroy any copies of the document and confirm your non-participation either in writing or by email.

This document should not be duplicated except as necessary to prepare your response. This document should not be disclosed or distributed to any third party. All copies of this document except one file copy should be destroyed following the submission of your response. The file copy should be held confidential and not used for any purpose other than bid evaluation, response preparation, and subsequent discussions with Zamara Risk and Insurance Brokers if any result. You should safeguard the confidentiality of this document and any copies with the same degree of care with which you safeguard your confidential information. Vendors may not use the name, logo, or trademarks of Zamara Risk and Insurance Brokers in connection with any advertising or publicity materials, or activities without the prior written consent of the Zamara Risk and Insurance Brokers. The obligation not to disclose any confidential information shall not be affected by bankruptcy, receivership, assignment, attachment, or seizure procedures, whether initiated by or against the vendor, nor by the rejection of any agreement between the Zamara Risk and Insurance Brokers and the vendor, by a trustee of the vendor in bankruptcy, or by the vendor as a debtor-in-possession or the equivalent of any of the foregoing under local law. Zamara reserves the right to own intellectual property post project completion.

2. Vendor Instructions

2.1. Background

This RFP is advertised on the local dailies and may be viewed or downloaded for free from the Zamara website www.zamaragroup.com for bidders to respond satisfactorily. The RFP identifies Zamara Risk and Insurance Broker's requirements in sufficient detail to identify a preferred vendor.

2.2. General Instructions

Vendors are requested to consider the following instructions when preparing their responses:

- Vendor responses must be valid for 6 months from the date of submission.
- Vendors must be commercially bound to their response.
- Vendors must address all matters raised in this RFP.
- Any statements made about the performance and specifications of the proposed solution will be true and will be incorporated into the final purchase contract.
- Any functionality or features not included in the cost estimate must be clearly identified in the response to the RFP.
- Vendors must address all items specified in this RFP. Failure to adhere to the specified format may disqualify a vendor from further consideration.
- Submission of proposals shall constitute evidence that the vendor has made all the above-mentioned examinations and is free of any uncertainty concerning conditions that would affect the execution, and completion of this project.

2.3. RFP Changes, Binding Bid Process

Zamara Risk and Insurance Brokers reserves the right to negotiate any or all RFP terms and conditions, and to cancel, amend or resubmit this RFP in part or entirety at any time. This RFP has been issued exclusively for providing adequate information about Insurance Brokerage and Reinsurance ERP System requirements for Zamara Risk and Insurance Brokers to receive a proposal for this project from vendors. While one or more vendors may be selected as candidates, and Zamara Risk and Insurance Brokers may negotiate a vendor contract with one or more respondents, Zamara Risk and Insurance Brokers reserve the right to reject any or all of the responses received for any reason or no reason, and to decline to negotiate and sign a vendor contract with any vendors responding to the RFP regardless of whether any vendor's response is partially or fully accepted or rejected, or contains the highest or lowest markup or price, or the most timely services delivery commitment, or whether a vendor responds with a no-response notice or has an existing contract with Zamara Risk and Insurance Brokers, and regardless of any other matter.

Zamara Risk and Insurance Brokers further reserves the right to negotiate with any vendor who does not receive this RFP. Accordingly, responses should be submitted in the terms most favorable to Zamara Risk and Insurance Brokers. Zamara Risk and Insurance Brokers will consider vendor responses as binding offers by vendors.

2.4. Anti-Bribery and Corruption

The Zamara Risk and Insurance Brokers are and will remain in compliance with the laws of Kenya applicable to the services they will perform under this agreement. The Zamara Risk and Insurance Brokers will not, and nor will any of its officers, employees, shareholders, representatives, or agents ("associated parties"), directly or indirectly, make or offer any payment, gift, or another advantage with respect to any matters which are the subject of this Agreement which (i) would violate any anti-corruption laws or regulations applicable to it or the Client or any of the Client's Affiliated Entities, (ii) is intended to, or does, influence or reward any person for acting in breach of an expectation of good faith, impartiality or trust, or which it would otherwise be improper for the recipient to accept, (iii) which a reasonable person would otherwise consider being unethical, illegal or improper ("Corrupt Act"). The Agency represents and warrants that it and its associated parties have not engaged in any Corrupt Act prior to the date of this Agreement.

The Zamara Risk and Insurance Brokers undertakes not to seek, directly or indirectly, improperly or corruptly to influence or attempt to influence an associated party of a customer or a potential customer, to act to the advantage of either of the Parties or otherwise to perform their duties improperly, and not to use any of the proceeds of any payments made under this Agreement, directly or indirectly, for this purpose or otherwise for the purpose of or in connection with any Corrupt Act.

During the term of this Agreement, the Zamara Risk and Insurance Brokers shall (i) properly and accurately record in its Books and records all transactions which relate in any way to this Agreement or to services provided by it ("Transaction Records"), (ii) provide the Transaction Records and/or any other such information as the Client may reasonably require by notice in writing. For this clause, "Books and records" shall be deemed to include, without limitation, corporate records, bank statements, books of account, supporting documentation, and other records and documentation (including without limitation, invoices, transfer documents, and any other documents), whether in paper or other form.

The Zamara Risk and Insurance Brokers accepts that it will permit the Client periodic access, upon request by the Client, to the Transaction Records.

The Zamara Risk and Insurance Brokers warrants to the Client that to its awareness, neither it nor any of its directors, employees, agents, representatives, or sub-contractors has at any time before entering into this Agreement, committed any offence conceivable under the UK Bribery Act 2010, the US Foreign Corrupt Practices Act or any legislation in Kenya including the Bribery Act, 2016 creating offences in respect of bribery or fraudulent or corrupt acts.

The Zamara Risk and Insurance Brokers further warrants to the Client that it did not enter into this Agreement with any knowledge that any money has been, or will be, paid to any person working for or engaged by the Client or that an agreement has been made to that effect unless details of any such arrangement have been disclosed in writing to the Client before the date of this Agreement.

The Zamara Risk and Insurance Brokers agrees that at any time after entry into this Agreement it shall not and it shall procure that its directors, employees, agents, representatives, service providers, or sub-contractors shall not commit any offense under

any legislation or common law anywhere in the world creating offenses conceivable under the UK Bribery Act 2010, the US Foreign Corrupt Practices Act or any legislation in Kenya including the Bribery Act, 2016 creating offenses in respect of bribery or fraudulent or corrupt acts.

The Zamara Risk and Insurance Brokers agrees and accepts to abide with the Client's code of business conduct as advised from time to time and it shall ensure that any third parties whom it engages to assist in providing the Services shall also comply with such codes. If requested by the Client, the Zamara Risk and Insurance Brokers shall participate in compliance training from time to time.

The Zamara Risk and Insurance Brokers shall have in place adequate procedures designed to prevent any person working for or engaged by the Zamara Risk and Insurance Brokers or any other third party in any way connected to this Agreement, from committing offences of corruption or bribery.

If at any time the Zamara Risk and Insurance Brokers (or any of its directors, employees, agents, representatives, service providers, or Sub-Contractors) breaches any of its compliance obligations, the Agency shall indemnify and keep indemnified the Zamara Risk and Insurance Brokers against any losses, costs, fines, damages, costs, and expenses including legal fees and costs of investigation, litigation, settlement.

2.5. Disqualification

Statements known to be, or subsequently found to be, inaccurate or misleading will disqualify the vendor from further participation in the evaluation process.

2.6. Structure of the Response

All responses to this proposal must follow the structure given below:

1. Executive Summary
2. Company Profile
(Describe your organization's core businesses, products, services, markets, awards, etc.)
3. Similar Experience & Customer References
4. Requirements Understanding / Scope of Work
(Please illustrate that you have understood our requirements)
5. Vendor Eligibility Criteria (as per section 3 of RFP)
6. Compliance Matrix (as per section 4 of RFP)
7. Proposed Solution Description with screenshots of the interface
8. Implementation Approach / Deliverables / Training Details
9. Post-Implementation Support / SLA
10. Project Plan / Timelines
11. Project Management Approach
(Please illustrate your project management approach in terms of the proposed team structure, communication plan, escalation management, quality plan, and any other relevant information)
12. Pricing Details (as per format in section 5 of the RFP)

2.7. Schedule of Events

Event	Date
RFP Distribution to Vendors	
Written Confirmation of Vendors with Bid Intention	
Questions from Vendors about the scope or approach due	
Responses to Vendors about scope or approach due	
Proposal Due Date	
Target Date for Review of Proposals	
Onsite Oral Presentation / Demo of the proposed solution	
Final Vendor Selection Discussion(s) - Week of	
Anticipated decision and selection of Vendor(s)	
Anticipated commencement date of work	
Anticipated completion of work	

2.8. Contacts

Any questions concerning technical specifications or Statement of Work (SOW) or contractual terms & conditions must be directed to the below by 20th September 2023 :

Name	Rose Mubangi
Address	Zamara Place, Ground Floor, Chiromo Road/Waiyaki Way, Westlands (Also known as Delta Chambers)

Phone	+254 (20) 4969 011
Email	rmubangi@zamara.co.ke

Responses to the RFP are due by 04th Oct 2023. Please submit your response in hard copy and zipped soft copies to:

Name	Rose Mubangi
Address	Zamara Place, Ground Floor, Chiromo Road/Waiyaki Way, Westlands (Also known as Delta Chambers)
Phone	+254 (20) 4969 011
Email	rmubangi@zamara.co.ke

2.9. Evaluation Criteria

Any award to be made pursuant to this RFP will be based upon the proposal with appropriate consideration given to operational, technical, cost, and management requirements. Evaluation of offers will be based upon the Vendor's responsiveness to the RFP and the total price quoted for all items covered by the RFP.

Proposals must address all the items identified in the Request. All proposals will be evaluated based on the following criteria:

- Completeness of proposal
- Experience and past performance with similar customers
- Ability to meet requirements as specified in the Compliance Matrix
- Initial cost, including goods and services, yearly maintenance fee, and any recurring costs
- Financial stability of your company
- Demonstrated quality of service and training
- Flexibility of product
- Oral presentation

Zamara Risk and Insurance Brokers do not represent that these are the sole criteria and reserves the right to adjust selection criteria at any time.

2.10. Awarding of Contract

Zamara Risk and Insurance Brokers is not bound to accept the lowest proposal and is not obliged to give a reason for rejecting a proposal. Prospective suppliers are advised that nothing in this documentation, or in any communication between

Zamara Risk and Insurance Brokers and any other party, shall be taken as constituting a contract, agreement, or representation between Zamara Risk and Insurance Brokers and/or any other party, except for a formal award of the contract made in writing by Zamara Risk and Insurance Brokers. Neither shall it, or they, be taken as constituting a contract, agreement, or representation that a contract shall be offered.

Please note that Zamara Risk and Insurance Brokers reserves the right to vary the number of vendors invited to interviews and presentations, or dispense completely with this part of the process, at its sole discretion. Zamara Risk and Insurance Brokers reserves the right at all points in the procurement process either not to select a candidate to go forward to the next stage, or following completion of the procurement process, not to make any award of contract.

Zamara Risk and Insurance Brokers have prepared this RFP in good faith. To the extent that Zamara Risk and Insurance Brokers is permitted by law, Zamara Risk and Insurance Brokers exclude any liability (whether in contract, negligence, or otherwise) for any incorrect or misleading information contained in this RFP.

3. Vendor Eligibility Criteria

- A vendor is defined as an independent company registered in Kenya or a consortium of partnerships between a local Kenyan registered company and local or global services partner. Please provide the following details:
 - Legal Name: - submit a Certificate of Incorporation/Registration
 - Parent Company:
 - Corporate Headquarter Address: **submit the business license/permit.**
 - Website
 - In what business area is your company engaged?
 - Indicate at least two references of the current clients who can be approached
 - Team composition and roles of each team member with qualifications and years of experience
 - Proposed implementation methodology
 - How many years has your company been in business under its present name?
 - If you are a corporation or limited liability corporation, show the state and date of incorporation: - **submit a copy of the company's CR 12 generated within the last 6 months.**
 - Is there, or has there been in the last three years, any litigation or governmental or regulatory action pending or threatened against your organization that might affect your ability to provide stated products and services? State the status of any current or pending lawsuits: - **if none state so through a letter stamped by a commissioner of oaths/advocate.**
- The business enterprise must currently be incorporated, or registered as a company (corporation, limited, partnership) and be able to demonstrate that it has been and is offering goods/services under the business name for a period not less than **5 years**. Sole Proprietors/Independent Contractors must be able to demonstrate that they have been engaged in their business activity for not less than 5 years.
- The minimum amount of yearly turnover of the company/vendor during the last three years i.e., for 2020-21, 2021-22, 2022-23 should be at least **KES 500M**.
- The vendor should have experience in providing cloud-based solutions or services for at least 5 years.
- Vendor security policies and processes should have been ratified, evaluated, and

rated by a reputed third-party analyst firm such as PWC/KPMG etc, please provide details.

- The provider should provide the solution on premise
- A Vendor must have experience in integrating the proposed Insurance Brokerage and Reinsurance ERP tool with other third-party applications such as Power Bi, Business Central Finance module, telephony system, bank accounts etc. for unidirectional/bidirectional communication as per requirement to automate the entire process. Please provide details with customer references to substantiate.
- The provider will need to provide sufficient evidence that its platforms will scale to meet current peak and future application processing and user demands using customer references with similar requirements. The vendors with a good track record will be able to provide and guarantee response times with the required service levels.
- Vendor should provide the solution to run on premise.

Eligibility will be seen based on the above criteria and Zamara Risk and Insurance Brokers has the right to reject responses not meeting the qualification criteria.

4. Compliance Matrix

In the subsequent sections, we have detailed the specifications for the various components of the requirement. Vendors must highlight their compliance status against each requirement or specification in their response in PDF or excel along with additional comments (if any) by using the following legend:

Solution Features	S = Standard N = Not Available C = Available with Customization T = Available through 3rd---party
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4.1. Technical/Functional

Sr. No.	Requirements	S/N/C/T	Additional Remarks
1	The system should have an inbuilt E-signature solution and ability to verify with a CA, or the ability to integrate with third party E-signature solutions.		
2	The system must allow user accounts to be suspended and re-instated.		
3	Approvers must be prompted about which approvals		

	are pending when they access the system.		
4	Option to define approval paths up to a minimum of five levels deep.		
5	The system must allow a different approval path to be defined for each user.		
6	The manager should be able to approve or reject the request directly from the email or the tool. In case the Manager rejects the request, a comment field should be available to mention the reason.		
7	Approvers must be able to select a deputy to approve in their absence from the approved list.		
8	Users must be able to nominate another user to act as their deputy in case of absence etc.		
9	The system must allow administrators to restrict who can act as a deputy/substitute.		
10	Transactional data should be available for download and analysis		
11	The system should ensure compliance with built-in/customizable alerts, emails, and approval capabilities; providing what is needed for management audits		
12	The system should have both desired architectures, such as a cloud-based solution and on-premises deployment.		
13	The system should be scalable and flexible to accommodate future business expansion. And to other market tenures.		
14	Please specify the preferred technology stack (e.g., programming languages, frameworks, databases). Our preferred is Microsoft SQL Database, IIS and .Net.		

15	Please outline the requirements needed for migrating data from an Oracle system to the new ERP system, including data mapping, data cleansing, and validation.		
16	Define the desired user interface design, accessibility standards, and ease of use for different user roles		
17	Specify the required features for policy creation, underwriting, rating, quoting, and issuance.		
18	Specify the desired CRM features, such as customer profile management, contact history, and communication tracking.		
19	Define the functionality needed for claims processing, including claim registration, assessment, settlement, and reporting.		
20	Specify the necessary capabilities for premium billing, invoicing, payment processing, and accounting integration.		
21	Define the reporting requirements, including standard reports, ad-hoc reporting, and integration with business intelligence tools.		
22	Identify specific compliance requirements, such as regulatory reporting, document management, and audit trails.		
23	Specify the desired workflow automation capabilities to streamline processes, reduce manual intervention, and improve efficiency.		
24	Describe how the tendering process and documents are handled and managed by the system		
25	Define the requirements for supporting multiple channels, such as web portal, mobile app, and agent/broker/Underwriter interfaces		

26	The system should support multi-tenants/companies		
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4.2. Security / Hosting

Sr. No.	Requirements	S/N/C/T	Additional Remarks
1	Users must be able to view any customer records other than their own.		
2	Users must not be able to edit customer records other than their own		
3	The system must provide adequate security to prevent unauthorized access		
4	Ability to sign in using Basic, LDAP, OAuth password authentications with inbuilt support for two-factor authentication		
5	The system must allow for the encryption of data at rest and in transit.		
6	The system must provide an automatic time-out facility to prevent users from remaining logged in when their sessions are inactive.		
7	The security features provided in the system and by the hosting facility should be compliant with the relevant industry-recognized security standards. Please provide details along with supporting documents.		
8	The system must be internally and externally hosted and supported within a jurisdiction with appropriate Data Protection legislation.		
9	The system must have an uptime of at least 99.5%. Please provide supporting evidence with your response.		

10	The system should support user roles definition		
11	The system should have an inbuilt workflow setup		
12	The system to allow user defined number sequencing/number series definition for transactions and documents		
13	The system to support multiuser access with concurrent session management. Update priority should be given to the most recent object session		
14	The system should allow multicurrency, and multilingual. Support for exchange rates setup.		

4.3. Performance

Sr. No.	Requirements	S/N/C/T	Additional Remarks
1	Please describe how your solution scales from an infrastructure perspective.		
2	Please describe how your solution's performance scales with the number of concurrent users/sessions online. Does the geographic distribution of users affect performance? Please describe.		
3	How do you deal with unexpected peaks in demand/usage? Please include details on whether other customers can affect the performance of the environment if shared.		
4	The system must provide sub-second response times, as visible to the user, operating over a domestic broadband connection, at least 97% of the time.		

5	Please define the expected system performance metrics, uptime requirements, and disaster recovery provisions.		
6	The same system must be able to seamlessly scale to cope with the initial volume of users (approx. 300) and any additional volume of users without replacing the system.		

4.4. Integration

Sr. No.	Requirements	S/N/C/T	Additional Remarks
1	Real-time integrations can be built into almost any other software solution		
2	Experience of the vendor and ease of integration with Power Bi, Business Central Finance module, telephony system, bank accounts, payment gateways, medical providers, carrier systems like SMART, Slade, LCT, MTIBA etc.		
3	API/Web Services availability in JSON and SOAP format. With inbuilt support for authentication and workflows. API services to run on a user account		

4.5. Reporting

Sr. No.	Requirements	S/N/C/T	Additional Remarks
1	The system must provide a mixture of pre-configured and user-defined Management Information reports		
2	The system must allow standard and customized reports against current and archived data.		

3	The system should allow the saving of user-defined reports for future use.		
4	The system must allow all viewable reports to be printed and produced in electronic form.		
5	Automated reports that can be emailed to recipients based on a preset schedule and manual trigger		
6	The system to allow reports to be exported in Excel, Word and PDF		
7	The system should have inbuilt support for job queues management		
8	The system should have inbuilt support for SMS and emails dispatch		
9	The system should allow for customization of alerts/notifications via templates		
10	The system should allow configuration of products		
11	The system should have an interface for user management		

4.6. Others

Sr. No.	Requirements	S/N/C/T	Additional Remarks
1	The system should be capable of being accessed from any internet device, including mobile devices.		
2	The system must be able to run on the latest versions of Microsoft Edge.		

3	The system should not require the installation of applets or controls to run on a client. The system should be web based		
4	The system ideally will have a built-in help function.		
5	Upgrades/updates to the system should be frequent (weekly/bi-weekly) and should be handled by the vendor without any downtime.		
6	The vendor should be able to provide software administrative training to key staff.		
7	The system should support English and local language where legally required.		
8	The vendor should provide 24x7x365 support services with a real person to assist when needed, please provide details.		

5. Pricing Details

All prices quoted by the vendor must be fully itemized, in KES, and inclusive of all taxes and all expenses. Zamara Risk and Insurance Brokers expect to contract with the vendor on a Fixed Price basis for all components of the supply. We expect the vendor to quote a fixed price for:

- Product
- Implementation services
- Customizations
- All software licenses for the vendor's products
- All software licenses for third-party products supplied by the Vendor

Support fees for one (1) year commencing from the date of go-live. Please clearly identify all assumptions made when producing these prices.