



**Insurance**

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**AAR INSURANCE KENYA  
REQUEST FOR PROPOSAL  
ACQUISITION & IMPLEMENTATION OF AN AGILE  
MEDICAL INSURANCE BACK OFFICE SYSTEM**

**Proposal Release Date: 28<sup>th</sup> December 2021**

**Proposal Due Date: 31<sup>st</sup> January 2022**

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## **1 INTRODUCTION**

AAR Insurance Kenya Ltd, head quartered in Nairobi, Kenya, hereinafter referred to as “AAR” is a subsidiary of AAR Insurance Holdings Limited, which also has a subsidiary in Uganda. The Company obtained its license to carry out general insurance business in October 2012 from the Insurance Regulatory Authority (IRA). AAR Insurance focuses on all the insurance needs of a person and also collaborates with other distributors to offer other types of employer and company based general insurance products.

AAR began in October 1984 primarily as a rescue organization for members of closed business community. In 1991, a strategic decision was taken to expand AAR’s range of products, offering services at different price ranges to suit a wider market. By in the mid-1990s, a portfolio of services had emerged giving East Africans total health care for members of all ages, wherever they happen to be in the world at their time of need. In line with the wide range of services offered, Africa Air Rescue changed its name to AAR Health Services Limited in 1996.

The operations of the company have expanded over time with a current membership close to 200,000. AAR has grown from a relatively unknown organization servicing a niche market to one that is instantly recognized and respected throughout the East African region, with the capacity to handle up to one million visits per annum.

The management’s ambition is to transition the conventional business to digital operating in a branchless and paperless environment. The objective is to address the key performance areas in the business which include efficient management of claims, management costs, capital adequacy and revenue. The transformation of back-office processes and digitizing will bring efficiencies by enabling real-time visibility of claims in back-office. The company currently operates a core system integrating with nine (9) other systems. To ensure convergence and centralization of core insurance information for purposes of effective management of the business and reporting, an Agile Back-office system is required.

## 2 STATEMENT OF PURPOSE

The purpose of this document is to solicit proposals for supplying an Agile back office medical insurance system solution to AAR. This solution is intended to form the basis for all future business growth and programs within AAR for the next 10 years.

Our primary objectives in implementing an Agile back office insurance system are as follows:

1. Sales force management to allow transactions processing by distributors i.e. leads/pipeline management, quotations, commission statements, etc.
2. Management and automation of risk and rack rates and any variations based on scheme performance
3. Reinsurance management including generation of bordereaux
4. Product development and system formulation allowing for various scenarios and options and 24 hour on-boarding of members electronically
5. Web based capabilities with efficient throughput management on the cloud (AWS cloud)
6. Ease of integration with other systems e.g. client facing systems, point of service systems, financial reporting ERP etc. Allows for minimal integration, i.e. core modules must be available within the system
7. Generation of various insurance reports and analytics for prudent decision making including actuarial valuation (reserves) reports

Based upon a preliminary review, we have selected your organization to receive this formal **Request for Proposal (RFP)**. We are asking that you submit a formal proposal, which addresses the costs for the procurement and implementation of software from your organization.

### 3 EXISTING ENVIRONMENT

#### 3.1 Background

##### 3.1.1 Current Computing Environment

AAR has deployed a Virtual Private Cloud (VPC) within the Amazon Web Services (AWS) Cloud environment that now host its core insurance and support services Applications. This VPC is connected through a VPN to the AAR Wide-Area Network (WAN) infrastructure that is built on MPLS technology for inter-branch connectivity spanning across all branches within the country.

We are looking for an Agile back-office insurance system to meet our management information requirement in the following areas:

- Product development
- Pricing and actuarial
- Sales and distribution management
- Medical insurance underwriting, incl. member on-boarding
- Reinsurance
- Service provider network management, incl. empanelment
- Case management
- Claims
- Customer relationship management and servicing
- Finance operations, accounting and reporting

Specific targeted features are provided in the Detailed System Requirements section at the end of this document.

## 4 SUPPLIER REQUIREMENTS & INSTRUCTIONS

Information is to be provided for all sections within this document as defined within each section. Please provide your responses against each feature listed in the Detailed System Requirements in **Appendix A**. You may include additional supplemental information as part of your proposal. However, it should be clearly separate from your specific responses.

### 4.1 RFP Questions

Our objective is to ensure that we provide you with all of the information you need in order for you to provide the most complete response to this RFP as possible. As such, we welcome any and all questions which you might have. Questions or requests for clarification must be emailed to: [tenders@aar.co.ke](mailto:tenders@aar.co.ke) by **31<sup>st</sup> January 2022 5:00 PM EAT**.

### 4.2 Response Format, Deadline, and Delivery

#### 4.2.1 Delivery

Responses should be emailed to the address listed below. All RFP responses (both for Detailed System Requirements and any other supplemental information) must be submitted no later than **31<sup>st</sup> January 2022 at 5:00 PM EAT**.

Please submit to:

**AAR Insurance Kenya Ltd  
Real Towers, Upper Hill  
P O Box 41766 - 00100  
Nairobi, Kenya**

**Attn: Agile Back Office System**

**E-mail address: [tenders@aar.co.ke](mailto:tenders@aar.co.ke)**

4.2.2 The submissions should be accompanied with proof of payment of non-refundable fee of Kshs 3,000.00/ USD 30. Payment can be made through the following options

**MPESA Option:**

**Paybill 333200**

**Account name: Company name.**

**Bank Payment Option:**

**Bank: Stanbic Bank**

**Account Name: AAR Insurance Kenya Limited**

**Swift code: SBICKENX**

**Branch code: 31 007**

**Account number: 0100000023056**

#### 4.2.3 Presentation

It is requested that any supplemental information accompanying your proposal be provided in separate files clearly marked 'Supplemental Information'.

4.2.4 Important Due Dates

<b>Date to be Received</b>	<b>Items to be Returned</b>
5:00 PM EAT, 31 <sup>st</sup> Jan 2022	Supplier Questions and Clarification Requests Due
5:00 PM EAT, 31 <sup>st</sup> Jan 2022	Completed Response to RFP Due

## 5 TERMS AND CONDITIONS

Suppliers are required to adhere to the below terms and conditions.

### 5.1 Information Access

The information provided within this, or any other document supplied by AAR, is to be considered strictly confidential and shall be considered proprietary to AAR. This information is not to be shared with individuals outside of your organization unless AAR has specifically provided written consent allowing said individuals access to this information.

Should your company decide not to respond to this RFP, you are required to destroy all materials provided and any copies thereof whether in electronic form or hard copies.

### 5.2 General Conditions

#### 5.2.1 Contract Duration

For purposes of this RFP, prices quoted for software and services to be provided by your organization, or contracted through your organization, are to be valid for a minimum period six (6) months.

#### 5.2.2 Expenses

Any costs incurred by you in preparing and providing a response to this RFP are solely the responsibility of your organization. In addition, should your organization be chosen as one of the organizations asked to provide a demonstration of your software, the costs associated with that process will similarly be the sole responsibility of your organization.

#### 5.2.3 Response Preparation

Your response should clearly state the ability of your organization to satisfy the requirements defined within this document. In addition, you should provide your most aggressive pricing related to the various components of this RFP. It is the intent of AAR to use this pricing both as a key element in the ultimate decision regarding the selection of a supplier, as well as a part of the determination of the budget for the project.

### 5.3 Bid Evaluation and Negotiation

#### 5.3.1 Evaluation Criteria

This request for proposal is designed to provide AAR with the ability to make a determination of which potential supplier will best satisfy the requirements of AAR. Each supplier will be evaluated against exactly the same set of criteria.

### 5.4 Formal Presentation

Based upon an evaluation of all of the proposals received, AAR expects to invite shortlisted suppliers to make a formal presentation regarding their proposal to a team of AAR representatives. These meetings will be arranged in advance by AAR.

### 5.5 Bid Effectiveness

Your formal response to this RFP shall constitute your official "bid" regarding the defined opportunity presented within this document. The formal bid submitted by supplier must, in no way,

be contingent upon any review or approval by supplier. All approvals required on the supplier's side must be obtained prior to submission of the bid.

## **5.6 Acceptance or Rejection**

AAR, at its sole discretion, reserves the right to either accept or reject any and all proposals. The existence of this request for proposal shall not, in any way, obligate AAR to take any action regarding any response submitted by a supplier to this request.

## **5.7 Contract Provisions**

In the event that a proposed solution is accepted by AAR, it is the intent of AAR to incorporate the *RFP Supplier Responses*, as well as any other supplemental material provided as part of this RFP response, in their entirety, into the final contract with the supplier.

## **5.8 Responsibilities as Independent Contractor**

Any personnel provided by supplier shall be considered to be personnel or agents of the supplier. Under no circumstances will said personnel be considered to be agents or personnel of AAR. However, AAR reserves the right to demand the removal and potential replacement of any one or group of individuals provided by supplier to work on the project.

If your organization intends to utilize a third party organization to perform any of the tasks associated with any aspect of the proposal, this intent must be disclosed as part of the proposal. For example, if it is your intent to have an organization other than your own perform implementation and project management services as part of the proposed engagement, you must indicate this as part of the proposal. In addition, responsibility for any items or activities provided by any subcontracting or third party entity must be assumed by your organization. For purposes of this engagement, AAR intends to contract exclusively with your organization for the support functions required to insure a successful implementation. This means that your organization will be the sole contact concerning contractual matters, invoicing and associated payments.

## **5.9 Staffing**

As part of this engagement, it is assumed that your organization will assign project personnel that possess the necessary skills to make significant contributions to the completion of the project. Which personnel are assigned to the project shall be completely at the discretion of your organization. However, AAR reserves the right to require the supplier to remove and possibly replace personnel who are not meeting expectations or who do not interact in a positive manner with other project personnel.

## **5.10 Insurance**

In order to provide services to AAR, your organization must maintain the following insurance:

Worker's Compensation and Employer's Liability Insurance in accordance with the applicable laws of the countries in which AAR operates where the work is to be performed, or in accordance with the applicable laws of the countries in which the contractor is obligated to pay compensation to employees engaged in the performance of the work.

Commercial General Liability Insurance covering the work, the performance of the work and everything incidental thereto. Such policy shall be endorsed to cover:

Contractual liability assumed by the contractor under the indemnity agreement. If any of the work is sub-contracted, independent contractor's liability providing coverage in connection with such portion of the work, which may be sub-contracted, property damage liability, and personal injury liability.

Automobile Liability and Property Damage Insurance, including coverage on owned, hired, and non-owned automobiles and other vehicles, if used in connection with the performance of the work.

In addition, your organization will be required to undertake processing of work permits for expatriate employees, including logistics and cost. AAR will assist in providing the necessary justification and documentation required by authorities for processing of work permits.

### **5.11 Intent to bid**

Unless required by the action of a court of law, supplier agrees that all material which has and will be disclosed regarding AAR, its customers, products, finances, marketing programs and the like are the confidential and proprietary information of AAR. As such, supplier agrees to maintain the confidentiality of this information.

In the event that your organization chooses not to respond to this RFP, you will be required to destroy all materials provided and any copies thereof whether in electronic form or hard copies.

### **5.12 Contract Item Costs**

#### **5.12.1 General**

We regard this process as one in which AAR will choose a partner to assist it in implementing an Agile back office insurance system. As such, AAR will look to the chosen supplier to actively and aggressively pursue those practices which will serve to minimize the cost to AAR both during implementation and in the future operation of its business.

#### **5.12.2 Price Protection**

The rates for software and services provided by supplier in response to this RFP must be valid for a period of six (6) months. Furthermore, once a proposal has been accepted, all defined rates for services to be provided under any resulting agreement must be guaranteed at the proposed rate for a period of five (5) years from the date of project initiation.

## 6 SCOPE OF THE RFP

This RFP is a solicitation for a proposal regarding the purchase, implementation, and maintenance of an Agile back office insurance system. As such, our objectives are as follows:

- Identify a software product that has the best “out of the box” fit to our defined business requirements in Product development, Pricing and actuarial, Sales and distribution management, Medical insurance underwriting, incl. member on-boarding, Reinsurance, Service provider network management, incl. empanelment, Case management, Claims, Customer relationship management and servicing, Finance operations, accounting and reporting through a quantitative features and function evaluation process.
- Identify a supplier that **(1)** has the experience to implement the software product to an operation of our scale in terms of business volume and size through conducting quantitative interviews **(2)** is ready to provide its technical resources that will have undertaken in the implementation to be part of AAR IT support team for a minimum one (1) year after completion of implementation **(3)** is ready to transfer technical skills to the AAR IT team in the areas of database administration and report writing **(4)** is ready to enhance the identified software product from time to time as new business requirements arise **(5)** has an effective initial training program for users as well as a maintenance training program for new users after the initial training **(6)** is ready to provide customizations for gaps that may be identified between the “out of the box” features available and the additional requirements that may arise during gap analysis.
- Utilize the core business processes inherent within the chosen software to provide the basis for changing our existing internal business processes to achieve the desired business outputs.

The purpose of this section is to provide some additional insight into the information content which should be included in your response to the RFP. This information should be in addition to the response to the specific items detailed in Section 7 of this document.

### 6.1 Project Management

#### 6.1.1 Project Management by vendor

The activities to be provided by the supplier’s project manager shall include the following:

- Development of an overall implementation strategy
- Development of technical standards for modifications, security, data conversion, and system administration for all modules
- Development of a comprehensive implementation plan, including allocation of needed resources
- Project timeline, staging and scheduling
- Task management and tracking
- Project meetings and documentation

#### 6.1.2 Project Manager by AAR

AAR will assign an internal project manager who will be responsible for the overall project management of this process. The AAR designated individual, in concert with the selected supplier Project Manager(s) will provide the oversight to insure the successful implementation of the

system. This will include the necessary scheduling of AAR resources to ensure their availability at the appropriate time throughout the duration of the project.

## **6.2 Mentoring technical staff**

As part of the implementation process, we would like our technical personnel to become familiar with the application in the following areas:

- System administration especially in the initial stages of testing and implementation
- Database administration, during the initial stages of implementation and subsequent performance tuning after implementation
- Hardware configuration requirements, including for redundancy and disaster recovery, and performance tuning
- Reports development tools and utilities
- Workflow and GUI configuration support
- Release management support

## **6.3 Functional expertise**

During the implementation phase, we will need to be able to understand how the various aspects of the software can best be utilized by our organization. In order to continue with process improvement exercises after the completion of the implementation, our personnel must develop knowledge in these areas:

- Assistance and guidance with development of the business rules and applying them to the software
- Fit and gap analysis and systems analysis
- Assistance in the use and configuration of data interfaces to/from external entities
- Assistance in the conversion of existing data
- Assistance in the procedures and approval process for change management e.g. changes in workflow or other system configurations

## **6.4 Optional Services**

In addition to the standard items listed above, we may need assistance in a variety of other areas. These may include, but not necessarily limited to, the following:

- Where needed and justified, integration with required functional features that the supplier is unable to provide as part of the integrated software solution.
- Any other implementation support required for the on time, on budget, and successful completion of the project.

# **7 SUPPLIER INFORMATION**

Suppliers should provide information described in this section about themselves and their organization as part of the proposal.

## 7.1 Supplier Background

In this section, we are seeking information regarding the background of your organization in order to assess the ability of your organization to bring the project to a successful conclusion.

### 7.1.1 Financials/ General Information

Supplier should provide the following information regarding your organization:

- a. Provide company name and headquarters location.
- b. Provide length of time in the software product, software services, and consulting business.
- c. Provide the names, telephone, fax numbers and e-mail addresses of persons authorized by your company to conduct negotiations with AAR.
- d. Disclose fully all your relationships with any and all subcontractors and other related companies.
- e. Indicate whether your company is currently being investigated by any governmental agency.
- f. Indicate whether your company is currently in litigation with any organization regarding fulfillment of contractual obligations, performance, or copyright and patent infringement.
- g. Conflict of Interest Certification: certify that your firm has no real or potential conflicts of interest which would prevent the supplier from acting in the best interests of AAR.
- h. Provide audited financial statements for the past 2 years. If you are the subsidiary of a large corporation, include the holding company annual report.
- i. Organization chart and senior management profiles.
- j. Resumes of key personnel to be assigned to this project
- k. Relative size of this project in comparison to current customer base (revenue, processing, etc.).
- l. Any additional information the supplier deems useful for AAR's evaluation of the supplier's qualifications.

## 7.2 Customer Base and References

Provide a list of three references that have contracted for the same or similar services. AAR will contact these references **only** at the end of the software selection process as part of the due diligence phase of supplier selection. In addition, AAR will only contact these references after the supplier has specifically been asked to arrange for such contact to occur.

Include for each reference:

- Company name
- Contact name
- Company Address
- Contact telephone number
- Contact e-mail address and website

The identified customers should be willing to answer questions concerning your company's performance and services.

### 7.3 Software Pricing

All pricing information should reflect a five (5) year cost. Show costs for each of the five years for each cost element, as well as a total five year cost of ownership.

#### 7.3.1 Pricing Structure

In this section, please define the pricing structure for the associated software costs, which includes license fees or other pricing methods such as a leasing option, and other required features such as maintenance, upgrades, consultation and support fees, and post-implementation training costs and services. Identify a breakdown of the pricing elements over the life of the contract. Provide a cost for the stated number of concurrent users as well as a cost for unlimited user licenses for the software. Costs for both the stated concurrent users and unlimited user options **must be included** in the proposal. In addition, for concurrent user licensing option, include a guaranteed cost per user for any incremental user licenses which may be purchased in the future as a result of business growth. If there is any discount available on additional licenses as a result of purchasing these additional licenses in blocks of users (e.g. ten (10) user increments), this should also be stated.

#### 7.3.2 Software Product Pricing

This section of your response should define the detail of how you price your product. It should include Software as a Service (SaaS) cost, an outright purchase price, leasing option and any other pricing model for the software and any costs associated with installation of the software and training of both users and technical personnel in the use, operation, and maintenance of the proposed product(s). The SaaS, outright purchase and leasing option costing, or other pricing option proposed, should be provided with the number of concurrent users as well as for an unlimited user license of the software with no restrictions on number of installations of the application within our organization and approved partner sites.

In this section, please define the pricing structure for the associated software costs, which includes Software as a Service (SaaS) cost, license fees or other pricing methods such as a leasing option, and other required features such as maintenance, upgrades, consultation and support fees, and post-implementation training costs and services. Identify a breakdown of the pricing elements over the life of the contract. Provide a cost for the stated number of concurrent users as well as a cost for unlimited user licenses for the software. Costs for both the stated concurrent users and unlimited user options **must be included** in the proposal. In addition, for concurrent user licensing option, include a guaranteed cost per user for any incremental user licenses which may be purchased in the future as a result of business growth. If there is any discount available on additional licenses as a result of purchasing these additional licenses in blocks of users (e.g. ten (10) user increments), this should also be stated.

Also included should be any costs associated with other products (integration tools, development tools, operating system software, etc.) that you believe are required in order to implement and efficiently operate the Agile back office insurance system.

The warranty period associated with the software solution should also be defined within this section. Make sure to specify not only the duration of the warranty period, but also the relationship between the warranty period and the onset of a maintenance and support agreement.

If the software is sold with source code, please indicate any incremental cost associated with this feature. In addition, if source code is not available, you should define whether an escrow process.

### 7.3.3 Implementation & Consulting Costs

Since AAR intends to utilize the selected software supplier heavily throughout the implementation process, costs associated with the implementation may represent a significant fraction of the total cost. Please indicate the total estimate for the number of hours you expect the implementation to consume, the hourly cost for an individual in each category, and the estimated total cost. Please make sure that your cost is both reasonable and verifiable. It is the intent of AAR, as part of its due diligence process, to talk to existing customers and determine how close the actual implementation costs came to the original estimates. It is important, therefore, that your numbers be realistic given the size and transaction volume of our organization.

## 7.4 Implementation Services

### 7.4.1 Methodology

In this section, we ask that you provide information regarding the implementation methodology which your organization utilizes. This should be framed in terms of the various stages associated with the implementation (e.g., software installation, training, process definition, etc.). In addition, you should identify the tools which your organization utilizes for maintaining the project schedule and required resources.

### 7.4.2 Technology Transfer

As part of the implementation process, AAR intends that its existing information systems personnel can gain significant expertise in both the technology used by the application as well as the inner workings of the application itself. Within this section, please identify the steps involved in getting our IT personnel familiar with all aspects of your application. This should include any recommendations which your organization might have regarding training programs.

### 7.4.3 Documentation

In this section, you should define the type of documentation that is available within your system. Specifically, is there on-line documentation at both the technical and user level? Is there a data dictionary available for the system? To what extent can AAR modify the help text? Are data flow and process flow diagrams available?

### 7.4.4 Data Conversion

This section should define the approach you plan to take relative to the conversion of existing AAR data to the new system.

This should include:

- Database analysis and data mapping
- Conversion program writing
- Data integrity checking and audit methodology
- Post-conversion clean up
- Methodologies used to keep data in sync between the new and legacy systems during implementation

#### 7.4.5 AAR Resources

Within this section, we ask that you identify the recommended resources (both technical and functional user areas) that AAR should consider for the successful completion of this project.

This should include:

- By job title, the number and percentage of dedication full-time employees (FTE's) for all AAR employees recommended for this project.
- The minimum and optimum recommended resources
- A comprehensive organizational chart and anticipated team reporting structure reflecting both supplier and AAR staffing
- Identify the physical resources needed and any other requirements of AAR

#### 7.5 Technology

Define the technology platform(s) used by the proposed solution.

This should include:

- The application development environment
- The database(s) supported
- Database server operating system(s) supported
- Client or end-user operating system(s) supported
- Network environment(s) supported

#### 7.6 Invoicing

Describe your proposed fee schedule and terms. Indicate payment terms in regard to any available percentage discount for early payment. AAR's standard payment term is net 60 days. Make sure to identify any differences between payment terms and conditions associated with software purchases compared to implementation services. Within this section, also define any "acceptance" period during which AAR has the opportunity to exercise the software and receive a full refund on software payments made in the event that the software does not perform as specified during the sales process.

#### 7.7 Detailed System Requirements

The supplier is requested to read the Detailed System Requirement provided in **Appendix A**. The responses are to be provided for each mentioned feature as part of the RFP response.

## 8 NOTE TO SUPPLIER

It is expected that all proposals submitted would be in accordance with what has been clearly outlined in the RFP. Once a bid proposal has been submitted it is final. The time for questions will be from the date you receive the RFP to the date stipulated at the beginning of this request.

### 8.1 THE SUPPLIER

1. Should singly or jointly be able to deliver the total Agile back office insurance system solution sought, and be able to start the project within 21 days from date of commissioning
2. Must demonstrate local support availability within Kenya, which may include seconding of technical personnel to AAR for a pre-agreed period.
3. Must provide a skills inventory of the key personnel i.e. technical and managerial resources that will be involved in this project.
4. Should provide a plan for training/ skills transfer to AAR system support staff and super users to the level of vendor certification, so as to be able to run the system and support the end-users after the expiry of early stage support period.
5. Must provide evidence of undertaking project(s) of this magnitude with comparable reference site(s) that are currently active.
6. Must provide a detailed costing/ financial outlay for undertaking this project including alternative financing options.
7. Must demonstrate knowledge of health insurance and healthcare management as practiced in the East African market.
8. Must provide a strategy and implementation plan of putting the system in the hands of users and ensuring the continued long-term ability to competently use the system. This should include a detailed plan for migrating / porting all the data in the current system into the new platform.
9. Must demonstrate how implementation strategy will assure that the operational level value is delivered to achieve the value that the system is intended to deliver and any additional value that it is capable of delivering.
10. Must provide a performance bond assuring that their proposed solution will deliver the results stipulated in the proposal.

## 9 APPENDICES

### 9.1 APPENDIX A - AAR Detailed System Requirements

The system requirements are provided below. Provide an accurate response against each detailed system requirement by indicating **Status** using the value in the key shown below:

3 - Supported (currently available)

2 - Development required

1 - Available through a partner (Third Party)

0 - Not Supported (currently not available and no planned availability)

Note: Please indicate the approximate time taken (TAT) in days if status is not one of 3, 1.

#### Detailed System Requirements & Specifications

A. General & Technical Specifications		Functional Requirement	Status	TAT	Remarks
Online portals	1	Online portal for Clients, Providers and Intermediaries interaction			
E-commerce functionality	2	Support for E and M commerce			
Communication	3	Ability to send email alerts			
	4	Ability to integrate with a third party SMS gateway providers			
Compatibility	5	Database should have capabilities to support extensive reporting, data warehousing and business intelligence applications			
	6	The system must be scalable, user licenses and any other growth is incorporated as need arises.			
	7	Solution should be easily supported within a virtualized environment i.e. Cloud native			
	8	The solution should have no restrictions to specific network equipment or hardware.			
	9	Ability to integrate the Admin system with the valuation system to directly mine valuation data, audit without off the system manipulations			
	10	The system should allow importation for bulk data from files such as xls or csv files			
	11	The system should support various integration techniques such as ODBC, web services and file dumps			
Flexible	12	Fully parameterized system which provides for flexibility to accommodate legislative requirements and or product changes			
	13	System support for conceptual integrity in design, development, testing and deployment/ implementation of solutions (components/ modules) as well as versioning.			

A. General & Technical Specifications		Functional Requirement	Status	TAT	Remarks
	14	Support for multiple companies (e.g. regional subsidiaries)			
	15	Support for either centralized or decentralized setups (silos) for regional business units.			
	16	Provide ability to clone existing base setups ,for instance, while setting up with new products			
	17	Provide for a "drag and drop" product design.			
Governance/Documentation	18	Adequate exception and error handling with meaningful error messages to guide user.			
	19	Have a comprehensive user manual.			
	20	Ability to produce all regulatory reports			
	21	Provide a detailed audit trail of all data transactions			
	22	Compliance to the Data protection act of 2019			
	23	Adopt the debit and credit concept for all transaction processing i.e. a reversal must generate a contra entry.			
	24	Support the different models of IFRS 17			
Integration Readiness	25	System should have support for API's			
	26	Ability to integrate with existing digital sales platforms (Sales web portal, Mobile App)			
	27	Ability to integrate with online payment platforms (bank, mobile money) for inflows and outflows			
	28	The underwriting outputs should be able to integrate with the existing financial system (on premiums, claims reserves, provider claim allocations, commissions, reinsurance etc.)			
	29	Ability to integrate to existing document management system			
	30	Ability to integrate with a CRM in the line of service providers, client(insured's) and intermediaries.			
	31	Ability to integrate with third party service point (benefit control) systems			
Network	32	Support for easy remote access (The application should be web-based)			
	33	System Usability to support real-time core business functions and optimized access across a WAN.			
	34	System should preferably be able to run on a Linux environment			
Performance	35	System should exhibit high recommended performance (System responsiveness) in execution of actions.			

A. General & Technical Specifications		Functional Requirement	Status	TAT	Remarks
	36	Cost-effective database storage management with little overhead costs and administration requirements through automation of processes, minimized costly I/O operations, data compression and maximized tiered storage resources.			
Security	37	Support for Multifactor Authentication			
	38	Support for single sign-on and/ or integration with Active Directory			
	39	Database reliability and availability enabled through full recovery, high speed replication and instant failover.			
	40	Support for secure and optimized data backup and restore procedures including existence of a working BCP.			
	41	Have a maker - checker validation for key functions			
	42	Capacity to support the basic controls that ensures completeness, authenticity and accuracy controls within the system			
	43	Robust and flexible role based system access security matrix.			
	44	System audit trail capability; <ul style="list-style-type: none"> <li>• Set to provide exceptional and erroneous activities at the minimum</li> <li>• On failed and successful access attempts</li> <li>• On data/ information changes; by date and user</li> </ul>			
	45	System Security at application level: access control and roles definition and separation.			
	46	Existence of a password policy configuration supporting; <ul style="list-style-type: none"> <li>• Password complexity</li> <li>• Control on password length</li> <li>• Control on password length</li> <li>• Force password change</li> <li>• Restriction on Password history</li> <li>• Account lockout and automatic deactivation of inactive users within a defined period.</li> <li>• Account expiry settings</li> <li>• Restriction on Password history</li> </ul>			
47	Evidence of a pass on vulnerability a recent vulnerability assessment and penetration test.				
Reporting Capability	48	Ready business performance dashboards			
	49	Flexible, Robust report writer that supports self-service and BI capabilities			
	50	Robust exception reporting - flagging of operation malpractice			

<b>B. Underwriting</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
Scheme set up	1	Set up scheme benefits and rates (upload from excel-bulk). Set up benefits and rates per;			
	2	Benefit – Inpatient , Outpatient, Dental, Optical, etc. (we should be able to set up new benefits)			
	3	Support for parent-child benefit setup with sublimit			
	4	Ability to have group limits that read from the main benefits e.g. Group excess of loss			
	5	Flexibility to set Insured, Fund and Capitation parameters at product, scheme, category, member and service provider levels			
	6	Ability to set up premiums Per member, per family, per relation, age banded			
	7	Ability to factor discounts and loadings (with reason)			
	8	Set up fund benefits within main benefit			
	9	Set up fund benefits within sub benefit			
	10	Ability to freeze categories that are not in use			
	11	Ability to set waiting periods			
	12	Ability to have instalment premiums			
	13	Ability to pro rate benefits			
	14	Ability to pro rate premiums			
	15	Ability to set/change mode of access (e.g. by Smart card, Biometric, etc.)			
	16	Mode of access should be parameterized			
	17	Ability to set up bed limit as amount or "type - ward bed"			
	18	Flexibility to set up visit fee per product, scheme, category			
	19	Flexibility to set up provider restrictions per product, scheme, category, member			

<b>C. Reinsurance</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
Treaty Configuration	1	Ability to configure a Catastrophe (CAT) treaty			
	2	Ability to connect a claim(s) to a catastrophe			
	3	Ability to link benefit(s) to a treaty exclusively			
	4	Ability to attach several participant to a treaty based on ratios			
	5	Ability to define more than one treaty for the same business in a given year.			
	6	Ability to flexible define treaty year i.e. back date			
	7	Ability to copy treaty to another year			
	8	Ability to show percentages of the different treaty years			
	9	Ability to cancel and revise treaty			
	10	Ability to separate OP and IP ceded claims			
	11	Ability to reverse/update a signed-off treaty			

C. Reinsurance		Functional Requirement	Status	TAT	Remarks
	12	Ability to exclude risk by type of business namely fund or funded benefits, capitation, SBP, Indemnity and ex gratia claims.			
	13	Ability to configure a hybrid treaty i.e. quota share and XOL			
	14	Define Minimum and Deposit Premium (MDP) per layer and frequency of payment			
	15	Generate MDP credit note on due date based on the set frequency and integrate with the financials.			
	16	Ability to link a scheme with special consideration to a treaty; and be excluded for selection in other treaty types.			
	17	Ability to generate quarterly returns based on cessions			
	18	Rating per layer i.e. flat rate or on burning cost ( minimum and maximum rate)			
Premiums	19	Define Estimated Gross Net Premium Income (EGNPI)			
	20	Generate Actual Gross Net Premium Income( AGNPI) at the closure of financial year			
	21	Define tax rate based on ceded premium			
	22	Generate premium bordereaux and gross amount to tie with premium register			
	23	Ability to compute loss ratio on ceded risks			
	24	Ability to generate or compute commissions			
	25	Ability to show unexpired risks in instances in portfolio transfers			
	26	Ability to separate the quarterly accounts separately and even back date without mix ups even after closure of a financial year			
	27	Ability to generate treaty reinstatement premiums			
	28	Generate the premium register with benefit limits tied to the premiums			
Claims	29	XOL claims should be ceded by admission date(or Defined by the treaty) in relation to the treaty year i.e. year(admission date) = treaty year			
	30	Quota share claims should be ceded by audit date(or defined by treaty) in relation to the treaty year i.e. year(audit date) = treaty year			
	31	Generate summary claims bordereaux and claim payable amount to tie with claim register			
	32	Generate detailed claims bordereaux and claim payable amount to tie with claim register			
	33	Generate treaty participants statements.			
	34	Generate recoveries /be able to generate the recoverable amounts			
	35	Claim cancellation to have a negative contra entry in the bordereaux.			

<b>C. Reinsurance</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
	36	On an accumulation per family basis (XOL Treaty), the cessions to retain only up to maximum limit of company retention			
	37	On an accumulation per family basis (XOL Treaty), the cessions to retain only up to maximum limit layer 1.			
	38	Ability to differentiate recovered and new recoverable			

<b>D. Sales &amp; Distribution</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
	1	Setup of a hierarchical branch sales/agent structure			
Agent management	2	Ability to enroll and tag agents per distribution channel, region, branch with their sales managers and Regional managers			
	3	Flexible commission structure with ability to set commission parameters at various levels			
	4	Ability to set targets based on business class. Managers should be able to access these targets			
	5	A system interface that will enable agents to upload their IRA and annual contracts. The contracts should then be verified on system by the sales admin			
	6	A system interface that allows agents to access their commission statements and view their pay slips at will.			
Lead management	7	Ability to monitor agent, sales manager, branch and region activities in terms of prospects and status of those prospects - are they cold, warm or hot			
	8	Manager to access leads and have ability to reallocate a lead			
Quotation process	9	Automated quotation that can allow members to "create" their product based on specific 'what if' parameters.			
	10	Automated Quotation calculator for retail, SME and straight forward corporates.			
	11	A system interface that allows agent to upload Retail, SME and corporates for membership upload.			
Tender management	12	A system interface that will allow agents to book tenders directly in our system and facilitate seamless evaluation and tender booking approvals.			

<b>E. Enrollment</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
On-boarding	1	Upload members and generate invoice/debit note (ability to revise invoice without affecting claims)			

<b>E. Enrollment</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
	2	Update members and generate list-valid list			
	3	Utilization of credit in account for update			
	4	Accommodate Short term cover (e.g. days, months)			
	5	Ability to do extensions on cover period and benefits (with flexibility to generate or not generate premium invoice)			
	6	Ability to generate e- card and share with client			
Endorsement	7	Ability to delete members and generate list			
	8	Ability to do bulk terminations			
	9	Ability to do category change			
	10	Ability to amend policy periods			
	11	Generate endorsement invoices and credit notes (with consideration of existing utilization in the case of terminations)			
	12	Ability to review generated endorsements			
	13	Ability to have clients do add-ons and generate invoice			
	14	Ability to change category while scheme is ongoing			
	15	Ability to review premiums as scheme is on-going and generate endorsement invoice			
	16	Ability to Generate credit note			
	17	Ability to terminate / reinstate cover and indicate notes.			
Policy maintenance	18	Maintain history of member transitions e.g. on changing corporate / becoming a dependant including joining and transition dates			
	19	Ability to retain membership number when reinstating members or when doing lateral movements (moving from one proposer to another)			
	20	Ability to suspend and withdraw suspension of cover and give reasons/notes			
	21	Ability to change agent – both at renewal and mid-policy			
	22	Ability to transfer agent business when an agent is terminated i.e. subsequent transactions.			
	23	Ability to view members history - policy documents, premiums, claims, discounts			
	24	Ability to edit member details.			
	25	Ability to upload member photo			
	26	Ability to detect exceptions e.g. future Date of Birth, Gender mismatch etc.			
	27	Notification message where policy is more than one year or less than a year			
	28	Ability to block/ notify of a possible duplicate entry			
	29	Ability to search for member using various parameters			

<b>E. Enrollment</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
	30	Ability to capture notes i.e. feedback from clients, agents, relationship manager e.t .c			
Renewal	31	Ability to exclude members i.e. via excel upload, while renewing accounts but maintain their policy history			
	32	Ability to renew members on previous policy terms via express button with necessary safeguards.			
	33	Ability to utilize credit in account for add-ons and renewals (credit arises from endorsements)			
	34	Renewal of retail members - by anyone (front-office/client/agent/mobile-app/phone)			
Policy document	35	System generated policy documents with option to auto-channel to client / corporate contact/ agent			

<b>F. Provider Network Management</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
Provider onboarding	1	Ability of provider to apply for contracting through provider portal			
	2	Ability to accept/reject provider applications and notify them the reasons for decline			
Provider management	3	Ability to create provider classifications e.g. Tier 1, Tier 2 etc. (to be linked to policy terms at quotation and member onboarding)			
	4	Automate the OP list i.e. send an alert to service providers when a certain scheme renews with the policy dates and co-pay applicable.			
	5	Allow editing of and existing provider details, create new provider status but maintain previous details.			
	6	Ability to upload provider contract, start and contract end date and to alerts on upcoming expiry of provider contracts (90 days to expiry)			
	7	Ability to terminate or suspend providers with an effective date and no claims should be admissible after the effective date			
	8	Allow Provider access to view statements and perform reconciliations			

<b>G. Case Management</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
Approvals	1	Ability by providers to request for preauthorization via the provider portal			
	2	All inputs for the approval process including enhancements to an existing to be captured on one page (single interface) to avoid delays in TAT			
	3	Ability to capture multiple diagnosis on a claim and set one as the primary diagnosis.			

<b>G. Case Management</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
	4	Enable system generated Letters-Denial letters, medical report request letters, LOUs			
	5	Ability to search for member by an array of parameters including using phone numbers, and national I.D numbers etc..			
	6	Enabled enhancement of bills after discharge			
	7	Access to view a policy terms and conditions for a specific client			
	8	Enabled Automatic alert for extension of approved days when discharge date indicated in the system is reached but member has not actually been discharged.			
	9	Validation of all policy conditions (waiting periods, cover period, provider panel, benefit limits, inclusions and exclusions etc. before booking an approval/claim.			

<b>H. Claims</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
Billing	1	A central system that is linked to the providers such that a claim will instantly reflect on our side and there is auto reduction of member benefit as soon as the provider does the billing			
	2	System to allow granular billing of a claim			
	3	System to have provision for reversal in cases where a provider has billed wrongly(reversal to be done by the insurer).			
	4	Provision for providers to upload claim forms, discharge summary, prescription and other documents into the system.			
	5	Part payments and declines to be seen directly by the providers and give provision to download a report showing reasons for decline or part payment.			
	6	Allow members to upload reimbursement claims directly into the system.			
	7	Ability to Auto generate reimbursement decline or apportionment letters.			
	8	Ability to generate invoice for indemnity			
	9	Ability to seek for policy exception approvals both at member verification and at claim processing			
	10	Ability to part pay a claim where the invoices are not remitted together			
	11	Clearly defined claims processing statuses.			
	12	Support for claim auto-adjudication based on pre-defined parameters			
Member Benefit management	13	Capability to send prompts if a set threshold by percentage is reached on member benefit utilization			

<b>H. Claims</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
	14	Ability to move a claim from one benefit to another with the requisite controls and audit trail logged.			

<b>I. Finance</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
Bank Reconciliation	1	The system should be able to detect double receipting			
	2	The system should alert the member once receipting has been done thus minimize on unposted amounts pending in the bank.			
	3	Ensure members are not partially updated where they are sharing a payment thus avoid partial receipting			
	4	Generate daily reports on receipted funds			
	5	Enable reversal of receipts with functionality to indicate the reversal reason			
	6	Daily report of reversals			
	7	Enable reversals of non-medical receipts			
	8	When integrating receipts from one system to another, the same shouldn't duplicate			
	9	Allow receipting net of commission.			
	10	Enable raising of journals			
General ledger/ Chart of Accounts (trial balance)					
	12	Trial balance, P& L, Balance sheet, etc..			
Commissions	13	System should be able to run commission			
	14	Sending commission statement to agent and managers			
	15	Run statement per agent/manager			
	16	Running commission reports on paid commission for a duration of time.			
	17	System should be able to query and get clarification on a certain point			
	18	System should not have a provision for amendment once the report is downloaded.(No manipulation of the system)			
	19	Analyze journal entries			
	20	System should pay only IRA compliant agents			
Capitation	21	System should prepare capitation statement			
	22	Running statement per provider			
	23	Ability to automate capitation reporting			

<b>I. Finance</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
Provider reconciliation	24	Track status of invoice processing: Fully paid , Partly paid- Confirm reason for part payment, Overpayment - Allocated against pending invoices, Non payable - Notify the provider the reason , Received to be/ Being processed - Shared with claims team for processing, Unallocated - Provider to allocate,			
	25	Upload service provider statements for auto-reconciliation			
Fund Management	26	Generate fund statement			
	27	Receipt fund			
	28	Auto-send fund statements to clients			
	29	Configure admin fee			
	30	Calculates Excise and output VAT			
	31	Send notifications on nearing limit on the set fund utilization threshold			
Credit Control	32	Calculates commission on fund			
	33	Ability to auto-send receipts to clients after receipting is done			
	34	Automatic suspension of accounts based on set dates on the system, sending notifications			
	35	Should support processing of refunds from the system			
	36	Auto response in case of bounced cheques to clients			
	37	Support reversals on both invoices and receipts			
	38	Support capturing of commissions withheld by broker/agents			
Payables	39	Should be able to run debtors aged report from the system			
	40	Ability to process invoices/non- claims end to with all the supporting documentation			
	41	A system that can be linked to our bank (Host to host)			
	42	Ability to capture all the relevant taxes			
	43	Ability to send receipts to clients after receipting is done			
	44	A system that can initiate and book bank guarantees			
	45	Ability to generate payments to claimants, service providers, agents etc.			
	46	Ability to raise receipts on account or on individual policy transaction			
	47	Ability to produce daily cash receipt report			
	48	Ability to raise multiple requisition and process a single payment			
	49	A system that can be able to process invoices/non- claims end to with all the supporting documentation			

<b>I. Finance</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
	50	Ability to capture all the relevant taxes			

<b>J. Retention</b>		<b>Functional Requirement</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
Scheme management	1	Digital customer engagements at key service points-e.g. quotation generation, payment receipt notification; reimbursement claim receipt; approval, payment			
	2	Generate reimbursement remittance slips upon payment.			
	3	View members with multiple policies in one selection e.g. member with both medical and non-medical policy etc.			
	4	Overage dependants (>25 years) alert on renewal advice and quote for principal member application			
	5	Detailed Renewal breakdown on quotations/advice showing benefit summary, KYC details			
	6	Flag high L.R schemes for mandatory scheme performance reviews ©			
	7	Flag high OP utilization at 75% and generate reports per scheme			
	8	Automation of hospitalization report from medical services per portfolio.			
Health Education / Talks	9	Generate health education materials based on company health education calendar			
	10	Automate dispatch of health education nuggets			
Management of Retention Activities	11	Flag schemes due for certain activities based on calendar benchmarks-e.g. quarterly health talk, service meeting, scheme review etc.			
	12	Quarterly surveys on service and upon any interaction with client on phone and email			

<b>K. REPORTS</b>		<b>Description</b>	<b>Status</b>	<b>TAT</b>	<b>Remarks</b>
<b>Product Development</b>	1	Membership reports (highly parameterized)			
	2	Premium reports as per various classifications			
	3	loss ratio calculation per product, per scheme, per member, per benefit			
	4	Production reports per product			
	5	Providers on panel.			
<b>Pricing &amp; Actuarial</b>	6	Automatically generate retail renewal list ,terms and invoices			
		Automatically generate corporate renewal list ,terms and invoices			
		Generation of loss ratio and capturing of recommended renewal terms.			

K. REPORTS	Description	Status	TAT	Remarks
	Calculation of UPR and DAC			
	Membership reports as per the various classifications			
	Premium reports as per various classifications			
	loss ratio calculation per product, per scheme, per member, per benefit			
	Production report (highly parameterized)			
<b>Sales &amp; Distribution</b>	Portfolio per agent			
	Daily sales activities, prospects list as well as production.			
	Sales cycle tracker - from prospecting, quotation as per the market, upload underwriting documents, debited and reporting of business under sales manager.			
	Production report (highly parameterized)			
<b>Re-insurance</b>	Transfer of ceded premium and commission into the financials			
	Transfer premium and claim share report			
	Transfer of claims recoverable into the financials			
	Allocate payments from the reinsurers and give balances on the recoveries			
	Generate statements/balance at any given time per reinsurer			
	Risk profiles reports– gross, cession, and net on premium basis.			
	Generate profit commission statements			
	Generate premium adjustments statements/summary			
	Transfer of computed tax			
	Generate the spread of reinsurers report per quarter i.e. Total Proportional Treaty Premium, Total Catastrophe Non-Proportional Treaty premium			
<b>Provider Network Management</b>	Provider list (highly parameterized)			
	Price comparisons report - flag high prices when we load a pricelist onto the system based on set thresholds.			
<b>Claims &amp; Case Management</b>	Claim register report			
	Ability to generate daily hospitalization report.			
	Ability to generate list of members hospitalized in a given period, provider, authorized amount, diagnosis and final/ discharge amount.			
	Ability to run a report of claims per diagnosis with amount incurred, length of stay per provider etc.			

K. REPORTS	Description	Status	TAT	Remarks
	Claim processing status report			
	Claim exception reports on price excesses			
<b>Customer Experience</b>	Benefit utilization report			
	Generate various reports relating to the customers(claims reimbursement report, new members, e-policy dispatch, provider payments			
	Customer life cycle report			
	Ticket status tracker			
	SLA performance by department			
	Renewal reports for renewed and non-renewed members indicating reasons for non-renewal			
	Corporate client list per industry			
	SLA tracking function which can be viewed by various departments			
	Performance reports per Relationship manager, branch, industry			
<b>Retention</b>	View and Generate endorsement schedules for add-ons ® ©			
	Corporate client portal accessed and edited by corporate members to upload required membership information			
	Generate accurate premium statements			
	Generate Fund statements ©			
	Detailed customer information view (all KYC details) ® ©			
	View renewal rate cards ® ©			
	Generate historical member records which could be useful in cases of reinstatement of members ® ©			
	Generate utilization reports and scheme performance report packs ® ©			

**END OF DOCUMENT**