REQUEST FOR PROPOSALS FOR CUSTOMER SELF SERVICE PORTAL RFP

MGIK/ SSP /2025

VENDOR’S NAME: …..……………………………………………………………………..

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1) CORPORATE OVERVIEW

Madison Group is committed to a continuous implementation of digital initiatives as part of its digital transformation agenda, with a view of leveraging technology to enhance operational efficiency, improve customer experience, and unlock new business models.

To improve our customer service and operational efficiency, we are looking to develop a **self-service portal** for policyholders, agents and internal users. The portal will allow users to manage policies, submit claims, track policy statuses, access support and perform other insurance-related tasks.

Madison Group is therefore seeking qualified vendors to submit proposals for the design, development and implementation of a self-service portal that meets the functional and technical requirements herein, which will allow customers to securely access and manage their general insurance policies.

2) INVITATION TO TENDER

The key business objectives for the Self-Service Portal are outlined below:

- Enable customers to self-register, quote, purchase and renew general insurance policies digitally.
- Allow agents and brokers to manage client portfolios and streamline sales processes.
- Provide real-time visibility into policy, payment and claims status.
- Support digital claims initiation and tracking via web and WhatsApp channels.
- Ensure compliance with local regulations, including data protection laws and IRA guidelines.
- Enhance operational efficiency and customer satisfaction through automation and AI-enabled services.

Target users include customers who can register, view policies, submit claims, and access documents, as well as agents and brokers who onboard clients, generate quotes, track commissions and manage policies.

Supported insurance products include Personal Accident (Individual, Family, Student), Travel Insurance (Individual, Family, Group), Home Insurance (Homeowners, Renters), Motor Insurance, Marine Insurance and other general insurance products as defined by the business.

3) TENDERING INSTRUCTIONS

3.1. Eligibility

The tender is open to local companies duly registered under the Kenyan Companies Act and duly licensed. The bidders must provide relevant business licences and evidence of KRA tax compliance.

3.2. Submission of Tender Documents

Completed tender documents should be enclosed in plain sealed envelopes indicating the name of the tender and the tender reference number without identifying the bidder's name and be deposited in the Tender Box on Ground Floor, Madison House, Head Office, Upper Hill, Nairobi not later than **31st July 2025**.

Submission of bids shall be in two sealed envelopes clearly marked:
MGIK/ SSP /2024 –Technical Original
MGIK/ SSP /2024 – Financial Original

The bids should be addressed to:
The Group Procurement
Madison Group Limited,

Madison House, Upper Hill Close
P.O Box 41163-00100,
NAIROBI, KENYA.
Tel No: +254 20 2864000, +254 70 9922000

3.3. Clarifications

Prospective bidders can request for clarifications by sending an email to the Procurement Office, procurement@madison.co.ke. The Procurement office will respond in writing to requests for clarification received not later than five (5) days prior to the deadline for the submission of tenders.

3.4. Additional Information

The Company reserves the right to request submission of additional information from prospective bidders.

3.5. Withdrawal of Tender

The Company may at any time terminate this procurement process before the award of contract and shall not be liable to any person for the termination.

3.6. Tender Currencies

Prices shall be quoted in Kenya Shillings.

4) PRE-QUALIFICATION INFORMATION

Attached to this document is a questionnaire (No. 7) to be completed by prospective bidders. The bidders must ensure that they provide documentation to support the information provided in the questionnaire. In addition to the questionnaire bidders will be required to provide information to satisfy the requirements set out from 5.1, 5.2, 5.3 and 5.4 below. Please note that incomplete tender documents will not be considered. All the documents that form part of the proposal must be completed in English.

It is understood and agreed that the tender documents for prospective bidders are to be used by the Company in determining, according to its sole judgement and discretion, the qualifications of prospective bidders to carry out the project.

Bidders will not be considered qualified unless in the judgment of the Company they are authorized, have the capability, experience, qualified personnel and working capital sufficient to satisfactorily execute the project.

4.1 Experience

Bidders must have at least five (5) years' experience in carrying out a similar task. They must demonstrate competence, willingness and capacity to provide the service within reasonable timelines.

Past performance will be given due consideration in the evaluation. Bidders must provide proof of having **successfully carried** out similar projects over the last two (2) years, preferably in the insurance and banking sector. The proof should be in the form of documented and verifiable references, extract of contracts and purchase orders/service orders.

4.2 Personnel

The bidders must provide the names, qualifications and experience and detailed CVs of the key personnel to execute the actual implementation. Bidders must provide a written undertaking that staff proposed for the work will be present for the whole project duration.

4.3 Financial Condition

Bidders must provide evidence of financial ability to execute the project. The vendor's financial condition will be evaluated using the audited financial statements for the last two years.

5) TECHNICAL PROPOSAL

The bidders must ensure that they provide documentation to support the information required in the technical evaluation. Please note that incomplete tender applications will not be considered. All the documents that form part of the proposal must be completed in English.

It is understood and agreed that the tender applications for prospective bidders are to be used by the Company in determining, according to its sole judgment and discretion, the qualifications of prospective bidders to carry out the project.

Bidders will not be considered qualified unless in the judgment of the Company they are authorized, have the capability, experience, qualified personnel, and working capital sufficient to satisfactorily execute the project.

Points awarded for the evaluation of Full Technical Proposals are as below:

Ref	Evaluation Criteria	Points
	Mandatory Documents (10 Marks) i. Certificate of Registration/Incorporation. ii. Valid and certified copy of Business permit/ relevant business licences iii. Current CR12 issued by the Registrar of Companies (Not older than 6 months) iv. Tax compliance certificate v. VAT & PIN Certificates vi. Current partner/reseller authorization certifications and compliance documentation vii. Filled Confidential Business Questionnaire Form viii. Duly filled, signed & stamped Sworn Statement ix. Technical Submission Form x. Financial Submission Form Please note that failure to submit some of the above documents could lead to disqualification of your bid.	**10**
	Key Personnel i. Provide current **CVs of a minimum of 3 key staff members** who will be engaged in the assignment highlighting role in the Company, number of years of experience and number of years with the company (3 marks). ii. Provide **copies of academic/professional certifications of the key staff members above**. Bachelor's degree in a related qualification,	**3** **3**

	project management, certification on the proposed platform, and relevant information security certifications should be included as well. (3 marks)	
	Past/present Clients Submit documentary proof of successful engagement in carrying out similar projects over the last five (5) years, preferably in the **insurance and banking sector**. Provide **at least 4 client** testimonials/reference letters/ completion certificates, value of projects e.g. LSOs and Contracts. Fill in the details of each client as per section B of this document (4 marks each)	**16**
	Documentation and a sample Service Level Agreement (3 marks each) Highlight: • Support contacts • Turnaround times • Escalation matrix	**9**
	Terms of Reference Customer Self-Service Portal Terms of Reference	**50**
	Project Management Approach (9 marks) i. Provide a detailed methodology in regard to the requirements ii. Provide a work plan indicating the timelines for the engagement	 **5** **4**
	TOTAL TECHNICAL SCORE	**100**
	FINANCIAL PROPOSAL	**30**

The minimum technical score required to qualify for the Financial Proposal Evaluation is ***70 Points***. The Financial Proposal for bidders whose technical scores are less than 70 points will be rejected.

6) SUPPLIER DUE DILIGENCE CHECKLIST

Bidders must fill in the Supplier Due Diligence checklist form provided below.

Supplier/ vendor data protection due diligence checklist

Name of Vendor/ Supplier: ____

Name of the Person filling this Questionnaire: ____

Date: ____

Please answer all the questions in the section below accurately and conclusively*

		Response
1.	Please confirm that your organisation complies with the Data Protection Act 2019 and all other applicable legislation with respect to the processing of personal data. If you are registered with the ODPC please supply us with your ODPC registration certificate. If you have not registered, please explain why.	
2.	Is the processing of personal data on behalf of Madison a significant feature of this contract?	If **NO**, no further checking required. If **YES**, at supplier to complete questions 3 – 20
3.	If you have answered **YES** to question 2 please provide details of the nature of the contract you will be providing, the types of personal data and sensitive personal data being processed.	
4.	Provide details of your organisation's technical and organisational measures which ensure that any personal data you hold is kept in accordance with the requirements under the Data Protection Act. When considering your response to this question, kindly outline how data protection principles are embedded within your processes and systems.	

		Response
5.	In your organisation which data protection and related policies and procedures are in place? (e.g. privacy policy, data breach reporting, data retention, data subject rights request, data security, cyber security). Please provide copies you're your privacy notice(s) and data protection policy. How frequently are those policies reviewed? When was the last review for each?	
6.	Kindly describe your process for; updating data, correcting false and misleading data, deleting personal data or suspending the processing of personal data.	
7.	Is data protection training provided to relevant staff? If yes, please provide details (including when, how and the content of that training)	
8.	Are all staff, agents and key subcontractors used to delivering similar contracts subject to contractual obligations of confidentiality which comply with the Data Protection Act DPA? [If yes, please explain how these obligations comply with the Data Protection Act and provide copies of relevant confidentiality and data processing clauses used in the contracts that you have with those people/organisations]	

		Response
9.	If you are proposing to sub-contract any part of the work/services which involves the processing of Personal Data, that you will carry out on our behalf, do you have a contract in place with your sub-contractor that includes data processing obligations? Please provide a copy of the relevant agreement.	
10	Do you have in place technical and organisational measures to deal with Data Subject Rights Request including withdrawal of consent? If yes, please provide details with Data Subject Rights Request and how quickly you are able to respond.	
11	Have you documented data retention periods? If yes, kindly provide us with the retention schedule for applicable data.	
12	Will you, or any third parties acting on your behalf, be processing any of our personal data outside of the Kenya) If yes, please confirm the legal basis for the transfer, the location the data will be held and how you will fulfil the obligation of adequate protection in respect of the transferred personal data.	
13	In the last 3 years, have there been any breaches of your data protection policy (or any related policies)? If yes, please provide details (including action taken to avoid any repeat breach.	

		Response
14	What is your process for notifying breaches of the ODPC and where applicable, the data subjects?	
15	In the last 12 months have you received any complaints from data subjects in respect of your treatment of their personal data? If yes, please provide further information.	
16	In the last 12 months have you either reported an incident to the ODPC within your organisation or been subject to any action from the ODPC? If yes, please provide further information.	
17	Do you conduct a review of your security measures? If yes, please describe the manner in which such reviews are conducted and how often they are conducted.	
18	Please confirm that you will provide assistance to Madison as a Data Controller to carry out any necessary Data Protection Impact Assessment as required under Section 31 of the Data Protection Act.	
19	Please confirm that you will assist Madison in carrying out periodic reviews to ensure that processing continues to be performed in accordance with the Data Protection Laws.	
20	Provide the contact details of your data protection officer or the person who has been designated to take responsibility for data protection.	

7) TECHNICAL PROPOSAL SUBMISSION FORM

[________________ Date__________________

To: _______________________ [Name and address of Client)

Ladies/Gentlemen:

We, the undersigned, offer to provide **the suitable Customer Self Service Portal and implementation vendor** for __________________________ accordance with your Request for Proposal dated _______________________[Date] and our Proposal. We are hereby submitting our Proposal, which includes this Technical Proposal, [and a Financial Proposal].

We understand you are not bound to accept any Proposal that you receive.

We remain,

Yours sincerely,

_________________________________ [Authorized Signature]:

__________________________________ [Name and Title of Signatory]

___________________________________ [Name of Firm]

___________________________________[Address)

8) FINANCIAL PROPOSAL & EVALUATION

Bidders shall provide a detailed price schedule as guided in the table below. In addition to the price schedule, bidders will be required to provide evidence of financial ability to execute the project including audited financial statements for the last three years.

Financial Proposal Evaluation (Weight 30%): The Evaluation Committee will determine whether the Financial Proposal has included all pricing components as per the tender document and evidence of financial capacity. Failure to provide the information requested may result in the rejection of the bid as non-responsive. Financial bids shall be compared for the complete scope of work as per the Price Proposal Schedule, inclusive of all taxes and duties.

Summary of Costs:

Costs	**Amount (KES)**
Provision of a suitable Customer Self-Service Portal Solution for Madison General Insurance Kenya Limited as per the terms of reference	
Implementation Services	
A breakdown of training costs on the platform (Where applicable)	
A breakdown of certification costs on the platform (Where applicable)	
Taxes	
Total Costs in KES	

Recurrent Costs from 2nd year onwards	**Amount (KES)**
Annual Maintenance Costs – AMC	
Support and Service Level Agreement (SLA)	
Taxes	
Total Costs in KES from 2nd year onwards	

Overall Ranking:

The combined result of the technical and financial proposals will determine the final, overall ranking. The company is not bound to award the tender to the highest-ranked bidder.

9) FINANCIAL PROPOSAL SUBMISSION FORM

________________ [Date]

To: ______________________________________

____

____

[Name and address of Client]

Ladies/Gentlemen:

We, the undersigned, offer to provide Customer Self-Service Portal Solution for (_____________________________) in accordance with your Request for Proposal dated (__________________) [Date] and our Proposal. Our attached Financial Proposal is for the sum of (____)

[Amount in words and figures] inclusive of the taxes.

We remain,

Yours sincerely,

_____________________________ [Authorized Signature]

_____________________ [Name and Title of Signatory]

_______________________ [Name of Firm]

______________________ [Address]

10) FINANCIAL PROPOSAL

Bidders must provide a financial proposal separate from the technical proposal.

11) BUSINESS QUESTIONAIRE

A. COMPANY INFORMATION

Company Name: ____

As per certificate of incorporation

Trading Name: ____

If different from company name

Date of incorporation: ____

Nature of Business: ____

Physical Location: ____

House: ____ Street/Road: _______________

Postal Address: ______________________________________ Post Code: _________________

City/Town: ____

KRA PIN: ____________________________________Tax Compliance Status: ______________

No. of Staff: _______________ Permanent:_______________ Casual/Temporary:_____________

Key Partnerships/Certifications

(i)_______________________________________ (iv)_______________________________________

(ii)_______________________________________ (v)_______________________________________

(iii)_______________________________________ (iv)_______________________________________

(Attach all relevant business licences, current partner / reseller authorisation certifications and compliance documentation)

B. DIRECTORS AND SHAREHOLDING

Attach current CR12 (Not older than 6 months)

C. KEY PERSONELL

1. Name: _______________________________________
   Academic Qualifications:_______________________________________
   Professional Qualifications: _______________________________________
   Role in the Company_______________________________________
   No. of years of experience: _______________________________________
   No. of years with company: _______________________________________
   (Attach current CV and copies of Certifications)

2. Name: _______________________________________
   Academic Qualifications:_______________________________________
   Professional Qualifications: _______________________________________
   Role in the Company_______________________________________
   No. of years of experience: _______________________________________
   No. of years with company: _______________________________________
   (Attach current CV and copies of Certifications)

3. Name: _______________________________________
   Academic Qualifications:_______________________________________
   Professional Qualifications: _______________________________________
   Role in the Company_______________________________________
   No. of years of experience: _______________________________________
   No. of years with company: _______________________________________

(Attach current CV and copies of Certifications)

4. Name: ____

   Academic Qualifications:_________________________________

   Professional Qualifications: ______________________________

   Role in the Company______________________________________

   No. of years of experience: ____________________________

   No. of years with company: ______________________________

   (Attach current CV and copies of Certifications)

D. PAST/PRESENT CLIENTS

1. Name of Client: ____

Sector: ____

Address: ____________________________Telephone: _________________

Name of Contact: __________________________ Position: ____________________

Email address of contact: ____________________Value of Contract____________

Completed/Ongoing? ______________ Duration of engagement _______________

Key Successes:

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(Attach proof of engagement with client, testimonials/references)

2. Name of Client: ____

Sector: ____

Address: ____________________________Telephone: _________________

Name of Contact: __________________________ Position: ____________________

Email address of contact: ____________________Value of Contract____________

Completed/Ongoing? ______________ Duration of engagement _______________

Key Successes:

____
____
____
____
____

(Attach proof of engagement with client, testimonials/references)

3. Name of Client: ____

Sector: ____

Address: __________________________________Telephone: __________________

Name of Contact: ___________________________ Position: ____________________

Email address of contact: _____________________Value of Contract_____________

Completed/Ongoing? _______________ Duration of engagement ________________

Key Successes:

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(Attach proof of engagement with client, testimonials/references)

4. Name of Client: ____

Sector: ____

Address: __________________________________Telephone: __________________

Name of Contact: ___________________________ Position: ____________________

Email address of contact: _____________________Value of Contract_____________

Completed/Ongoing? _______________ Duration of engagement ________________

Key Successes:

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(Attach proof of engagement with client, testimonials/references)

12) SWORN STATEMENT (MANDATORY)

Having studied the information in the document for the above project we/I hereby state:

a. The information furnished in our application is accurate to the best of our knowledge.

b. That I/We understand that I/We shall be disqualified should the information submitted here for purpose of seeking qualification be materially inaccurate or materially incomplete.

c. We enclose all the required documents and information required for the RFP evaluations.

Company Name ……………………………………………………………………………

Represented by ……………………………………………………………………………

Date ……………………………………………………………………………

Signature ……………………………………………………………………………

(Full name and designation of the person signing and stamp or seal)

13) PROJECT SCOPE

a) Core Functional Requirements

Customer Registration & Authentication: Includes OTP verification, KYC using MRZ technology, and two-factor authentication.

• Product Quotation & Purchase: Real-time premium calculation, comparison of options, and seamless payment integration (e.g., M-Pesa).

• Policy Management: View policy details, initiate endorsements, cancellations, and renewals with tracking features.

• Claims Management: Multi-channel FNOL (web and WhatsApp), document uploads, and real-time claim status updates.

• Statements & Communications: Access and download policy documents, renewal notices, and invoices via email or SMS.

b) Agent/Broker Portal Requirements

• Onboard and manage multiple client accounts

• Submit quotes, proposals, and supporting documentation

• Track proposal, underwriting, and endorsement status

• View commissions, generate reports

• Raise endorsement and cancellation requests

c) Communication and Messaging

• SMS Notifications: Used for policy renewals, premium reminders, and claim status updates.

• Email Communications: Policy documents, notifications, invoices, and cover notes.

• WhatsApp Interface: FNOL, claims tracking, policy status, and general customer support through conversational automation.

d) Integration Requirements

• Core Insurance System: Bi-directional integration with TurnQuest or equivalent.

• Payment Gateway: Integration with mobile and banking payment systems (e.g., M-Pesa Paybill 880928).

• Document Management System (ECM): Digital storage and access to documents.

• Valuation & DMVIC Systems: Connectivity as per compliance requirements.

• Messaging Gateways: SMS and email gateway integration for notifications.

• Reinsurance System: Capability to share policy and claims data as required.

e) Compliance & Control

• Alignment with internal underwriting SOPs

• Claims processing compliant with IRA rules

- Audit support for refund calculations and regulatory documentation

f) Security & Audit Requirements

- Secure role-based access control
- SSL/TLS encryption and data-at-rest protection (AES-256)
- Session logging and transaction audit trails
- Protection against brute-force attacks and spam via CAPTCHA

g) Reporting & Dashboard

- Admin Dashboard: System analytics, claims processing, renewal trends
- Customer Dashboard: Policy overview, payment status, document access
- Agent Dashboard: Commission tracking, client policy management, sales performance

h) Mobile Responsiveness

- Responsive web design for all devices
- Optional Progressive Web App (PWA) for offline support
- WhatsApp integration for low-bandwidth, always-accessible interactions

i) Vendor Expectations

- Provide a modular, scalable, and secure digital insurance platform
- Ensure full deployment within 12 weeks across all product lines
- Offer training, documentation, and post-launch hypercare (minimum 12 weeks)
- Integrate seamlessly with existing systems via APIs, RPA, or file exchange
- Ensure compliance with data protection and regulatory standards