Tender Ref:TAIO 2024-011
Tender Title :Introduction - Core IT Systems
for Life Business

تكـــافل عـمـان للتأمين ش.م.ع.ع   TAKAFUL OMAN INSURANCE SAOG

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1. Introduction

1.1. About Takaful Oman

Takaful Oman Insurance Co. S.O.A.G. (TAOI) is a local Omani public insurance company listed on the Muscat Stock Exchange. The major shareholders include Omani investment holding company, Sovereign Wealth Funds, and Public sector entities. We were established in 2014 and during these 10 years of operations, we've grown at a high double-digit CAGR.

We are licensed by the Omani Financial Services Authority to write all lines of insurance business (Life, Health, Motor, Property & Casualty). By the rank of market share, we stand 6th overall. We write all lines of insurance business with Life insurance as the main line where we rank 1st with a 24% market share in Oman.

We're geographically well spread in Oman with 10 branches across the regions and distribute our products via omni channel model through Banks, Brokers, Agencies, Direct Branches, Aggregators, and Online D2C. Our products are customized for both Corporate and Retail to offer a unique value proposition for each customer segment.

Our current Core Insurance System is legacy Premia and this Tender/RFP is specifically focused on procuring Core Insurance (PAS) Systems for Life (Individual & Group) business.

1.2. About TAOI Life Insurance Business

Our Life business has both Individual (retail) and Group (Employee Benefit and Credit Life) products and the product suite is expanding. Some of the products are served on the Premia system, some are partially served on our digital distribution system IPDS.

The Life product suite consists of:

Customer Segment	Product	Benefits	Current System
Individual	Domestic Help	Death, Accident, Total Disability, Partial Disability, Medex, Repat, Inpatient Health, Outpatient Heath	IPDS, Premia (partially serviced)
Individual	Individual Credit Life (legacy)	Death, Total Disability, Partial Disability	Premia (partially serviced)
Individual	Unified Credit Life (new)	Death, Total Disability, Partial Disability, Return of Premium, Cash Value	IPDS (partially serviced)
Individual	Critical Care (to be launched)	Critical Illness	NA
Individual	Term Insurance (to be launched)	Death, Accident, Disability, Riders	NA
Individual	Cash Back (to be launched)	Death, Money Back, Riders	NA

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Individual	Unit Linked (to be launched)	Savings & Investment, Death, Riders	NA
Group	Credit Life	Death, Total Disability, Loss of Employment, Accident	Premia (partially serviced)
Group	Employee Benefits	Death, Accident, Total Disability, Partial Disability, Temporary Disability, CI, Medex, Repat, WC	Premia

TAOI is expanding to offer multiple life insurance products to customers distributed and supported through multiple Physical as well as Digital Channels.

Some of these products are planned for the first time to implement to Oman or GCC insurance markets. Products will evolve, and new products will be created over time.

Detailed Product Specifications will be shared at the time of implementation with final selected vendor partner only.

Therefore, due to the evolving product suite, it is important to understand what other products are supported by the vendor's PAS.

2. Tender

2.1. Intent

This Tender intends to probe deeply into the capabilities, features, design, and suitability of the core Policy Administration System offered by each vendor shortlisted for consideration.

This exercise is not exploratory in nature. It is our intent to move into final contract negotiation within a few days of vendor selection with contracts being concluded within a few weeks and then moving into implementation planning.

Vendors are encouraged as a result to avoid pricing and bidding strategies that are targeted at iterative negotiations. Bidders must put forward their best price at this stage of the process as this will be used as one of the key criteria to shortlist vendors.

We will not be entertaining post-award / selection price adjustments or alternative offers as this is not conducive to the process which is targeted at getting onto the build of the supporting IT capability as quickly and efficiently as possible.

2.2. Procurement culture

The procurement and acquisition culture is one of openness, transparency, and collaboration. It is focused on providing good outcomes to the business, not bureaucracy or red tape. Therefore, we encourage engagement with our vendors to ensure that they have everything needed to put their best forward to the business. We, therefore, promote engagement. In the content of this RFP/TENDER however, and its competitive nature we will also ensure that any information shared is shared equally across all bidders.

2.3. Process

The acquisition process supported by this Tender / Request For Proposal is intended and designed to be simple, efficient and short. We plan to conclude the selection of two final shortlisted vendors by 31 August 2024, culminating in with approval.

The targeted milestone dates for the process is detailed below:

#	Key Milestone	Date
1.	RFP/TENDER Issue	31-Jul-2024
2.	RFP/TENDER Submission Due	15-Aug-2024
3.	Product Walkthrough Demonstrations	01-Aug-2024 to 31-Aug-2024
4.	Final selection of 2 vendors for commercial negotiation	31-Aug-2024
5.	Implementation Start / Kick-off	15-Sep-2024

In terms of the RFP/TENDER Process and selection, a shortlisting of vendors will be done basis different specified parameters to participate in the RFP/TENDER. The RFP/TENDER submissions will be evaluated on an ongoing basis and product/capabilities demo will be scheduled in parallel. A further shortlist of 3 vendors will be determined through a facilitated selection by the Evaluation Committee.

These 3 vendors will be invited to spend time with the Evaluation Committee presenting the final solution, their value proposition and commercial proposition. The Evaluation Committee will set the agenda for these workshops and share these timeously.

The end of these workshops will culminate in a ranked-choice of the vendors. The top two vendors will be selected to move into commercial negotiations that will lead to the selection of a final vendor.

2.4. Pricing and estimates

There are going to be three aspects of pricing that will be solicited in the RFP/TENDER,

- License and / or Subscription costs
- Implementation Costs
- Support Costs

All costs are expected to be firmly based on volumetrics provided.

Implementation costs are to be provided on a fixed price basis based on the indicative solution architecture, product specifications and clarifications sought through engagement.

Vendors are discouraged from attempting a pitching low and contracting high strategy.

Any changes to pricing through commercial negotiations will need to be supported by clear and definitive changes.

2.5. Guidelines

Please be concise in your responses; however, also understand that the RFP/TENDER response will be used as the mechanism to shortlist to our final shortlist of 3 vendors. Taking this into account, please explain and answer carefully without being verbose and ensure that the answers and explanations address the question properly. Should anything be unclear, please use the Clarification Session to get these explained to your satisfaction.

2.5.1. Eligibility Criteria:

1. The Participating organisation should be in the business for more than 3 years.
2. The Participating organisation have experience on implementing the setup with 2 or more Life Insurance companies in last 3-5 years.
3. The Participating organisation is currently managing 1 or more Life Insurance companies in continuation for a minimum period of last 3 or more years with ongoing contract valid for next 6 months.

Basis the company profile, product features, experience and expertise of participating organisation and benefits evaluation, TAOI reserves the right to allow exception to above mentioned criteria.

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very high budget

3. Target Solution Architecture

3.1. Overview and principles

The Insurance business will operate within the context of the Insurance and contribute to the Insurance's overall proposition to its customers. To enable this, the insurance business will leverage as much of Insurance's existing capabilities as is possible and makes sense in the context of the efficacy of the insurance business.

3.2. Leveraged Capabilities

The following existing Insurance capabilities are expected to be re-used or leveraged by the insurance business. Where these capabilities are not appropriate to the insurance business based on its business strategy, operating model or technology strategy, new capabilities will be implemented but as a core Insurance or enterprise capability that can be leveraged by other business units or business lines:

#	Capability / Application	Description
Enterprise Technology Capabilities / Shared Services		
1.	User Access Management	Identity Access Management, SSO and RBAC
2.	Product Setup	Product Design, Actuarial models, Rates, Underwriting Rules, Re-insurance, Government rules,
3.	Policy Administration	Policy management, Customer Service, Claims processing, ratings processes, audit trails, Sensitive Data Protection,
4.	Channel Systems	Web, Mobile, Service Centre / Desk
5.	API Management and Integration	API Manager and Integration Orchestration
6.	Unified Communications Management	Email, SMS, WhatsApp and other communications gateways
7.	Business Process Management	Workflows, Task Management, Case Management
8.	Enterprise Content Management	Document Management, Content Management, Records Management
9.	Document Generation	Correspondence, Statement and Schedule generation and management
10.	Reporting	Reports generation, collation and distribution
11.	Business Intelligence	Self Service reporting, visualization and dashboards
12.	Enterprise Data Platform	Sensitive Data Protection, Datawarehouse / Data-Lake and no-expiry data retention for 100+ years
Enterprise Business Capabilities / Shared Services		
1.	Compliance Management	Regulatory Reporting
2.	Financial Crime Mitigation	KYC, FICA, AML, Sanctions and PEP Screening
3.	Financial System	General Ledger / Sub-Ledger
4.	Payments Management	Payments management system
5.	Collections Management	Collections management system
6.	Tax Management	Directive applications, Tax Aggregation

The capabilities described above would be a part or become integration points for the Policy Administration System accessed through the Integration Orchestration Platform and API Manager.

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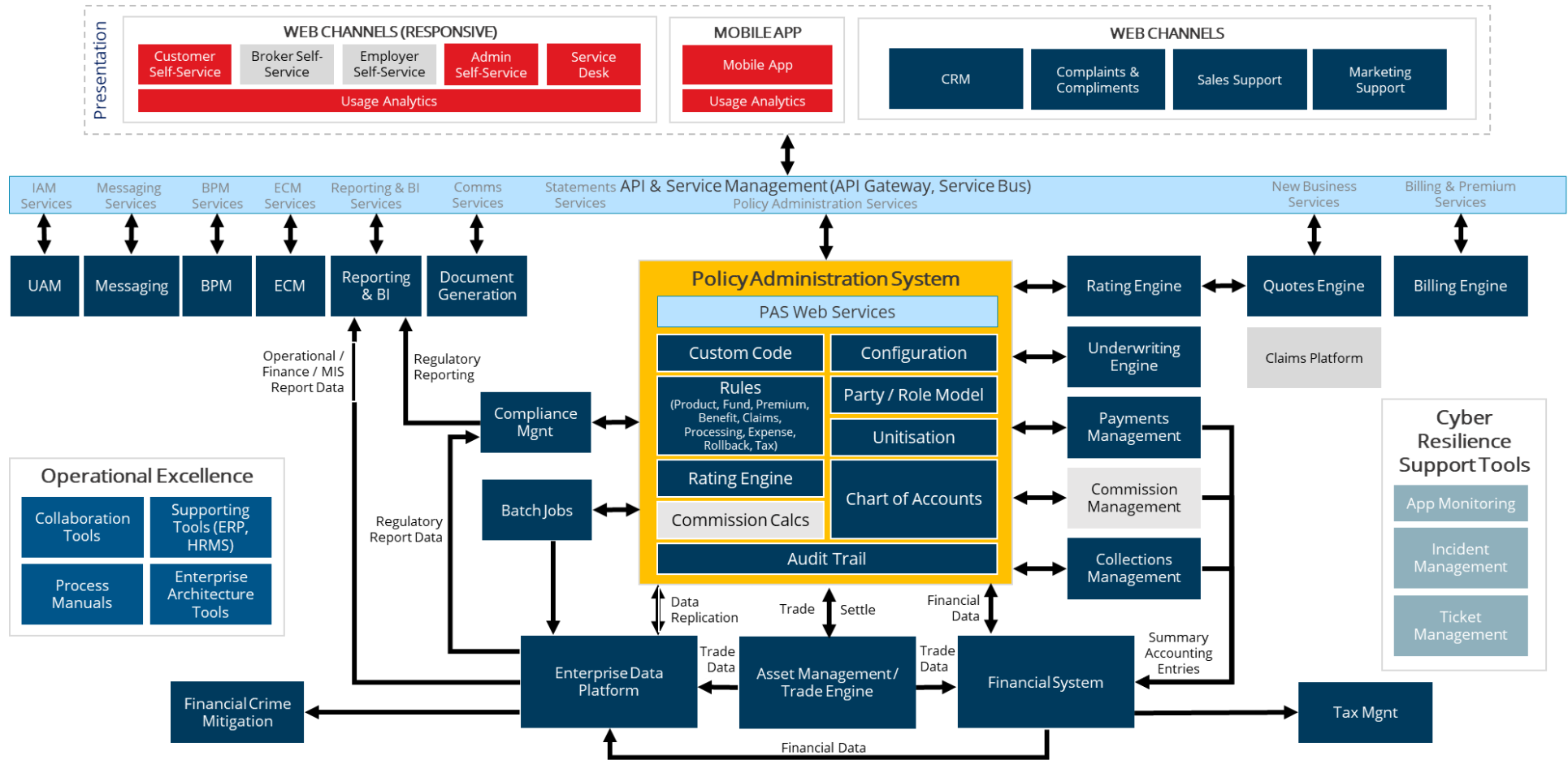
3.3. New Capabilities

The following capabilities are Insurance business specific, do not exist in the Insurance as yet and will need to be provisioned into the overall Solution Architecture.

#	Capability / Application	Description
Insurance Business Capabilities		
1.	Actuarial Rating / Pricing Engine	The rating and pricing capability will represent a unique implementation that will leverage much of its existing data capability and customer data available to the Insurance. For this reason, later this application is intended to be abstracted from the PAS (we understand that most PASs provide this capability). It will be developed and exposed to the PAS and Quotes Engine through APIs.
2.	Underwriting Engine	The Underwriting Engine will be procured through the Reinsurance arrangement and will be integrated into the Rating and Quotes Engine. Must support Sharia, Takaful, Omani and GCC regulation as well as market practices.
3.	Campaign Management	Campaigns for different customer segments, Partners and Channels will be rolled out.
4.	RI Management	Rules, Rates, Transactions and adjustments for RI will be setup and monitored considering multiple RI partners with different products. Many-to-Many mapping will be defined for Products to Re-insurers.
5.	Quotes Engine	The Quotes Engine may be abstracted away from the PAS or be provided as a PAS capability. This will become clearer as the solution architecture is further defined, irrespective of the final posture, this system must utilise the Rating and Underwriting Engine through integration to provide this capability.
6.	Billing Engine	The Billing Engine is intended to be a re-used enterprise capability, however at this point, it is unclear if what we have is appropriate for the Insurance business. This will become clearer as the solution architecture is defined. This capability may also be provided by the PAS and integrated into the enterprise Billing system.
7.	Claims Engine	The Claims Engine is expected to offer very high levels of automation and utilise a combination of Workflow, Content Management, Rules, DMN and integration for its operation. This could be developed within the BPM / ECM platform or could be provided by the PAS vendor. In both instances, the capability must be decoupled and abstracted from the PAS.

3.4. Indicative Solution Architecture

Detailed below is the targeted conceptual architecture. This may have some addition or removal of parts

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3.5. PAS personality

It is important to understand the nature of the Policy Administration System sought by . The pre-ceding sections would have provided a clear view of a system that needs to operate within the context of the existing Insurance operations.

This then leads to certain key requirements from the PAS:

#	Key Requirements	Description
Policy Administration System		
1.	It must be modern and componentised	The system must be developed using modern technologies following a component design with loose coupling which will allow for components to be decoupled, abstracted and the appropriate ones used to support the solution architecture and leverage of Enterprise capabilities.
2.	It must be Cloud capable	The intention is that the entire IT stack to support the Insurance business will be either hosted or cloud native in AWS. This may exclude certain Enterprise services, but largely, the stack will be deployed and managed in AWS Cloud.
3.	It must support our Products	The PAS must have available capabilities for the Products / Product Lines in scope for launch and those planned shortly thereafter. Our preference is not to have a Product Roadmap addressing our planned needs, it should be available.
4.	It must be Headless	The PAS should be able to provide all its capability through well-structured Rest / Soap APIs and utilise the existing Digital Channels for operation. Further, to use integration to leverage existing enterprise capabilities like Payments and Collections. Internally focussed engagement technology could still be used internally for testing / QA, debugging or maintenance / config work.
5.	It must be scalable	In all likelihood the business volumes to be supported by will need to be support a book of a few million policies within the next 5 years. The system must be designed, architected, and proven to support this level of growth in volume.
6.	Low Support Requirements	We do not want a large IT Support complement keeping the PAS up and running. Rather, we want low support requirements and as much automation as possible in terms of testing and deployment management.
7.	Empowering to make changes and own the system trajectory	The PAS needs to be empowering and allow TAOI to take control of configuration, product development, support and maintenance. We would prefer to achieve vendor independence for our normal course of business operations.
8.	Low Code	We would prefer a Low-Code or Configuration based system that does not require code deployments or significant DevOps support to make product, transactional, data model or behavioural changes to support business change.
9.	Hurdle Free Data access	Data is critically important to the Insurance and to the enablement of the unique value proposition of the insurance business. The system must provide hurdle free access to its data.

4. Information Questionnaire

Please use the tables below and provide your responses in the areas marked "Vendor Response" using as much space as you need, please however keep the total response of the Information Questionnaire section to **100** pages or less. This allows us to standardise responses and also plan review and commentary effectively.

1. Company information and footprint

The information requested below is general information about your company.

1.1   Provide a brief company profile, state length of time in business and explain the company's core competencies and business model.
Vendor response:

1.2   Please provide details (name, role, telephone number and email address) for the staff within your company that should be contacted regarding this Information Questionnaire.
Vendor response:

1.3   Please provide details of your geographical footprint as an organisation.
Vendor response:

Office Type	Country	City
Corporate Head Office		
Sales / Marketing Office/s		
R&D / Development Office/s		
Support Office/s		

1.4   How many employees do you employ in total?
Vendor response:

1.5   How many employees do you employ who are directly associated with the development and support, new releases, upgrades, research and technology improvements, sales, marketing, of the policy administration system being proposed?

Vendor response:

Technical /Development :

Support / DevOps :

Marketing :

Sales :

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| 1.6 | Please provide your last 3 years (2021 – 2023) audited financial statements as an Annexure to your response. |

Vendor response:

2. General system information and footprint

The information requested below is related to the policy administration system being proposed in terms of this Information Questionnaire.

| 2.1 | Provide the name, version and a description of the policy administration platform being proposed. |

Vendor response:

| 2.2 | Please provide the following information in respect of your customer base administered on the PAS being proposed. (*Please note, in this instance we refer to the same PAS being proposed, not an alternate in your product portfolio. We want to understand the extent to which the PAS proposed can be leveraged for other business lines*): |

Vendor response:

Customers in operation	2021	2022	2023
No. of Individual Life Insurance Customers			
No. of Group Life Insurance Customers			
No. of Investment / Wealth Customers			
No. of Bancassurance customers			
No. of Health Customers			
No. of Property and Casualty Customers			

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2.3   Please provide a list of your existing customers:

(Note, no customers are going to be contacted at this stage of the acquisition process, customer references will solicited in the post award stage of the process in conjunction with your organisation.)

Vendor response:

Customer name	Country	Product Line (Life, Investment/Pensions, Bancassurance, Health, P&C)	Date of implementation	No. of policies / members in production

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2.4 Please provide a list of your new customers that have purchased the policy administration system over the past 3 years.

(Note, no customers are going to be contacted at this stage of the acquisition process, customer references will solicited in the post award stage of the process in conjunction with your organisation)

Vendor response:

Customer name	Country	Product Line (Life, Investment/Pensions, Bancassurance, Health, P&C)	Date of implementation	No. of policies / members in production

2.5 Which customers have the largest installed base of policies / membership for each product line?

(Note, no customers are going to be contacted at this stage of the acquisition process, customer references will solicited in the post award stage of the process in conjunction with your organisation)

Vendor response:

Customer name	Country	Product Line (Life, Investment/Pensions, Bancassurance, Health, P&C)	Date of implementation	No. of policies / members in production

2.6   What is the largest installed base / customer volume administered on your system?

(Note, no customers are going to be contacted at this stage of the acquisition process, customer references will solicited in the post award stage of the process in conjunction with your organisation)

Vendor response:

Customer name	Country	Product Line (Life, Investment/Pensions, Bancassurance, Health, P&C)	Date of implementation	No. of policies / members in production

2.7   From a product perspective, what are your product's key differentiators when compared to its competitors? What are the reasons customer purchase your system over your competitors? What makes you 'win' in the market?

Vendor response:

2.8   Do you have any existing implementations that correlate to the   business and business model? Key collelation being one or more of business type, business alignment, self-sufficiency, product development cadence, cloud deployment. Please elaborate and describe these.

Vendor response:

2.9   How many implementations do you have for each of the lines of business we are planning?

Vendor response:

Line of Business	No of implementations	Reference / Showcase customers
Individual Life Insurance		
Group Life Insurance		
Savings/Investment/Pensions		
Bancassurance		
Health Insurance		
Property and Casualty		

3.   Product / Lines of Business support

The information requested below is related to the policy administration system being proposed as part of this RFP/TENDER and the products that it can effectively administer.

3.1   Please provide a detailed description of your systems functional support and / ability to support the following lines of business from a product perspective:

    3.1.1   Individual Life Insurance

    3.1.2   Group Life Insurance

    3.1.3   Savings/Investment (Unit or Investment linked, Variable)/Pensions

    3.1.4   Bancassurance and Partnerships

    3.1.5   Health Insurance

    3.1.6   Property and Casualty

(Note that this list is larger than our planned scope, but this provides us a view of what other products the system can support)

3.1.1 Individual Life Insurance

Vendor response

3.1.2 Group Life Insurance

Vendor response

3.1.3 Savings/Investments/Pensions

Vendor response

3.1.4 Bancassurance and Partnerships

Vendor response

3.1.5 Health Insurance

Vendor response

3.1.6   Property and Casualty

Vendor response

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3.2   Please explain your systems functional support and / abilities from a Value Chain perspective

(Note, does not expect the PAS to provide all these capabilities in order for your solution to be considered, this information is being gathered for us to understand the breadth of your functional support)

3.2.1 Product Design / Workbench
Vendor response:

3.2.2 Loyalty (Program (incl. 3rd party), Management, Accruals (value, points etc))
Vendor response:

3.2.3 Marketing (Leads, Campaigns etc)
Vendor response:

3.2.4 Sales and Distribution (Intermediaries, commissions and incentives)
Vendor response:

3.2.5 Quote and Rate
Vendor response:

3.2.6 Customer Onboarding
Vendor response:

3.2.7 Policy Fulfillment
Vendor response:

3.2.8 Investment Management / Money Management
Vendor response:

3.2.9 Policy Servicing
Vendor response:

3.2.10 Billing and Collections
Vendor response:

3.2.11 Claims
Vendor response:

3.2.12 Surrenders and maturities
Vendor response:

3.2.13 Cancellations
Vendor response:

3.2.14 Finance and Accounting
Vendor response:

3.2.15 Regulatory Reporting

Vendor response:

3.3   Please confirm that all the business lines and products are supported on one system / module. If not, please explain how these integrate and how common features such as customer model, data models, common business logic, single entity rating, billing and underwriting are then managed?

Vendor response:

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3.4	Please explain how products and product related structures are defined, implemented, or configured in your PAS. It is planned that this function will be managed by business and actuarial teams within and hence we need to understand how this is achieved, implemented, and managed post implementation. Please specifically highlight where technical development (in a mainstream programming language for example) would be required to support the product development process.

Vendor response:

3.5	Please explain how promotions, special offers, discounts, limited offers, loyalty management and other campaign related structures are defined and implemented / configured in your PAS. Due to 's unique value proposition, its required that this can be achieved in days and in some cases hours to respond to opportunities in the market. Does the system provide a Promotions / Campaign Management framework?

Vendor response:

3.6	Please explain how transaction flows or workflows are implemented in your system. This refers not to BPM but rather the internal adjustment of internal system transactional behaviour required to enable a product design or change. Does this require technical development? What level of configuration is available and how does this tie back to product design and implementation? Please specifically highlight where technical development (in a mainstream programming language for example) would be required to support the development process.

Vendor response:

3.7	Please explain how we would train our resources in order to configure the PAS. What materials and how are these made available? Are training courses available. Are there certifications?

Vendor response:

3.8	Please describe the Qualifications, Skills and Experience levels required to become effective in the configuration of the PAS. Please also describe how long it will take for a staff member to become effective.

Vendor response:

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4.   Solution Architecture and Design

The information requested below is related to the solution architecture and design of the policy administration system being proposed as part of this Information Questionnaire.

> 4.1   Please provide a detailed overview of your Solution Architecture. Please provide:
>
> 4.1.1   A graphical schematic of the architecture of your system
>
> 4.1.2   A commentary against the schematic explaining the Solution Architecture and its components
>
> 4.1.3   Please explain why your key architecture decisions (Programming Language, Database, Integration Layer, Design and Development patterns) were made, what was the end goal of these decisions.
>
> 4.1.4   Please explain how we would deploy your PAS in Amazon Web Services and the level of support you have for containerised deployment and associated scaling.
>
> 4.1.5   What are the most important features of the architecture and how is this going to benefit ? Why is the systems architecture optimal for our use?
>
> 4.1.6   Please explain your integration architecture in detail
>
> 4.1.7   Please how you make the PAS data available for consumption in downstream ODS / Datawarehouse / Enterprise Datawarehouse / Datalake

4.1.1 System architecture schematic

Vendor response:

4.1.2 Index and description of components and function

Vendor response:

4.1.3 Key architecture and development decisions and motivation

Vendor response:

4.1.4 Proposed deployment model (AWS)

Vendor response:

4.1.5 Key architectural features and how this will benefit

Vendor response:

4.1.6 Please explain your integration architecture in detail

Vendor response:

4.1.7 Please how you make the PAS data available for consumption in downstream ODS / Datawarehouse / Enterprise Datawarehouse / Datalake

Vendor response:

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4.2   Please provide the following information:

    4.2.1   What Operating System/s does the proposed product run on?

    4.2.2   What Database System/s does the proposed product run on?

    4.2.3   What Application Server/s does the application run on?

    4.2.4   What Cloud Service providers can the system run in and utilising what supporting operating platform within the service?

    4.2.5   What hard coupling in terms of the operating environment exists? (e.g. can only run on Oracle DB / can only be accessed or deployed to AWS etc / Can only run on WebLogic etc)

4.2.1 Operating Systems

Vendor response:

4.2.2 Database Systems

Vendor response:

4.2.3 Application / Web Servers

Vendor response:

4.2.4 Cloud

Vendor response:

4.2.5 Hard coupling

Vendor response:

4.3   Please describe the percentage and type of business logic contained in each application layer Tier e.g. User Interface, Application Layer, Database / Stored Procedures

---

User Interface   : xx %

Application Layer   : xx %

Database / Stored Procedures   : xx %

4.4   If any business logic is implemented in the User Interface or Database, please explain whether this logic is duplicated between layers and if so the mechanisms to keep them aligned.

Vendor response:

4.5   Please explain if all party, entity, and customer data can be externalised from the system and managed in for example a CRM or Central Customer Database system / Customer Information File. If this is the case, is this data still present in the PAS and synchronised with the external system? How would this be implemented / How is this achieved?

Vendor response:

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4.6   Please explain architecturally how client specific enhancements, customisation and localisation are performed on the product. Is this done via:

   4.6.1   A configuration layer

   4.6.2   Extension points provided for in the code (implementing custom interfaces)

   4.6.3   A plug-in framework

   4.6.4   A scripting language

   4.6.5   Modifying the mainstream production code?

Vendor response:

4.7   Please explain how business logic can be accessed from external applications (e.g. Rating and Price Calculations for externalised Quotes and Billing Systems)

Vendor response:

4.8   What percentage of the functionality available from the UI is exposed via an API such as web services?

Vendor response:

4.9   Can transactions be passed to the product via a API, processed, the results returned but not persisted in the database? This would be used for example for business rules verification, validation through quotation, BPM and financial needs analysis tools.

Vendor response:

4.10   Are bulk uploads supported in your product? Please explain how business logic is implemented in the bulk upload process and whether this logic is the same as that used for instructions captured via a User Interface and / Services based transaction processing. This would be useful in the context of Group Risk processing.

Vendor response:

4.11   Is it possible to deploy the solution for   without using the User Interface provided with the product and instead use the   Channel Systems as a common front end for all users?

Vendor response:

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4.12	Is it possible to programmatically call external systems from within your application? Can this be done in a Synchronous and Asynchronous mode, invoking, pausing, and restarting system processes. For example, performing a Insurance account validation when loading new parties, or performing a FICA / AML check when processing customer onboarding.
Vendor response:	

4.13	Are any parts of the system unavailable during batch processing, or is the entire system available 24 x 7? If any parts / functionality is not available, what / which are these?
Vendor response:	

4.14	How is normal operational performance affected during batch processing?
Vendor response:	

4.15	What is your recommended scaling strategy (horizontal, vertical)? Please explain how this is enabled through your solution architecture. Please explain this in the context of an AWS Cloud deployment.
Vendor response:	

4.16	What cloud platforms are supported by your system and for each, what deployment architectures / patterns are available to us?
Vendor response:	

4.17	Please explain how products are created or managed in your product. Do you provide product configuration tools? Is it achieved using parameterisation? What product features / changes may require technical development? How involved can resources become in the development and maintenance of product configuration? How is this typically managed at your customers and what works best for your solution? Can achieve self-reliance?
Vendor response:	

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4.18	Please indicate the technologies used for each of the following:

4.18.1 UI – (Language and framework)

4.18.2 APIs – (Language and framework)

4.18.3 Business Logic – (Language and model)

4.18.4 Database / Persistence – (Technologies)

4.18.1   UI – (Language and framework)

Vendor response:

4.18.2   APIs – (Language and framework)

Vendor response:

4.18.3   Business Logic – (Language and model)

Vendor response:

4.18.5   Database / Persistence – (Technologies)

Vendor response:

4.19   What integration technologies and architectures are supported for each integration method, e.g.?

4.19.1   APIs (Rest / SOAP)

4.19.2   Data Access

4.19.1   APIs (Rest / SOAP)

Vendor response:

4.19.2   Data Access

Vendor response:

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| 4.20 | Is able to code and develop APIs / Integration services without vendor support and without negatively affecting the core code base? E.g. Creating unsupported branches. |

Vendor response:

| 4.21 | Is your system currently deployed and managed on any mainstream cloud provider natively? E.g. Azure, AWS, GCP, Oracle etc |

Vendor response:

| 4.22 | How is your system deployed using containerisation technologies (e.g. Docker / Kubernetes)? Are any of your deployments currently running in a containerised environment? This is key to understand considering 's current deployment and scaling strategy. If not, please explain if and when this support will be available and what changes are needed to your system. |

Vendor response:

| 4.23 | Data and access to data in the PAS is critically important. Please explain the various mechanisms we can use to access data from the PAS in a useable format. Please also explain if you provide any Operational Data Store / Data Models or tools that would enable have a hurdle free data access capability into the PAS. Is event streaming available in the system to trickle feed changed data into the Datawarehouse / DataLake? |

Vendor response:

| 4.24 | Does the PAS ship with a detailed Data Model / Data Dictionary that describes the data in the Persistence layer, its meaning and relationships? |

Vendor response:

| 4.25 | TAOI has an end-to-end channel responsiveness tolerance of 2 seconds. Please explain how your architecture will support this requirement and for other implementations, what level of end-to-end responsiveness is achieved. |

Vendor response:

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4.26	Please provide any testing benchmarks or performance testing reports as an indication of the scalability of your system.

Vendor response:

4.27	Please provide substantiation of scalability and performance on a book of 1,000,000 customers/policies

Vendor response:

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5.   Finance, Actuarial and IFRS Support

The information requested below is aimed at understanding any actuarial or IFRS capabilities that are provided by the PAS or additional components to meet actuarial and regulatory requirements.

5.1   Please explain whether the PAS provides any pre-developed integration / data feeds for the Actuarial system?
Vendor response
5.2   Please explain how your clients typically integrate with externalised Rating and Valuation systems. What is most common and recommended?
Vendor response
5.3   Does the PAS provide any capability to meet the IFRS reporting capabilities? What approaches are your existing clients taking towards meeting the IFRS reporting requirement?
Vendor response
5.4   Does the PAS provide any pre-built IFRS integration with the commercial IFRS platforms in the market currently?
Vendor response
5.5   Do you provide an IFRS capability, please describe this in detail if you do.
Vendor response
5.2   Please explain how your system deals with accounting. Does the system support a full accounting platform internally or is this expected to be an external system to which you integrate? Does the system support both Cash and Accrual accounting methods? Do you maintain an internal Chart of Accounts or Sub-Ledger?
Vendor response:

5.3	Does the system support both Cash and Accrual accounting methods?
Vendor response:	

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6. Operational Support

The information requested below is aimed at understanding our post-implementation support requirements / draw.

6.1 Assuming your PAS is deployed into the AWS/Azure/Google Cloud. Please describe the support resources and skills that would be required to monitor and support the system post implementation. Please include your recommended number of resources to support a book of 1,000,000 policies and the four products under consideration.	
Vendor response	
6.2 Post-implementation, what would your typically involvement be with us as a customer. This is aimed at understanding what mandatory involvement you will have with us a customer to keep us well supported.	
Vendor response	
6.3 Please describe in detail the kind of changes that we would require or would necessitate you as a vendor undertaking for us. In what circumstances do we need to reach out for your support to assist in enhancements, product development or any other needs. What can we not do without your help?	
Vendor response	
6.4 Please explain the release process for new versions of the PAS and specifically how are Upgrades performed. Do we need your involvement in the upgrade process? Please explain the mechanics, work involved, typical team size and typical duration of a version upgrade.	
Vendor response	
6.5 Please explain the support model for the product post implementation. Please provide indicative SLA's, turnaround times and describe the process. Please explain how you will accommodate our time zone and locale being based in Sultanate of Oman. We would require support in our own timezone.	
Vendor response	
6.6 Please explain how we would monitor system health. What monitoring tools could be used? What software and mechanisms are used to enable effective monitoring?	
Vendor response	

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7.   Product Roadmap

This information is related to the planned product roadmap for the PAS

7.1 Please provide an overview of the committed product roadmap (planned and funded) for the PAS as far into the future as is your norm.	
Vendor response:	

7.2 How often are new versions of the PAS released? How many releases prior will a customer remain in support? How often are dot / patch releases provided to customers?	
Vendor response:	

7.3 What is the most significant or important planned technology / feature change that we should know about that would provide significant benefit to the business?	
Vendor response:	

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8.   Data migration

The information requested below is related to the data take-on and data migration capabilities of the policy administration system being proposed in terms of this RFP/TENDER.

8.1   Please explain how a data migration is typically performed to your system? Assume that no product rationalisation exercise takes place.
Vendor response:
8.2   Does your system have pre-built landing pads / bulk upload interfaces for the import of customer, product instance, transaction and balance information?
Vendor response:
8.3   How does your system accommodate the import of transaction history into the system? (Typical for investment / savings and pension business where some portion of transaction history is required for tax calculation and financial reporting purposes)
Vendor response:
8.4   How do you prevent reprocessing of historic transactions / data migration history during normal system processing?
Vendor response:
8.5   Does your system support adding new fields and relationships to your data model to accommodate data structures which were not initially conceptualised. How is this achieved? Would this typically involve table structure changes, how would this be accommodated?
Vendor response:
8.6   Does your system allow for the removal of field and relationship validation to allow for less sanitary data to be imported? E.g. Duplicate records / fields, data that does not confirm to 3rd normal form lookup / reference data
Vendor response:
8.7   What is your process for dealing with the import of data where specific mandatory information is not able to be supplied?
Vendor response:

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| 8.8 | Please supply a list of customer references where significant migrations of books of business have been processed to your system. Please indicate which included the loading of a level of transaction history. |

Vendor response:

Customer name	Country	Product Line (Life, Investment/Pensions, Bancassurance, Health, P&C)	Date of implementation	No. of policies / members migrated	History?

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C.R: 1190750, P.O. BOX 207, Postal Code 134, Bareeq Al Shatti, Sultanate of Oman, Tel: +968 22303000 , 80078264 , 24699781 , Fax: +968 24699511
Email: info@takafuloman.om Website: www.takafuloman.om

9. Implementation and support services

The information requested below is related to the development, implementation and support services related to the policy administration platform.

9.1   Please explain your typical implementation process and methodology, how you go about implementing your system?
Vendor response:
9.2   Please explain your typical implementation models. How do you render services to the customer, do you render services directly or do you have an implementation partner model in use?
Vendor response:
9.3   Do you currently have a direct or indirect presence in Sultanate of Oman as well as Gulf? If yes, please describe your Oman as well as Gulf presence specifically related to the product being proposed. Please indicate if you have a physical local office?
Vendor response:
9.4   Who are your appointed implementation partners?
Vendor response:

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10.   License model and pricing

Please note the following in preparation of your pricing:

1. All pricing is to be submitted excl. VAT
2. Pricing is to be submitted in the USD or OMR,
3. TAOI's standard payment terms is between 30 to 90 days from invoicing basis the invoicing location (country) and currency.
4. Pricing is to clearly indicate the list price and discount provided to

10.1   Please provide an overview of your license model. Please ensure that your answer allows us to calculate the relevant escalations of license fees over time based on our volume projections and key metrics.
Vendor response:

10.2   Please provide a license cost for your system based on our book of business.
 	
   10.2.1   Initial License
 	
   10.2.2   Ongoing License / Annual Maintenance Charge / Support and Maintenance
 	
or
 	
   10.2.3   Rental / ASP / Per policy fees / Subscription / % of GWP

Vendor response:
10.3   Please explain your costing principles in terms of localisation requirements for a new market? i.e. Who funds this effort?
Vendor response:
10.4   Please provide license and implementation cost estimates should you have an IFRS that you are able to ship with the Policy Administration System.
Vendor response:

11.   Implementation Services and pricing

Please provide a Fixed Price implementation cost and effort to implement the Simplified Life, General, Medical/Health and Group products as specified in the attached product specifications.

Assume that this team only implements the core administration system and makes available APIs / integration points to the   peripheral systems being the channel systems, technology and business capabilities as defined in the indicative solution architecture.

You may caveat your effort and associated and estimate by providing detailed assumptions, for example in terms of the number of APIs to be exposed per transaction / journey type.

Please note the following in preparation of your pricing:

1.   All pricing is to be submitted excl. VAT
2.   Pricing is to be submitted in the USD or OMR
3.   TAOI's standard payment terms is between 30 to 90 days from invoicing basis the invoice location (country) and currency.
4.   Pricing is to clearly indicate the list price and discount provided to
5.   Rate cards are to be specified in an hourly rate per designation

11.1   Please describe the implementation engagement. Will you as the OEM vendor be undertaking the implementation services or working with an Implementation Partner?
Vendor response:
11.2   Please describe your preferred project organisational structure, define, and explain the project team including the resources and roles that   will need to provide to the project to support your efforts.
Vendor response:
11.3   Please provide an estimate of the implementation cost and timelines to configure the products in your system and integrate the system based on the included Indicative Solution Architecture and Product Specifications.
Vendor response:
11.4   Please provide an Flightplan to support the implementation including an overall timeline.
Vendor response:

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11.5   Please provide an indicative estimate of the resourcing (FTE's) that would be required to implement the proposed products on your system limited to the core policy administration system.

Vendor response:

Discipline		OEM Vendor	Implementation Partner
Programme Management			
Project Management			
Requirements Management			
Process Design			
Subject Matter Experts			
Solution Architecture and Technical Design			
System Development / Configuration			
Integration Development			
Data Migration			
System Integration Testing			
UAT			
DevOps / Cloud Engineering			

11.6   Please provide a rate card for your implementation services?

Vendor response:

Role	Junior	Intermediate	Senior
Programme Manager			
Project Manager			
Business / Systems Analyst			
Process Analyst			
Solution Architect			
System Developer			
Integration Developer			
Test Manager			
Test Analyst			

12.   Cloud Setup Sizing and host costs

This section solicits an AWS deployment architecture supporting a full environment stack based on the vendors recommendations. The basis of the deployment architecture and capacity sizing needs to support a book of 1,000,000 policies.

12.1   Please provide an architectural schematic that describes the AWS deployment of the PAS considering the following environments: • Dev • SIT • Pre-Prod • Production
Vendor response:
12.2   Please provide capacity sizing for the Cloud environments. Please attach a full Quote / Price estimation.
Vendor response:

13.   Appendices

Vendors are free to attach any appendices that they deem would be valuable in the context of considering your PAS for TAOI's needs. This is not mandatory. These will not count towards your overall 100 page limit.

These could typically be:

• Marklet Analyst review related
• Architecture related
• Function and feature related
• Customer Case Studies

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Proposal Submission:

The Company will accept Proposals through **4:00 p.m. 21-Aug- 2024**. The Technical Proposal and the Commercial Proposal are to be submitted in two different envelopes / or two separate documents via email at the time & date stated above. Proposals in response to this Tender must be delivered only to Procurement

Department at the following email: Procurement@takafuloman.om

Participants that send Proposals/quotations

directly to the end user department will be disqualified immediately.

Clarifications:

Clarification concerning this Tender should be directed to the Procurement Department, Email:

Procurement@takafuloman.om. Requests for clarification and other questions concerning this RFP must be in

writing and shall be submitted to the contact identified above. Written responses will be provided to all

individuals/organizations requesting a response

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