

ANNEXURE E

Please complete the below requirements list form, using the applicable response code (defined below) and details fields to indicate how the proposed solution will meet Sasria’s requirements.

Response Code	Response Description
F	The proposed solution fully provides this functionality - out of the box .
M	The proposed solution requires minor configuration to meet this requirement.
D	The proposed solution has capability, development is required to meet this requirement.
T	The proposed solution requires Third Party tool to meet this requirement.
N	The proposed solution does not have capability to meet this requirement.

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
General Requirements				
FRG1	Create new stakeholder profile	The system should allow users to create different stakeholder profiles such as customers, service providers and Agent companies.		
FRG2	Amend stakeholder profile	The system should allow authorised users to amend stakeholder profile.		
FRG3	Record stakeholder profile history	The system should record all stakeholder profile amendment history.		
FRG4	Document upload functionality	The system should allow users to upload any type of documentation according to document management indexing.		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
FRG5	Capture notes on file	The system should allow users to capture notes on the file they are working on for ease of reference.		
		The system should not allow for notes to be deleted or amended.		
		The system should not allow users to exit the client's file without adding notes or system must record that the claim was viewed, with date, time and user stamp.		
		The notes must be searchable.		
FRG6	Multiple page	The system must enable the user to work on more than one claim.		
FRG7	Record voice interactions (calls)	The system should be able to record all calls made or received from the system with date, time and user stamp.		
FRG8	Provide spell-check functionality	The system should have spell check functionality.		
FRG9	Provide productivity statistics	<p>The system should record all activities taking place in the workstation while on the system. The system must be able to provide productivity statistics for performance improvement.</p> <p>The system must have Service Level Agreement management capability.</p>		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
FRG10	Assign proxies for unavailable resources	The system should allow authorised users to assign proxies for unavailable resources.		
FRG11	The claims management system must integrate with internal/external systems	The system should integrate with 3 rd party systems and Sasria's internal systems.		
a.	Integrate with financial accounting system	The system must integrate with the financial accounting system (Great Plains/Enterprise Resource Planning (ERP) system). All claims management related payments will be made from the new claims management system.		
b.	Enable Business-to-business communication	The system should have the capability to interact with Sasria partner's system. For example, claims from Agent companies, service providers. This is a capability requirement.		
c.	Integrate with banking system	The system should be able to integrate with Sasria's banking system for payments. The system must be able to perform bank account verifications using Check Digit Verification (CDV).		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
d.	Integrate with TransUnion	The system should be able to integrate with TransUnion system to obtain vehicle details.		
e.	Provide email integration	Microsoft Outlook to integrate into the system. The integration will allow the ability to attach history of each communication (inbound/outbound) to each file.		
f.	Provide full integration between channel of submission and the system	System to seamlessly communicate with submission channels (i.e. web-based application/mobile App).		
g.	Provide computer telephony integration	The claims management system to integrate with Sasria's Unified Communications system to record claims related communications.		
h.	Integrate into Companies and Intellectual Property Commission (CIPC)	The system should integrate into CIPC to confirm customer details such as business registration number.		
i.	Integrate into Insurance Crime Bureau	This is for sharing of industry crime and fraud activities.		
j.	Integrate into Data Warehouse and Business Intelligence (BI) tools	The system should be able integrate into the data warehouse and BI for reporting, planning and monitoring purposes.		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
g.	Compatibility with emerging technologies	<p>The system should be compatible with emerging technologies such as - Blockchain, Artificial Intelligence and Robotic Process Automation for future enhancements.</p> <p>For example: For fast-track claims, automate end-to-end claim process with minimal or no human intervention.</p> <p>Claim forms received via email, the system can read the document content and register the claim and captures the information from the claim form.</p>		
FRG12	Provide advanced search facility	The system should have advanced searching capabilities e.g. vehicle registration number, the value of claim, the date of loss, the area of loss, catastrophe etc.		
FRG13	Confirm existing customer details	<p>To avoid duplicate capturing, customer details must be confirmed using unique identifiers such as Identity Number, Passport, Company Registration Number etc.</p> <p>The system must block duplicates for the same event and give a warning for different events.</p>		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
FRG14	Validate customer identity number	The system must be able to validate customer identity numbers. One of the ways to validate identity numbers would be checking if the first six letters of the identity number match the date of birth.		
FRG15	Allow users to create tasks	The system should allow users to create their own tasks.		
FRG16	Escalate unattended tasks	The system must have the capability to escalate tasks that exceed Service Level Agreement (SLA) requirements.		
Claims Management Requirements				
FRG17	Report claims	Agents and customers should be able to report claims using any reporting channel. All captured claim details to automatically pull through to claims management system.		
FRG18	Manage claim	The system should enable authorised users to register claims, assess claims, and route claims to the correct point of resolution. The system should provide geocoding for verification of location.		
FRG19	Capture claim details	System users to capture claim details such as date of loss, area of loss including estimates, payments on the system. The system should flag any duplicates captured.		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
FRG20	Catastrophe claims	The system must enable the linking of claims to catastrophic events. The system must provide reporting on the combined claims linked to the catastrophe including financial impact.		
FRG21	Amend claim details	Authorised system users to be able to amend claim details.		
FRG22	Make claim payments	The system should allow authorised users to make claim-related payments. Business Rules: <ul style="list-style-type: none"> • No payments will be made without the required documentation. • The person who accepted liability should not be the same person making the claim payment. 		
FRG23	Perform quality assurance checks	The system should do quality checks at each stage of the claim.		
FRG24	Categorise claims	The system should categorise claims per defined criteria.		
FRG25	Manage recoveries	The system should enable the management of salvage, third party liability, recoveries and subrogation.		
FRG26	Save calls	The system should be able to record incoming and outgoing calls. Calls must be retrievable.		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
FRG27	Manage claim escalations	The system should manage escalations by monitoring SLAs as per the Claims Procedure.		
FRG28	Appoint service providers at claim registration stage	The system should allow service providers such as Assessors, Loss Adjusters to be appointed at claim registration stage to fast track the process. The system will appoint the next service provider in the queue based on the services required and the area of loss. The system should provide the service provider with available information at appointment stage.		
FRG29	Manage claim reserves	Allow capturing of claim reserves and reviews to keep claim exposure up to date.		
Electronic Document Management Requirements				
FRG30	Provide electronic document management	The system should have an electronic document management module that will manage the creation, storage and control of documents.		
FRG31	Provide input conventions	The system should be able to recognise and correct inputted fields such as Title Cases.		
FRG32	Provide system templates	The system should provide system templates. The templates must be accessible to all authorised system users.		
		The system should be flexible to include or exclude templates when communicating.		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
		The system should provide templates with approved languages by Sasria and all correspondence to/from the customer to use the preferred language.		
FRG33	Provide template editor/creator	The system should provide standardised templates with an option to edit. Only authorised users can edit templates. All templates to conform into the company communication policy.		
		Templates can be updated individually, or per group.		
FRG34	Provide email option on documents	Documents must have an option to email if the receiver wants to email the document.		
FRG35	Provide save option on documents	Documents must have an option to save if the receiver wants to save the document.		
FRG36	Auto archive documents	The system should auto archive all documentation (sent or received) as per the Documents and Records Management policy.		
FRG37	Auto request additional documents	The system should be able to auto request required outstanding documentation, an automated communication will be sent to the relevant parties. When no response is received,		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
		the system must alert the Claims Handler or close file.		
FRG38	Link documents to relevant files	The system should link received documents to relevant files.		
FRG39	Auto allocate correspondence/notifications/transactions to the relevant file	The system should be able to allocate all correspondence/notifications/transactions into the relevant file.		
FRG40	Re-allocate work-based resources	The system should allow management to re-allocate work between resources.		
FRG41	Auto allocate claims evenly	The system should be able to equally distribute claims to the resources per class of business and Delegation of Authority (DOA).		
FRG42	Provide diary management	The system should provide an automated diary management process based on outstanding information		
FRG43	Send automated communication	The system should be able to send automated communication to clients, Agent Companies, service providers and internal users using email, Short Message Service (SMS), web application		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
		or mobile App. The communication will be triggered by the event that occurred on the system.		
FRG44	Send automated status communication	The system should send automated communication to clients, Agent companies and service providers (where applicable) when the request status changes.		
FRG45	Send automated claim acknowledgement	The system should send an automated claim acknowledgement communication to clients and Agent companies using email, SMS, web application or mobile App as soon as the claim is received on the system. The acknowledgement must include the reference number.		
FRG46	Send automated claim registration confirmation	The system should send an automated claim registration communication to customers and Agent companies using email, SMS, web application or mobile App as soon as the claim is registered on the system. The acknowledgement must include the claim number.		
FRG47	Send automated reminders	The system should automatically send reminders to all relevant stakeholders on tasks not actioned according to the SLA.		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
Mobile Application Requirements				
FRG48	Mobility	The system must support mobile App. The App must be compatible with all smart mobile devices.		
FRG49	Mobile App to be digital	The App should accommodate any kind of media (pictures, videos etc.)		
FRG50	Create new claim	The system should allow users to create claims from the mobile App with minimum requirements.		
FRG51	Amend customer details	The system should allow users to amend or update customer details from the mobile App and keep trail.		
FRG52	Track claim progress	Customers should be able to track their claim status digitally.		
FRG53	Upload all types of media into the App	Customers should be able to upload any type of media into the mobile App including scanned documents.		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
FRG54	Provide multiple user interfaces	The mobile App should provide different interfaces for clients, Agent companies and Sasria's internal staff.		
FRG55	Broadcast data to clients (communication)	Sasria should be able to communicate (receive & send information) with customers through the mobile App.		
FRG56	Provide dashboards	The mobile App should provide dashboards for easy decision-making by internal management.		
FRG57	App to be registered with relevant operating systems	The mobile App to be registered with Apple's iOS and Android.		
FRG58	Receive customer consent	Customers to provide consent for Sasria to process their personal information.		
FRG59	Register customer consent	The system must be able to register customer consent in terms of Protection of Personal Information Act (POPIA). The customer should be able to agree to receive any marketing news. The customer should be provided with an option to opt-out.		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
Procurement Requirements				
FRG60	Manage service providers	The system should allow users to create service suppliers.		
		The system should allow users to update existing service supplier details.		
		The system should prevent blacklisted service providers from being selected.		
		The system should maintain service supplier details such as Tax Certificates, B-BBEE certificates etc.		
FRG61	Provide supplier details	The system must be able to pull supplier details at every claim stage when required.		
FRG62	Supplier platform	<p>The system must provide supplier platform to enable the supplier to:</p> <ul style="list-style-type: none"> - Accept/reject assigned claims services - To submit quote - To submit invoice - To update the job status 		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
FRG63	Supplier SLAs	The system must enable predefined SLAs for suppliers. Enable monitoring and escalation on breached SLAs.		
FRG64	Suppliers allocation	Service suppliers must be filtered and allocated per function and area. System to cater for business rules around fair selection process.		
FRG65	Rate supplier service	The system users must be able to rate service provided by the service suppliers.		
FRG66	Benchmark rates	Rates charged by service suppliers must be benchmarked against agreed rates and what the industry/profession charges.		
Business Intelligence and Reporting Requirements				
FRG67	Generate reports	The system must be able to generate all reports required.		
FRG68	Customise reports	The system must allow authorised users to customise reports.		
FRG69	Export reports to Microsoft Excel	The system must allow reports to be exported to Microsoft Excel.		
FRG70	Present data in visuals	The system must be able to display data using dashboards, charts, reports etc.		
FRG71	Provide self-service reporting	The system must allow users who are not tech-savvy to perform data analytics on their own.		

REF	Requirement	Requirement Description	Response Code F/M/D/T/N	Provide details on how your proposed solution will meet the respective requirement.
FRG72	Ensure data quality	The system must ensure that data available is fit for purpose.		
FRG73	Provide data analytics	The system must allow users to discover, interpret and communicate data patterns.		
FRG74	Support multi data sources	The system must allow data from different data sources such as Central Supplied Database (CSD), standalone TAX systems, CIPC etc.		
FRG75	Allow access to real time data	The system should present data as it is acquired.		
FRG76	Provide granular data	The system must provide data to the smallest level as possible.		

INFORMATIONAL REQUIREMENTS

The system should be able to provide scheduled reports, Ad-hoc reports, dashboards and real-time reports. Below are minimum standard reports that will be required from the claims management system.

REF	Report Name	Purpose/Use
IRQ1	Outstanding Claims Report	The report will be used to monitor all claims that have not been paid for a specified period.
IRQ2	Claims Turnaround Time Report	The report will detail the number of claims processed and the time it took to process those claims to monitor the claims against the SLA.
IRQ3	Claims Transactions Report	This report will list all claim transactions (payments classified into payments to policy holder, service suppliers etc.) performed during a specific period.
IRQ4	Service Supplier Report	This report will used to monitor service supplier performance based on the SLA.
IRQ5	Salvage Report	This report will assist in identifying claims with salvage and making sure they are attended to within 7 working days. The report will reconcile salvage amount paid to the amount offered.
IRQ6	Agent BBBEE Analysis Report	The report will be used for Broad-Based Black Economic Empowerment (BBBEE) spend reporting.
IRQ7	Claims Dashboard	The dashboard will contain all the financial and non-financial details that relate to the claim.
IRQ8	Complaints Management Report	The report will detail all the complaints that have been received by the claims department. These complaints will be linked to the owner of the claim.
IRQ9	Closure Ratio Report	This report will determine the percentage of claims closed (finalised) for claims received during any specific period.

REF	Report Name	Purpose/Use
IRQ10	Loss Ratio Report	This report will determine claims vs premium income.
IRQ11	Payments Report	This report will monitor claims payments for selected period.
IRQ12	Claims Notification Report	The report will show the list of claims that have been reported but not registered yet. The number of claims registered will be compared to the number of claims received.
IRQ13	Claims Administration Report	The report will show claims that have been received with relevant documentation but have not been actioned.
IRQ14	Claims Settlement Validation Report	The system will check if all required documents (attachments) have been received on claims that have already been settled. The report will pull all claims that do not meet the number of required documents.
IRQ15	Litigation report	Report of all claims under litigation and contentious.
IRQ16	Leakage report	Monitoring of claims when the insured was indemnified more than what the policy allows.
IRQ17	Duplicate Transactions Report	The report will identify possible duplicate transaction - detail all payments made to the same service provider/customer for the same amount.
IRQ18	List of Annexures Posted Report	The report will be used to complete reconciliations for Bi-annual and Annual audit.
IRQ19	Staff Performance Dashboard	This dashboard will monitor staff performance against SLAs daily.

REF	Report Name	Purpose/Use
IRQ20	All Claims Dashboard	This dashboard will display all claims and their status in the process.

NON-FUNCTIONAL REQUIREMENTS

Operational Requirements			
Ref	Item	Description	Does Your Solution Comply? (Yes/No)
NFR1	Accessibility	System should be accessible using Desktop and mobile devices using network cable, WIFI and/or from 3G to 5G.	
NFR2	Response time ranges	Front-end / host / back end: max 15 seconds.	
Security and Privacy			
Ref	Item	Description	Does Your Solution Comply? (Yes/No)
NFR3	Group Definitions	The system shall distinguish between authorised and non-authorised users. Only users with access to Claims Management System should be allowed to access, view, edit information according to their access levels.	

		<p>The access permissions for system data may only be changed by the system's data administrator.</p> <p>There will be a pre-defined set of groups that users can be assigned to. At any one time, there will be at least one user that belongs to the Administrator group. The user assigned to be the Administrator will then create and assign users to the defined groups.</p>	
NFR4	Role-based Access control	<p>Windows Client</p> <p>An active directory user object is associated with a Sasria Claims Management System user allowing for a single sign-on yet still providing granular permission-based access control to functionality in the application.</p> <p>Web Client</p> <p>The system must implement access control through access control dialogs with external users. Users must supply credentials in the form of a user name and a password.</p>	
NFR5	Authentication	<p>Windows client</p> <p>The system must make full use of Windows Authentication and Active</p>	

		Directory Services to control user access to the database and the application.	
NFR6	Database Security	<p>Windows Customer</p> <p>The database must be secured by allowing only authenticated Windows users access to the data. Structured Query Language (SQL) authentication must be disabled to provide extra security. No access to any native data is possible unless it is done through the application.</p> <p>Web Client</p> <p>The database is secured by only allowing the Web application to access data through a service account which forms part of Windows authentication.</p>	
NFR7	Confidentiality	<p>All data should be treated properly so that only authenticated users can access or modify the data.</p> <p>Passwords shall never be viewable at the point of entry or at any other time.</p>	
NFR8	Data encryption	All data flows to and from external entities should be encrypted.	

NFR9	Disclosure of privileged/privacy information about individuals	The system must be compliant with Protection of Personal Information Act (POPIA).	
Audit Trail			
Ref	Item	Description	Does Your Solution Comply? (Yes/No)
NFR10	Audit trail	<p>Enable transparent audit trail in the system, audit trails must be created for all user actions that are performed. The following information will be recorded in the audit log:</p> <ul style="list-style-type: none"> • User name • Date and time of action • Field name • Before value • After value • Effective date • Source (Direct/Web/Mobile App) 	
Reliability			
Ref	Item	Description	Does Your Solution Comply? (Yes/No)
NFR11	Availability (Percentage of time available)	98% uptime excluding weekends.	
NFR12	Hours of Use	<ul style="list-style-type: none"> • Monday to Friday: 06h00 – 23h59 	

		<ul style="list-style-type: none"> • Saturday: 08h00 – 14h00 • Sunday and public holiday: 08h00 – 14h00 	
NFR13	Maintenance Hours	Friday: 18h00-Sunday 24h00	
NFR14	Mean Time to Repair (MTTR)	Service provider to provide SLA benchmark	
NFR15	Mean time to failure (MTTF)	Service provider to provide SLA benchmark	
NFR16	Mean-Time-Between-Failure (MTBT)	Service provider to provide SLA benchmark	
Recoverability			
Ref	Item	Description	Does Your Solution Comply? (Yes/No)
NFR17	Audit Trail Failure	If the audit trail function fails before the user saves updates to the transaction, the system shall be able to recover all changes made in up to one minute prior to the failure.	
NFR18	Update failure	When an update failure is detected all updates performed during the failed session shall be rolled back to restore the data to pre-session condition.	
NFR19	Roll-back	All data recovered in a roll-back condition shall be recorded for use in forward recovery under user control.	
NFR20	Safe mode	When operating after a failure the user shall be informed the application is	

		operating in a “safe mode” and all data is available for review without update.	
NFR21	Module/Function Failure	The system shall prevent access to failed module/s while providing access to all currently operational modules.	
NFR22	Hardware failure	All hardware components of the assembly operation shall be replicated, such that failure of any one hardware component shall not render the assembly operation unavailable to end-users.	
Architectural Qualities			
Ref	Item	Description	Does Your Solution Comply? (Yes/No)
NFR23	Information retention requirements	All stored data should be backed up and archived to be available within 24 hours.	
NFR24	Capacity/Scalability	<p>Current full-time users is 50, however there are 105 secondary users.</p> <p>Current number of claims per month: Approximately 500 per month</p> <p>Forecasted volume of growth - 33% on claims per annum</p> <p>System should cater for future enhancements and increase in volume</p>	

		(users/data) without affecting the system performance.	
Development Qualities			
Ref	Item	Description	Does Your Solution Comply? (Yes/No)
NFR25	Integration	Claims Management System must be able to integrate with other Sasria's existing systems and new (to be systems) this includes the financial system for payments.	