

REPUBLIC OF GHANA



MINISTRY OF FINANCE

REQUEST FOR EXPRESSIONS OF INTEREST

(CONSULTING SERVICES – INDIVIDUAL CONSULTING SELECTION)

Name of Project	Ghana Financial Sector Development Project
Loan No./Credit No./Grant No	6310 GH
Project Number:	P161787
Assignment Title	Consultancy Services to Develop Requirements and Specifications for the Development of a Complaints Management System for the National Insurance Commission and its Regulated Entities
Reference No	GH-MOF-FSD-CS-073-INDV

The Government of Ghana has received financing from the World Bank toward the cost of the Ghana Financial Sector Development Project and intends to apply part of the proceeds for consulting services. The primary objective of this assignment is to develop the specifications and its requirement needs and a Terms of Reference to help the vendor / developer design and build a Claims and Complaints Management System (CMS) for the National Insurance Commission (NIC) and its regulated entities. The system is intended to enable the NIC monitor adherence to the Claims Management guidelines issued to the regulated entities and to ensure the smooth management of complaints received by Insurance regulated entities and the Commission.

The detailed Terms of Reference (TOR) for the assignment can be found at the following website:
<https://www.mofep.gov.gh>.

The Ministry of Finance now invites eligible individual consultants (“Consultants”) to indicate their interest in providing the Services. Interested Consultants should provide information demonstrating that

they have the required qualifications and relevant experience to perform the Services by submitting the most current CV.

The short-listing criteria from the CV are:

- At least a Degree in ICT or in a relevant field;
- Good knowledge of all concepts and principles of claims and complaints management system;
- Minimum of five (5) years in the provision of consulting services in the insurance sector and regulatory experience in similar country context, and practical experience in internal or external dispute resolution in the insurance sector;
- Experience in managing and implementing Management Information System solutions, project management and data analysis, for an insurance regulator or firm;
- Proved previous experience in the design and deployment of a complaint management system or similar applications, preferably in the insurance sector;
- Good knowledge of all concepts and principles of claims management monitoring workflows;
- Understanding of issues relating to technology used to enhance efficiency and effectiveness of supervisory activities and regulatory compliance (suptech/regtech);
- Demonstrated experience and expertise in the insurance sector;
- Extensive knowledge and expertise of relevant international standards and good practices in internal and external dispute resolution for the financial sector;

The attention of interested Consultants is drawn to Section III, paragraphs, 3.14, 3.16, and 3.17 of the World Bank's "Procurement Regulations for IPF Borrowers" July 2016 revised November 2017 and August 2018. Setting forth the World Bank's policy on conflict of interest.

A Consultant will be selected in accordance with Individual Selection Method set out in the Procurement Regulations. Expressions of interest which must bear the title **Development of Complaints Management System for National Insurance Commission** must be delivered in a written form to the address below (in person or by mail, or by e-mail) by 5:00pm GMT on **December 16, 2020**

Further information can be obtained at the address below during office hours from 8:30 am to 4:30 pm, local time or through fsdp@mofep.gov.gh

Address – For Submission of Expressions of Interest:
Ministry of Finance,
28th February Road,

Finance Drive,
P.O. Box MB 40
Accra-Ghana
New Block, Room 114
Attention: Procurement Expert,
Financial Sector Development Project (FSDP)
Telephone Number +233(0)240-956-958
Online submission: fsdp@mofep.gov.gh

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MINISTRY OF FINANCE

TERMS OF REFERENCE

(CONSULTING SERVICES – INDIVIDUAL CONSULTING SELECTION)

Name of Project	Ghana Financial Sector Development Project
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DRAFT TERMS OF REFERENCE

GHANA

Ghana Financial Sector Development Project

Loan No./Credit No./Grant No.: IDA Credit No. P161787

Assignment Title: CONSULTANCY SERVICES TO DEVELOP CLAIMS AND COMPLAINTS MANAGEMENT SYSTEM FOR THE NATIONAL INSURANCE COMMISSION AND ITS REGULATED ENTITIES

Reference No. (as per Procurement Plan): **GH-MOF-FSD-CS-73-INDV**

1. Background

The Insurance Act, 2006 (Act 724) mandates the National Insurance Commission ("Commission") to effectively administer, supervise, regulate, monitor, and control the business of insurance in order to protect insurance policyholders and the insurance industry. As part of its functions, Section 2 (e & f) of Act 724 requires the Commission to provide a bureau to which complaints may be submitted by members of the public for resolution and also to arbitrate insurance claims referred to the Commission by any party to an insurance contract.

In line with its mandate, the Commission intends to employ a Consultant to advise the Commission to develop the systems specifications and requirement and a Terms of Reference (TOR) for a firm to build a **Claims and Complaints Management System** for implementation by the NIC and its regulated entities. The system is expected to facilitate and to assist with the enforcement of the Claims Management Guidelines and the smooth management of complaints received from financial consumers by Insurance regulated entities and the Commission. The system is also expected to generate valuable claims and complaints data to support NIC's supervisory activities.

2. Objective

The primary objective of this assignment is to: (i) review internal processes and procedures currently in place and undertaken by NIC - end-to-end complaints handling and claims management monitoring workflows -; (ii) provide NIC with a diagnostic of their current processes (i.e. identification of current workflows, potential gaps and inefficiencies in the processes, as well as recommendations for improvements); and (iii) develop the specifications and its requirement needs, Terms of Reference and Request for Proposals for the design and deployment of a Claims and Complaints Management System (CMS) for the Commission and its regulated entities.

The system is intended to enable the NIC monitor adherence to the **Claims Management Guidelines** issued to the regulated entities and to ensure the smooth management of complaints received by Insurance regulated entities and the Commission.

The complaints handling technology solution should allow, at least, (i) interaction with financial consumers, (ii) collection of general information / data from financial consumers and key information on the complaint, (iii) application of basic rules to check eligibility and categorization of complaints, including with the possibility of implementing a chatbot and machine learning to train the chatbot for this purpose; (iv) upload of documents to support / evidence the complaint, (v) interaction with insurance

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firms to forward complaints and receive their responses, via electronic portal, (vi) complaints and claims data collection from insurance firms; (vii) categorization of complaints data to enable analyses for supervisory purposes; (viii) generation of reports and outputs on complaints data for analyses, and (ix) visualization via dashboard, with a complaint management interface, enabling interaction with consumers and with providers to analyze cases, follow deadlines, responses, etc.

3. Methodology

The Consultant will work in close cooperation with the NIC in order to get a better understanding of: (i) the context of the assignment, (ii) their complaints handling and claim management monitoring workflows, as well as gaps, inefficiencies and needs for improvements, (iii) legal and regulatory framework in place, and (iv) the expected outputs/ deliverables. Desk reviews, interviews with relevant stakeholders (including financial service providers and potentially consumer associations) will also be employed, among other research methods. The Consultant should also interact with other financial sector regulators in Ghana (i.e. BoG, SEC and NPRA) to ensure proper communication and cooperation with regard to implementing complaints management systems.

4. Scope of work

- i. Mapping the current complaints handling / claim management monitoring workflows used by NIC. The mapping exercise should entail a comprehensive set of procedures, guidelines, protocols, and other documentation that support the process.
- ii. Identifying main gaps and inefficiencies in the process and come up with recommendations on how current workflows can be improved, including by implementing / using a technology solution (system) to support the insurance sector regulator. Main objective is to identify procedures and processes that require improvements to reduce inefficiencies on the regulator' side, and undue difficulties for consumers to resolve a complaint, to ultimately allow consumers to assert their rights to have their complaints addressed and resolved in a transparent way, within a reasonable timeframe.
- iii. Identifying main gaps and inefficiencies in the process and come up with recommendations on how the current workflow can be improved, including by using a technology solution (system) to support the NIC monitoring claims management undertaken by insurance companies - regulatory requirements with which insurance companies shall comply must be well understood in this context.
- iv. Identifying how a technology solution could help NIC assess complaints eligibility in an automated way (as much as feasible).

- v. Understanding NIC's claims and complaints data needs to provide recommendations on how the system can support claims and complaints data collection from consumers and providers, and categorize them in a way that help the NIC use the data to prioritize their supervisory and policy-making activities.
- vi. Understanding NIC's needs to collect claims and complaints data from insurance companies on a regular basis (i.e. complaints data received from insurance companies within their internal dispute resolution mechanism to be reported to regulators according to established format and means), and how the new technology solution could potentially support claims and complaints data collection from insurance companies.
- vii. Identifying capacity needs and deficiencies faced by the NIC and insurance companies for using a technology application for complaints handling and claim management monitoring, as well as providing recommendations on how to address main deficiencies / constraints that would enable the use of systems by both parties.
- viii. Review, assess and specify the functional business requirements through in depth study of available documents and data, concerning the NIC Laws and regulations on complaints, processes, and information technology strategy document.
- ix. Conduct direct interviews with NIC staff, Insurance Operators, and other stakeholders in order to assess their requirements with respect to claims and complaints.
- x. Identify capacity building needs and deficiencies faced by NIC and Insurance Companies to integrate systems and provide detailed recommendations on how to address main deficiencies/constraints that would enable the use of systems by both parties.
- xi. Recommend the best technology solutions to support the NIC's claims and complaint management function.
- xii. Develop a detailed software specification requirement for the development of the proposed CMS.
- xiii. Define a detailed technical infrastructure requirement covering networks, hardware, hosting environment and enterprise systems management capabilities to support the proposed system.
- xiv. Ensure that the proposed solution is aligned with the NIC's IT strategy and interoperable with existing and future systems.
- xv. Ensure that the solution will provide support to NIC's supervision functions.
- xvi. Ensure the proposed CMS business solution is inter-interoperable with other complaint management solution of sister regulators in Ghana (BoG, SEC, NPRA).
- xvii. Provide procurement support by preparing a detailed functional and non-functional requirements documentation for the development/acquisition of a complaint management

system.

- xviii. Prepare guidelines, directives, reporting templates and operational manuals of NIC Complaints Management Department and provide training to identified users of the CMS.
- xix. To provide advisory services in the implementation of the System and its roadmap.

4, Duration, Deliverables, Timeline, and Payment schedule

The assignment will be completed in five (5) months.

Deliverables, Timeline, and payment

Deliverables	No of Copies¹	Period after commencement	Payment (%)
An inception report detailing the Consultant's understanding of the assignment, including methodology to be applied, likely outcomes / outputs and preliminary findings and work plan.	1	One (1) month after commencement of assignment	10% after acceptance of report
Report on all assessments carried out including needs assessments and technical reports of existing systems and procedures.	1	Two (2) months after commencement of assignment	
Submit a draft system design manuals /guideline, Software Specifications Requirements including Functional business requirements, Technical specifications and Request for Proposals/TOR for engagement of the developer of the CMS.	1	Four (4) months after commencement of assignment	40% after acceptance of Technical Specifications /ToR
Final Reports incorporating comments from key stakeholders and workshop for key stakeholders	1	Two weeks after submission of draft reports	20% after acceptance of final report.

¹ Consultant is to provide one hard copy of reports for reference purpose and to email or deliver a soft copy to the Financial Stability and Information Technology Departments with a copy to the Project Coordinator for distribution as necessary

Provide Technical Support during procurement Evaluation - in review of Request for Bids (RfB) for supply and installation of CMS -	1	Period allocated is one week for RfB review	15% after evaluation -
Supervision of installation and training of identified users of the CMS	1	One Week for installation and quality review	15% after installation and training

5. Required qualifications and experience of consultant

At least a First Degree holder in ICT or in a relevant field with:

- Good knowledge of all concepts and principles of claims and complaints management system.
- Minimum of five (5) years in the provision of consulting services in the insurance sector and regulatory experience in similar country context, and practical experience in internal or external dispute resolution in the insurance sector.
- Minimum of five (5) years of experience in managing and implementing Management Information System solutions, project management and data analysis, for an insurance regulator or firm.
- Proved previous experience in the design and deployment of a complaint management system or similar applications, preferably in the insurance sector.
- Good knowledge of all concepts and principles of claims management monitoring workflows.
- Understanding of issues relating to technology used to enhance efficiency and effectiveness of supervisory activities and regulatory compliance (suptech/regtech).
- The Consultant should possess good knowledge of the Ghanaian insurance sector and in-depth knowledge of the National Insurance Commission consumer protection directives.
- Demonstrated balance of international and local experience and expertise in the insurance sector.
- Extensive knowledge and expertise of relevant international standards and good practices in internal and external dispute resolution for the financial sector.
- Fluency and excellent communication in English, spoken and written.

6. Facilities to be provided by the client

The Client will provide an office space and ensure that the Consultant has access to the necessary information as may be legally allowed for the performance of the assignment.