



**POWER IBMS
INSURANCE BROKERAGE MANAGEMENT SYSTEM**

BUSINESS PROPOSAL

**Prepared By
INOVORA AFRICA**

**Prepared For:
WHOEVER IT MAY CONCERN**

LETTER OF INTRODUCTION

Dear Sir/Madam,

Thank you for the opportunity to present this proposal on behalf of INOVORA AFRICA DIALOGIC SOLUTIONS.

At Inovora Africa, we specialize in designing and implementing intelligent, scalable, and secure software solutions that help organizations modernize operations, improve efficiency, and drive sustainable growth.

The insurance brokerage industry is rapidly evolving and increasingly demands operational agility, real-time visibility, automation, compliance, and exceptional customer experience. Traditional manual systems and fragmented workflows are no longer sufficient to support the speed and complexity of modern insurance operations.

To address these challenges, we developed **POWER IBMS (Insurance Brokerage Management System)** — a fully integrated platform specifically designed to streamline and digitize insurance brokerage operations.

Our solutions are built around five core principles:

- Operational Efficiency
- System Reliability
- Scalability
- Data Security
- Client-Centered Innovation

With over 15 years of experience delivering enterprise software solutions across multiple industries, Inovora Africa has successfully partnered with organizations in insurance, manufacturing, government, retail, and service sectors.

Selected Clients

- BATA
- East African Portland Cement
- Parliament of Kenya
- Richlands Insurance Brokers Ltd
- BTB Insurance Brokers Ltd
- Crownscope Insurance Brokers Ltd
- Rik Oil Station
- Mimax Stationery Ltd
- PKAM Mobile Solutions
- Dhenai Enterprise

Our mission is to help organizations simplify operations, improve accountability, enhance service delivery, and unlock operational excellence through technology.

We appreciate your consideration and look forward to the opportunity to partner with your organization.

Yours faithfully,
INOVORA AFRICA MANAGEMENT

EXECUTIVE SUMMARY

The modern insurance brokerage environment requires intelligent systems capable of handling complex operations with speed, precision, and transparency.

Many brokerage firms continue to rely on spreadsheets, disconnected software tools, emails, and manual documentation processes. As client portfolios grow, these fragmented workflows create significant operational challenges, including:

- Delayed reporting
- Inefficient policy tracking
- Increased administrative workload
- Higher risk of human error
- Difficulties managing renewals and claims
- Limited business visibility

POWER IBMS was developed to solve these challenges.

POWER IBMS is a comprehensive Insurance Brokerage Management System that centralizes all brokerage operations into one unified platform. The system automates core business processes, enhances reporting accuracy, improves financial management, and enables real-time operational visibility.

The platform empowers brokerage firms to efficiently manage:

- Client portfolios
- Policy administration
- Claims processing
- Financial operations
- Renewals and endorsements
- Reporting and analytics
- Insurance company coordination
- Client communication

In addition, the ecosystem includes **AppInsure**, a mobile application that enables clients to directly interact with the brokerage system for policy booking, claims reporting, payments, renewals, and account management.

Together, POWER IBMS and AppInsure create a fully connected digital insurance ecosystem designed for modern brokerage operations.

ABOUT POWER IBMS

POWER IBMS is an enterprise-grade insurance brokerage management platform built specifically for insurance brokers and agencies.

The system is designed to automate, simplify, and optimize end-to-end insurance operations while improving efficiency, accountability, and customer experience.

Core Functional Areas

- Client Management
- Policy Administration
- Claims Management
- Financial Accounting
- Renewal Tracking
- Reporting & Analytics
- Communication Management
- Insurance Company Coordination
- Mobile Client Access

Deployment Options

POWER IBMS supports flexible deployment models:

- On-Premise Installation
- Cloud-Based Deployment
- Multi-Branch Operations
- Web-Based Access
- Multi-User Enterprise Environments

The platform can be securely accessed from multiple devices and locations, enabling operational continuity and remote accessibility.

BUSINESS CHALLENGES SOLVED BY POWER IBMS

POWER IBMS addresses common operational pain points faced by insurance brokerage firms, including:

Manual Policy Tracking: Eliminates dependence on spreadsheets and paper-based workflows.

Renewal Management Challenges: Automates renewal tracking and notifications to reduce policy lapses.

Disconnected Financial Processes: Integrates policy management with accounting and financial reporting.

Slow Claims Processing: Improves claims tracking, reporting, and communication workflows.

Limited Operational Visibility: Provides real-time dashboards and management reporting.

Poor Customer Experience: Enhances responsiveness through centralized operations and mobile access.

KEY SYSTEM CAPABILITIES

Client & Policy Management

- Unlimited client registration
- Multi-insurance company management
- Policy lifecycle management
- Risk class configuration
- Agent and broker management
- Cover type configuration
- Policy endorsements and renewals
- Client portfolio tracking

Financial & Accounting Features

- Debit note generation
- Credit and refund management
- Premium tracking
- Broker commission management
- Journal voucher entries
- Accounts voucher processing
- Expense management
- Contra entries
- Bank reconciliation
- Financial statement generation

Claims Management

- Claims registration and tracking
- Claims history management
- Claims status updates
- Claims communication workflows
- Supporting document management

Reporting & Analytics

- Production reports
- Daybook reports
- Premium comparison analysis
- Commission performance reports
- Client portfolio analytics
- Renewal reports
- Financial reports
- Real-time operational dashboards

Communication & Automation

- Automated risk note emailing
- Automated debit note delivery
- Client ledger statements
- Notification management
- Scheduled communication workflows

Integration Features

- Tally ERP integration
- Financial synchronization
- Invoice posting to accounting systems
- Multi-user web access

APPINSURE MOBILE APPLICATION

AppInsure extends the capabilities of POWER IBMS directly to clients through a mobile platform.

The application enables clients to:

- Register accounts
- Book insurance policies
- Make payments
- Access invoices
- Track renewals
- Report claims
- View claim history
- Download statements
- Monitor policy status

Benefits of AppInsure

- Faster customer service
- Reduced manual communication
- Improved accessibility
- Better client engagement
- Enhanced convenience
- Real-time client interaction

The mobile platform integrates seamlessly with the core IBMS system to create a fully connected insurance management environment.

BUSINESS VALUE

Implementing POWER IBMS provides measurable operational and strategic benefits, including:

- **Operational Efficiency:** Automates repetitive workflows and reduces administrative workload.
- **Improved Accuracy:** Minimizes manual entry errors and improves data consistency.
- **Real-Time Visibility:** Provides management with live operational dashboards and reporting.
- **Better Customer Experience:** Enables faster response times and improved service delivery.
- **Financial Control:** Strengthens reconciliation, reporting, and accountability processes.
- **Scalability:** Supports organizational growth and multi-branch expansion.
- **Centralized Operations:** Creates a unified platform for all insurance activities.

PROJECT SCOPE

The implementation scope includes:

- System installation
- Infrastructure setup
- Data migration
- System configuration
- User setup and access control
- Staff training
- User acceptance testing
- Go-live support
- Post-implementation support

TECHNICAL REQUIREMENTS

Software Requirements

- Windows 7 or later

Hardware Requirements

- Minimum 8GB RAM
- Windows Server environment
- Ethernet/LAN connectivity
- Minimum recommended processor speed
- 500GB available storage or higher

IMPLEMENTATION TIMELINE

Estimated implementation period: 4–8 Weeks

Phase 1 — System Setup

- System installation
- Initial configuration
- Client data collection
- Data migration

Phase 2 — Customization & Configuration

- Report customization
- Workflow setup
- Business process configuration
- Client review and approvals

Phase 3 — Training & User Testing

- Staff onboarding
- User testing
- Feedback collection
- Optimization and adjustments

Phase 4 — Go-Live Deployment

- Production rollout
- System monitoring
- User support
- Final project handover

Phase 5 — Post Go-Live Support

- Ongoing support
- Site visits where necessary
- Performance monitoring
- Technical assistance

INVESTMENT & PRICING

Description	Cost (KES)
POWER IBMS Enterprise System	
Testing, Configuration & Programming	
Data Migration	
Total (Exclusive of Taxes)	

Annual Maintenance

Description	Cost (KES)
Annual Maintenance Fee (10%)	

Web Version Licensing

Package	Cost
Enterprise Edition (Minimum 10 Users Per Year)	
Standard Edition	

Note: Hosting charges and applicable taxes are exclusive of the above pricing.

PAYMENT TERMS

Milestone	Percentage
Contract Signing	70%
Project Completion & Handover	30%

WHY INOVORA AFRICA

- **Proven Industry Experience** : Over 15 years of successful enterprise software delivery.
- **Specialized Insurance Expertise** : Deep understanding of insurance brokerage operations and workflows.
- **Reliable Support** : Dedicated technical support available remotely and onsite.
- **Scalable Architecture** : Solutions designed to grow alongside your business.
- **Custom Development Capability** : Tailored enhancements and modules based on operational requirements.
- **Long-Term Partnership Approach** : Focused on sustainable collaboration and continuous improvement.

CONTACT INOVORA AFRICA

Let's Transform Your Insurance Operations Digitally

Whether you need a product demo, technical support, system consultation, or want to explore how our solutions can streamline your business operations, our team is ready to assist you.

At Inovora Africa, we are committed to delivering intelligent digital infrastructure solutions that help insurance brokers improve efficiency, automate workflows, and enhance customer experience.

GET IN TOUCH

Have a question, inquiry, or project in mind?

Send us a message and our team will get back to you promptly.

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CONNECT WITH US

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CONCLUSION

Technology is no longer optional in modern insurance operations — it is a strategic necessity.

POWER IBMS has been specifically developed to help insurance brokerage firms modernize operations, improve efficiency, strengthen financial control, enhance customer experience, and support long-term growth.

By combining enterprise system management with mobile client interaction through AppInsure, Inovora Africa delivers a complete digital insurance ecosystem built for the future of insurance brokerage management.

We are confident that POWER IBMS will provide measurable value to your organization and position your business for greater operational excellence and scalability.

We look forward to the opportunity to work together.

Thank you.

INOVORA AFRICA DIALOGIC SOLUTIONS

Innovating Africa Through Smart Technology Solutions