**Request for Proposal (RFP): Automated AI Claims Processing and Payment Solution**

**Issued by:** InsurCo NV/SA, Belgium  
**Issued on:** August 2, 2025

**1. Introduction**

InsurCo, a leading Belgian insurance provider, seeks qualified vendors to deliver a robust, compliant, and innovative **AI-based automated claims processing and payment solution**. The platform must support end-to-end claim lifecycle management—intake, evaluation, decision, and payment—leveraging advanced artificial intelligence to enhance speed, accuracy, transparency, and customer experience. The solution must adhere strictly to EU and Belgian regulations, particularly GDPR and relevant financial services legislation.

**2. Company Background**

* **Company Name:** InsurCo NV/SA
* **Headquarters:** Brussels, Belgium
* **Business:** Multi-line insurance (health, property, casualty, etc.)
* **Customers:** Individuals and businesses across Belgium
* **Digital Vision:** Automate and streamline operational workflows for greater efficiency, customer satisfaction, and regulatory compliance.

**3. Project Scope**

**A. Solution Objectives**

* Automate the processing of all insurance claim types (health, auto, home, business, etc.).
* Employ machine learning/AI for claim validation, fraud detection, risk scoring, damage assessment, and decision-making.
* Enable automatic authorization and payments post-decision, with integration to InsurCo’s payment rails.
* Provide explainable AI and transparency in all automated decisions.
* Ensure seamless integration with existing InsurCo platforms (claim intake, CRM, policy management, finance).
* Conform fully to all relevant Belgian/EU regulatory requirements, including GDPR.

**B. Functional Requirements**

* Digital claims intake (web, mobile; structured/unstructured input, document/image upload, OCR).
* AI-driven claim triage, risk scoring, fraud screening.
* Automated data verification (policyholder, coverage, incident validation).
* Decision engine for claim approval/denial with override/escalation capabilities.
* Payment execution and confirmation (SEPA, local payment systems).
* Integration with customer-facing dashboards and agent/call center tools.
* Detailed case audit trails, logs, and reporting (for internal and regulatory needs).
* Support for multilingual (at least Dutch, French, English).

**C. Non-Functional Requirements**

* System availability: 99.9% uptime SLA.
* Performance: Ability to process >2,000 claims per day with <2min average decision time.
* Security: ISO 27001, GDPR, financial industry best practices (data encryption, access controls, monitoring, incident response).
* Scalability to accommodate business growth.
* Full disaster recovery/business continuity plan.
* User roles and permissions (admin, claims processor, auditor, etc.).

**D. Compliance and Ethics**

* Full transparency and auditability of all AI-driven decisions.
* Ability to explain automated decisions to claimants and regulators.
* Monitoring and periodic re-validation of AI models (to ensure fairness, non-discrimination, accuracy).
* Strict compliance with insurance industry codes, Belgian FSMA regulations, and GDPR.

**4. Implementation and Integration**

* **Timeline:** Deployment target no later than March 31, 2026.
* **Phases:**
  1. Solution design and requirements confirmation
  2. Pilot implementation (subset of claim types)
  3. Full rollout and staff training
  4. Support and maintenance handover
* **Integration Points:** InsurCo’s claims management system (Oracle-based), CRM (Salesforce), payment processing, and customer notification systems (email/SMS/app notifications).
* **Migration:** Assistance with migration of legacy claims data.

**5. Vendor Eligibility & Experience**

* Demonstrable experience delivering AI-based automation for insurance sector clients (preferably in the EU).
* Local (Belgian/EU-based) or ability to serve Belgian market, respond to Belgian data sovereignty and legal needs.
* References from at least two comparable insurance clients.
* Experience with regulatory compliance, explainable AI, and third-party audits.

**6. Response Format**

**A. Vendor Information**

* Company overview, ownership, EU GDPR compliance statement
* Banking/financial stability
* Insurance licenses, certifications, industry memberships

**B. Proposal Detail**

* Technical solution description (platform architecture, AI models, workflow automation, explainability, etc.)
* Information Governance, security, compliance approach
* Implementation plan, project management methodology, support structure
* Third-party partners (if any)

**C. Cost Structure**

* Licensing/subscription/pricing model
* Implementation costs
* Optional: ROI projections/cost savings

**D. References**

* Case studies, testimonials, or reference contact information

**E. Service Level Agreements (SLAs)**

* Uptime/availability
* Incident response and resolution times
* Support hours/availability (in CEST timezone)

**7. Evaluation Criteria**

Proposals will be evaluated based on:

| **Criterion** | **Weight** |
| --- | --- |
| Functional Fit | 25% |
| Technical Architecture/Security | 20% |
| Compliance & Explainability | 20% |
| Experience/References | 15% |
| Cost/Economic Benefit | 10% |
| Implementation Plan | 10% |

**8. Submission Instructions**

* **Deadline for receipt:** September 15, 2025, COB CEST
* **Submission method:** Email PDF to [procurement@insurco.be](mailto:procurement@insurco.be)
* **Contact for inquiries:** [procurement@insurco.be](mailto:procurement@insurco.be)
* **Clarification deadline:** August 25, 2025

**9. Additional Requirements**

* The selected vendor may undergo an on-site security assessment and will be required to sign confidentiality and data processing agreements per Belgian/EU law.
* All software delivered must include full documentation and staff training.
* Preference will be given to solutions with robust explainable AI features and local Belgian language support.
* InsurCo reserves the right to negotiate terms and request further information or demos from shortlisted vendors.

**End of RFP**