Armenian Motor INSURERS' BUREAU

TENDER ANNOUNCEMENT
for
Maintenance, Modernization & Development of ASWA System

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Main Market Actors of the Armenian MTPL Insurance Ecosystem

Armenia's MTPL insurance system functions as an integrated ecosystem, where key institutions share regulatory, operational, and technological roles. Its effectiveness depends on close coordination among the following stakeholders

The Central Bank is the sole regulator and supervisor of the insurance sector. It sets the legal and prudential framework for MTPL insurance, oversees insurers' financial stability and compliance, and defines reporting and data requirements. Its role is key to ensuring financial stability, consumer protection, and market discipline

AMIB acts as the system owner and coordinator of the MTPL framework. It manages the centralized MTPL platform, sets operational rules, coordinates stakeholders, and ensures insurers follow common standards in line with regulatory and public policy objectives

Main Market Actors of the Armenian MTPL Insurance Ecosystem

Licensed insurers are the main users of the MTPL system. They issue policies, register contracts, process claims, and submit required data through the centralized platform, relying on a secure and reliable IT infrastructure for real-time operations and reporting.

The ASWA platform is the central digital backbone of Armenia's MTPL system. It enables standardized data exchange and coordination among insurers, the Bureau, and the regulator, supporting efficient operations, transparency, and data integrity

The ASWA platform is currently operated and maintained by BIVAC, which provides technical management and system support services under the existing contractual arrangement.

Armenian Motor Insurers' Bureau (AMIB)

- Central coordinator of Armenia's compulsory MTPL system
- Ensures compliance, transparency, and consumer protection
- Mandatory association of all licensed MTPL insurers
- Operates under supervision of the Central Bank of Armenia
- Manages the national MTPL database and data exchange
- Coordinates insurers and common operational standards
- Administers compensation mechanisms for uninsured or unidentified vehicles
- Acts as a neutral system owner aligned with international best practices

Armenian MTPL market

- Armenian Motor Insurers Bureau- **Regulator**
- Number of Insurers companies - **6 (six)**
- Number of policyholders - **more than 0.7 mln**
- Annual Number of written policies - **1.5 mln**
- Annual insurance premiums - **$100 mln**
- Annual Compensation- **$70 mln**
- Annual Number of Claims - **0.08 mln**

ASWA Platform Modernization Roadmap

In line with its mandate to ensure the long-term sustainability and effectiveness of the MTPL system, the Armenian Moto Insurers' Bureau has initiated a process aimed at the modernization and further development of the ASWA platform.

The objectives of this initiative include:

- Enhancing system reliability, scalability, and performance
- Aligning platform functionality with international best practices in insurance IT solutions
- Introducing modern technological and functional capabilities
- Strengthening data quality, security, and regulatory reporting
- Enhancing service quality for insurers, regulators, and end-users

As part of this process, AMIB plans to announce an open tender, expected **at the beginning of May**, for the selection of a qualified organization responsible for:

•Ongoing technical maintenance of the ASWA platform
•Further functional and technological development of the system

The tender will follow transparent, competitive, and internationally recognized procurement principles. General vendor expectations are outlined below, while detailed technical, eligibility, and contractual requirements will be defined in the official tender documentation.

ASWA Modernization: Vendor Profile

To ensure the long-term sustainability, quality, and reliability of the ASWA modernization, the Bureau seeks to engage organizations with strong institutional maturity, international experience, and proven governance capabilities.

- **Organizational Experience:**

Minimum 7–10 years of experience in developing and operating complex insurance or large-scale public/private information systems, with successful implementations in at least two international markets, preferably in compulsory motor insurance (MTPL) or similar regulated domains. Proven references and sustained post-implementation support are required.

- **Service Delivery & Technical Capacity:**

Demonstrated capability for continuous development, 24/7 operational support, effective incident management, and rapid response to system issues. Core development, architecture, and security functions should be delivered primarily by permanent in-house teams. Vendors should apply structured delivery methodologies (e.g., DevOps) supported by automated testing, release management, and quality assurance processes.

- **Professional Standards & Certifications:**

Internationally recognized certifications are an important indicator of quality and maturity, including

- ISO 9001 (Quality Management)
- ISO/IEC 27001 (Information Security)
- ISO/IEC 20000-1 (IT Service Management)
- ISO 22301 (Business Continuity)
- Additional certifications related to cloud security, privacy, and service management are considered an advantage.

- **Governance, Regulatory & Compliance Experience:**

Proven experience operating in regulated environments, working with regulators, and supporting compliance requirements. Systems should ensure auditability, secure access control, regulatory reporting, and robust data governance aligned with privacy and confidentiality standards.

FUNCTIONAL VISION: TRANSFORMATIONAL PLATFORM EXPECTATIONS

- The modernization of ASWA aims not only to maintain existing functionality, but to elevate the platform to internationally recognized standards of performance, scalability, and functionality. The objective is to adopt modern architectures, user-centric design, and advanced analytics aligned with global best practices in insurance systems.
- The following sections outline indicative functional areas commonly found in modern insurance platforms. These examples are illustrative and will be further detailed in the tender documentation.

ASWA Modernization: Platform Functional Vision

- **Digital Contract & Policy Lifecycle Management:**

A modern MTPL platform should support the full digital lifecycle of insurance policies, including issuance, amendments, renewals, suspension, and termination. Real-time contract registration, data validation, and a single authoritative record accessible to authorized stakeholders enhance transparency, reduce administrative effort, and ensure ongoing regulatory compliance.

- **Accident & Claims Lifecycle Management:**

Modern MTPL platforms support end-to-end digital accident reporting and claims processing, including dynamic photo-capturing (360^{o}), structured data capture, automated workflows, and real-time case visibility. These features improve efficiency, reduce manual effort, and enhance the experience for all stakeholders.

- **Integrated Expert Assessment Tools:**

Embedded expert evaluation modules support AI-assisted damage assessment, cost estimation, and dynamic evidence management (photos, videos, documents). These features ensure consistency, reduce assessment variance, and streamline downstream claims settlement.

ASWA Modernization: Platform Functional Vision

- **Real-Time Business Intelligence & Analytics:**

Advanced analytics modules transform transactional data into actionable insights through dynamic dashboards, historical trend analysis, KPI tracking, compliance monitoring, and AI-assisted predictive analytics. These features enable the Bureau and insurers to monitor performance, anticipate emerging risks, and support data-driven policy and operational decisions.

- **APIs and Interoperability Frameworks:**

Leading systems adopt API-first architecture enabling seamless integration with insurers' internal systems, third-party data providers, and external stakeholders. This facilitates real-time data exchange, modular expansion, and reduced technical debt over time.

- **Fraud Detection and Risk Indicators:**

Advanced analytics and pattern recognition tools help identify anomalies, repetitive claims patterns, and potential fraudulent activities. These capabilities strengthen system integrity and reduce the financial impact of abusive practices.

- **User-Centric Design and Access Control:**

Modern platforms prioritize intuitive user experiences tailored to different roles — insurers, experts, Bureau administrators, and regulators. Role-based access controls must be granular, secure, and transparent.

ASWA Modernization: Platform Functional Vision

- **AI-Ready Infrastructure:**

Designed to support future intelligent modules, including Computer Vision for damage assessment, conversational AI and AI-driven Fraud Detection/Risk Scoring.

- **Automated Notifications and Collaboration:**

Automated communications (e.g., email, system alerts, reminders) and collaborative spaces (e.g., shared dashboards for multi-party review) improve coordination, reduce delays, and support timely decision-making.

- **Digital First Notice of Loss (FNOL) and Guided Claim Reporting**

Modern MTPL platforms provide a unified digital environment for accident reporting, enabling policyholders or claimants to submit claims through multiple channels such as mobile applications, web portals, call centers, and messaging platforms. Guided reporting interfaces and minimal initial data capture improve accessibility, reduce reporting errors, and accelerate claim registration.

- **Digital Evidence and Documentation Validation**

Advanced claims platforms support structured collection and validation of supporting evidence. Capabilities such as standardized photo/document guidance, automated completeness checks, and validation of metadata (e.g., geolocation and timestamps) help ensure reliable claim documentation and improve assessment accuracy.

ASWA Modernization: Platform Functional Vision

- **Intelligent Claim Triage and Decision Automation**

Leading MTPL systems incorporate rules engines that automatically classify incoming claims, route them according to complexity, and support tiered decision models combining automated settlement, AI-assisted recommendations, and human review. These capabilities increase operational efficiency and reduce processing time for straightforward cases.

- **Claims Ecosystem Integration and Digital Settlement**

Modern platforms extend beyond insurers to integrate with external service providers such as certified repair networks and financial systems. Digital exchange of repair estimates, automated settlement initiation, and payment tracking streamline the end-to-end claims settlement process.

- **Secure and Traceable Platform Governance**

Modern MTPL platforms must ensure strong governance over system activities and decision-making processes. This includes comprehensive audit trails, immutable audit logs, role-based access control, and full traceability of actions and decisions across the system. Such capabilities ensure regulatory compliance, support dispute resolution, and provide legal non-repudiation for critical operations within the platform.

ASWA Modernization: Platform Functional Vision

Next Steps & Invitation:

The functional areas and organizational requirements presented are **illustrative, not exhaustive**. The full scope, technical specifications, eligibility criteria, and evaluation methodology will be detailed in the official tender package , which would be published in official website of Bureau: **www.appa.am**

The Armenian Motor Insurers' Bureau invites **qualified international insurance IT solution providers** to participate and seeks a **long-term, professional partnership** to deliver **a robust, secure, and future-ready platform** for the Armenian MTPL insurance system.

The Tender announcement is expected **at the beginning of May.**

Armneian Motor Insurers' Bureau

Thank You!

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