

Terms of reference (ToRs) for the procurement of services below the EU threshold

Regional coordinator of A2ii in the Sub-Sahara Region	Project number/ cost centre:
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0. List of abbreviations

A2ii	Access to Insurance Initiative
AG	Commissioning party
AN	Contractor
AVB	General Terms and Conditions of Contract for supplying services and work
BMZ	German Federal Ministry for Economic Cooperation and Development
DGIS	Dutch Directorate-General for International Cooperation
FK	Expert
FKT	Expert days
IAIS	International Association of Insurance Supervisors
KZFK	Short-term expert
SSA	Sub-Sahara Africa
ToRs	Terms of reference

1. Context

The Access to Insurance Initiative (A2ii) is a global partnership founded in 2009 with the mission to inspire and support insurance supervisors to promote inclusive and responsible insurance, thereby reducing vulnerability. The Initiative was created as a global partnership, initiated by the International Association of Insurance Supervisors (IAIS), the German Federal Ministry for Economic Cooperation and Development (Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung, BMZ), CGAP, FinMark Trust, the International Labour Office (ILO) and the United Nations Capital Development Fund (UNCDF). Under this partnership, BMZ commissioned the Deutsche Gesellschaft für internationale Zusammenarbeit (GIZ) GmbH to host the Secretariat of the Access to Insurance Initiative, funded by BMZ and the Dutch Directorate-General for International Cooperation (DGIS).

To further its mission, A2ii's core focus is the development of knowledge and technical capacity building aimed at its members, the insurance supervisors around the world. The goal of A2ii's capacity building framework is to support insurance supervisors on their journey from acquiring knowledge and necessary skills towards the implementation of inclusive and proportionate regulatory frameworks and encourage inclusive insurance market development. This concept is observed across the thematic learning paths, representing A2ii's key areas of expertise organized by portfolio leads. These learnings paths currently include: (1) Inclusive insurance and proportionate regulation, (2) Climate, (3) Digital and (4) Gender.

To this end, the services tendered under this contract shall contribute to the following of A2ii's core activities:

Knowledge Generation:

- The A2ii produces publications, research and case studies on an ongoing basis to inform supervisors on technical topics and developments in inclusive insurance regulation and supervision.
- Through its interactive inclusive insurance regulation map, A2ii keeps track of developments in inclusive insurance regulatory frameworks across the world. This map is constantly updated with most recent developments, which are also regularly shared as blogs and newsflashes through A2ii communication channels.
- As a member of the IAIS, A2ii actively contributes to various IAIS working groups, forums and committees to bring in the perspective of inclusive insurance and bring in the long-standing experience of working with insurance supervisors in Emerging and Developing Economies.

Events and training:

- A2ii, in collaboration with partners like the Toronto Center or the International Actuarial Association, develops and implements training for insurance supervisors, both self-paced through the e-learning and exchange platform Connect.A2ii, as well as cohort-based training programs with live sessions, both virtually and in person.
- A2ii regularly (co-)organizes and actively contributes and participates in thematic events on various topics for insurance supervisors and insurance industry representatives.
- A2ii regularly participates in thematic working groups of partner organisations, in particular insurance supervisory meetings (at regional and global level) to provide input on relevant topics related to inclusive insurance regulation and supervision and proportionate regulation.

2. Tasks to be performed by the contractor

The contractor acts as a regional coordinator of A2ii in the Sub-Saharan Region. Common understanding of the Regional Coordinators role.

- The contractor is responsible for providing the following services:
 - S/He will be the ears and mouth of A2ii within the region, liaising with supervisors and policymakers (our members), partners, in particular the IAIS / the IAIS regional coordinator for SSA, and donors.
 - In close collaboration with the A2ii HQ team and the IAIS regional coordinator, develop a regional capacity building strategy embedded in the A2ii's global approach.
 - Based on the strategy, yet to be developed, the contractor will act in close cooperation with the portfolio leads and will be supported by the internal services of the secretariat.

The main tasks will involve:

- Implementing various capacity development activities identified as part of the SSA Strategy, by the HQ Team or demanded by the local supervisory authorities.
- Actively represent A2ii on various regional occasions, summits, network meetings, conferences etc.
- Actively participate in the national iii-lab process in case an African country is participating. Identify possible synergies with other projects in the region, coordinate with regional associations and present the iii-lab to other supervisors in the region
- Give presentations on topics related to inclusive insurance, at the invitation of regional supervisors and partners.

- As the implementation partner of the global standard-setting body, the IAIS, position A2ii as the main organisation of insurance supervisory and regulatory authorities, service and demand oriented, with a deep technical knowledge on insurance supervision and regulation
- Serve, deepen and further develop the network of A2ii in the region
- Identify business opportunities for A2ii in the region

Period of assignment: from 01.06.2024 until 30.06.2025.

Certain milestones, as laid out in the table below, are to be achieved during the contract term:

Milestones/process steps/partial services	Deadline/place/person responsible
Develop a SSA strategy for to strengthen A2ii's standing and awareness in the region.	July 2024 (remote)
Support to organisation and implementation of the Inclusive Insurance training, organised in partnership with the Toronto Centre	October 2024
Provision of technical input on inclusive insurance to events, meetings, conferences	Ongoing throughout consultancy term, if and when the task arises and is requested by A2ii (Remote, unless specified otherwise by A2ii)
Development of knowledge products and update of the inclusive insurance regulations map	Ongoing throughout consultancy term, if and when the task arises and is requested by A2ii (Remote)
Support development of A2ii training and capacity building initiatives	Ongoing throughout consultancy term, if and when the task arises and is requested by A2ii (Remote)

3. Concept

In the tender, the tenderer is required to show *how* the objectives defined in Chapter 0 (Tasks to be performed) are to be achieved, if applicable under consideration of further method-related requirements (technical-methodological concept). In addition, the tenderer must describe the project management system for service provision.

Note: The numbers in parentheses correspond to the lines of the technical assessment grid.

Technical-methodological concept

Strategy (1.1): The tenderer is required to consider the tasks to be performed with reference to the objectives of the services put out to tender (see Chapter 1 Context) (1.1.1). Following this, the tenderer presents and justifies the explicit strategy with which it intends to provide the services for which it is responsible (see Chapter 0 Tasks to be performed) (1.1.2).

The tenderer is required to describe the key **processes** for the services for which it is responsible and create an **operational plan** or schedule (1.4.1) that describes how the services according to Chapter 0 (Tasks to be performed by the contractor) are to be provided. In particular, the tenderer is required to describe the necessary work steps

4. Personnel concept

The tenderer is required to provide personnel who are suited to filling the positions described, on the basis of their CVs, the range of tasks involved and the required qualifications.

The below specified qualifications represent the requirements to reach the maximum number of points in the technical assessment.

Technical Advisor Inclusive Insurance

Qualifications of the technical advisor

- Education/training (2.2.1): university degree level holder, preferably in related careers. An advanced degree would be advantageous.
- Language (2.2.2): C2-level language proficiency in English
- General professional experience (2.2.3): 5 years experience on a supervisory/senior technical staff acquired from working in an insurance authority, or international or national organizations, or similar organizations, working with insurance authorities.
- Additional professional experience (2.2.4): 5 years in inclusive insurance, working with multi-stakeholder networks and across multiple emerging markets, including Experience of working on gender mainstreaming and gender issues in inclusive insurance supervision, InsurTech and Index insurance.
- Regional experience and a solid network (2.2.6): 3 years in projects in Sub-Sahara Africa

Soft skills of team members

In addition to their specialist qualifications, the following qualifications are required of team members:

- Team skills
- Initiative
- Communication skills
- Socio-cultural skills
- Efficient, partner- and client-focused working methods
- Interdisciplinary thinking

5. Costing requirements

Assignment of personnel and travel expenses

Per-diem and overnight accommodation allowances are reimbursed as a lump sum up to the maximum amounts permissible under tax law for each country as set out in the country table in the circular from the German Federal Ministry of Finance on travel expense remuneration (downloadable at <https://www.bundesfinanzministerium.de>).

Accommodation costs which exceed this up to a reasonable amount and the cost of flights and other main forms of transport can be reimbursed against evidence

All business travel must be agreed in advance by the officer responsible for the project.

Sustainability aspects for travel

GIZ would like to reduce greenhouse gas emissions (CO₂ emissions) caused by travel. When preparing your tender, please incorporate options for reducing emissions, such as selecting the lowest-emission booking class (economy) and using means of transport, airlines and flight

routes with a higher CO₂ efficiency. For short distances, travel by train (second class) or e-mobility should be the preferred option.

If they cannot be avoided, CO₂ emissions caused by air travel should be offset. GIZ specifies a budget for this, through which the carbon offsets can be settled against evidence.

There are many different providers in the market for emissions certificates, and they have different climate impact ambitions. The [Development and Climate Alliance \(German only\)](#) has published a [list of standards \(German only\)](#). GIZ recommends using the standards specified there.

Specification of inputs

Fee days	Number of experts	Number of days per expert	Total	Comments
Designation of Technical Advisor Inclusive Insurance	1	Up to 80	EUR	
Travel expenses	Quantity	Price	Total	Comments
CO ₂ compensation for air travel	20	80	1.600 EUR	A budget is earmarked for settling carbon offsets against evidence.
Fixed travel budget	1	19.200 EUR	19.200 EUR	A budget is earmarked for travel to the following countries: You can find further information on the travel expense budget in the 'Price schedule' document. Please use the 'Explanations' column in the price schedule to break down the individual items. Settlement is possible only until the budget is depleted.
Other costs	Number	Price	Total	Comments
Flexible remuneration	1	3.000 EUR	3.000 EUR	A budget of EUR 3.000 is foreseen for flexible remuneration. Please incorporate this budget into the price schedule.

				Use of the flexible remuneration item requires prior written approval from GIZ.
Other costs	2	1.000 EUR	2.000 EUR	The budget contains the following costs: These costs could be costs for IT licences to be purchased by the contractor. GIZ would approach the contractor in case a license is to be purchased.

6. Inputs of GIZ or other actors

GIZ and/or other actors are expected to make the following available:

- Logistics will be supported by the administrative team
- A team and sparing partners will provided for thematic, communication and digital support.

7. Requirements on the format of the tender

The structure of the tender must correspond to the structure of the ToRs. In particular, the detailed structure of the concept (Chapter 3) should be organised in accordance with the positively weighted criteria in the assessment grid (not with zero). The tender must be legible (font size 11 or larger) and clearly formulated. It must be drawn up in English.

The complete tender must not exceed 10 pages (excluding CVs). If one of the maximum page lengths is exceeded, the content appearing after the cut-off point will not be included in the assessment. External content (e.g. links to websites) will also not be considered.

The CVs of the personnel proposed in accordance with Chapter 0 of the ToRs must be submitted using the format specified in the terms and conditions for application. The CVs shall not exceed 4 pages each. They must clearly show the position and job the proposed person held in the reference project and for how long. The CVs can also be submitted in English.

Please calculate your financial tender based exactly on the parameters specified in Chapter 5 Quantitative requirements. The contractor is not contractually entitled to use up the days, trips, workshops or budgets in full. The number of days, trips and workshops and the budgets will be contractually agreed as maximum limits. The specifications for pricing are defined in the price schedule.

8. Other Requirements

- Please submit your proposal (technical and price proposal) in separate files/folder to ZA_Quotation@giz.de no later than **10th May 2024** all documents must be in PDF.
- **Submission to any other email address may invalidate your bid.**
- Please do not mention any price for this measure on your cover letter/Technical proposal.
- **The Tender is for individual expert/ appraiser.**
- Please submit your tax clearance certificate with the bidding documents.
- Please submit your price proposal in **EUR**.
- Our General Terms of Conditions (attached) shall not be changed/amended should you be the winner of this tender. These General Terms and Conditions will form part of the contract should you be awarded this contract. By submitting your proposal, we will conclude that you have read and accepted these terms and conditions.
- Participating more than once in same tender is not allowed and it will lead to your proposal as well as that of the company where you appear more than once being disqualified. The responsibility rests with the companies to ensure that their partners/experts are not bidding/participating more than once in same tender.
- **Bidders are not allowed to communicate directly with any other person regarding this bid other than the procurement official/s. Failure to comply with this requirement may lead to your bid being disqualified.**
- Bidders must strictly avoid conflicts with other assignments or their own interests. Bidders found to have a conflict of interest shall be disqualified. Without limitation on the generality of the above, Bidders, and any of their affiliates, shall be considered to have a conflict of interest with one or more parties in this EOI and tender process, if they:
 - a) are or have been associated in the past, with a firm or any of its affiliates which have been engaged by GIZ or the Interim Supply Chain Management Council to provide services for the preparation of the design, specifications, Terms of Reference, cost analysis/estimation, and other documents to be used for the procurement of the services in this selection process;
 - b) were involved in the preparation and/or design of the programme/project related to the services requested under this EOI and tender;
 - c) are serving or have been serving in the past three months in the structures of the Interim Supply Chain Management; or
 - d) are found to be in conflict for any other reason, as may be established by, or at the discretion of GIZ.

Scientific data

In the event of any uncertainty in the interpretation of a potential conflict of interest, Bidders must disclose to GIZ, and seek GIZ's confirmation on whether or not such a conflict exists.

- Similarly, the Bidders must disclose in their proposal their knowledge of the following:
 - a) if the owners, part-owners, officers, directors, controlling shareholders, of the bidding entity or key personnel are family members of GIZ staff involved in the procurement functions and/or the Interim SCM Council or any Implementing partner receiving services under this EOI or tender; and
 - b) all other circumstances that could potentially lead to actual or perceived conflict of interest, collusion or unfair competition practices.
- **Failure to disclose such an information may result in the rejection of the proposal or proposals affected by the non-disclosure.**
- **Bids sent via Dropbox and WeTransfer will not be accepted.**