



Name of Project:	Provision of Insurance brokerage services
Agresso Work order:	RW0000
Country:	Rwanda
RFP No.	HPI20260402RW

REQUESTS FOR PROPOSAL

PROVISION OF INSURANCE BROKERAGE SERVICES FOR HEIFER INTERNATIONAL RWANDA.

RFQ Release Date:	15 th April 2026
Question/ Inquiry Submission Deadline:	21 st April 2026
Quotation Submission Deadline:	28 th April 2026
Selection Committee review	30 th April 2025
Notification of award	07 th May 2026
Award agreement negotiation and signing	18 th May 2026
Electronic submission to the attention of:	Heifer International Rwanda
Electronic submission:	procurement-rw@heifer.org
Contact information for inquiries about this RFP:	procurement-rw@heifer.org

1. BACKGROUND

1.1. Context and background

Heifer International Rwanda (HIR) is a Nonprofit and International Non-governmental Organization with the mission to alleviate hunger and poverty, while caring for the environment through sustainable agricultural practices. In collaboration with the Government of Rwanda and other relevant partners, this project has now grown to cover the whole country to become the flagship program known as “one cow per poor family”.

Heifer International Rwanda projects focus on improving income and nutritional status, mobilizing farmers, and promoting local capacity through training of project participants, promoting market linkages for dairy value chain actors, improving the quality of livestock through artificial insemination services, empowering rural women, building resilience through sustainable agricultural practices, and connecting local communities to business development services.

Heifer International Rwanda partners with smallholder farmers to build sustainable livelihoods by empowering them to use their own energy, ingenuity, and dreams to fuel their success out of hunger and poverty. Heifer programs mobilize communities and foster the organization of associations, cooperatives and social networks while strengthening their capacity to address development challenges.

Heifer International Rwanda seeks to engage a qualified and licensed insurance broker to provide professional brokerage services, including advisory support, placement of insurance policies, and claims management.

Objective

The main objectives of this engagement are to:

- Secure a competent insurance broker to effectively manage the organization’s insurance portfolio
- Ensure optimal risk coverage and access to professional advisory services
- Strengthening claims management processes and enhance risk mitigation practices

LOT 1: Medical Insurance and Life Insurance Brokerage Services

1. Scope of Work - Medical and Life Insurance Brokerage

The selected broker shall provide the following services:

1.1 Market Assessment and Advisory

- Conduct market analysis of reputable medical insurance providers within Rwanda and the East African region.
- Advice on suitable medical insurance schemes aligned with organizational needs.
- Provide benchmarking of benefits, premiums, exclusions, and service quality.
- Recommend appropriate coverage levels including inpatient, outpatient, maternity, dental, optical, evacuation, and chronic illness, etc.
- Conduct risk assessments across operations.

1.2 Tendering and Negotiation

- Facilitate competitive sourcing from licensed medical insurance underwriters.
- Prepare comparative analysis of proposals received.
- Provide technical expertise to negotiate terms, conditions, and coverage.
- Ensure transparency and fairness in the selection process.

1.3 Policy Structuring and Administration

- Support policy design and benefit structuring.
- Advise on co-payments, limits, deductibles, and cost-containment measures.
- Facilitate onboarding, policy documentation, and member registration.
- Support annual renewals and contract reviews.

1.4 Claims Management and Staff Support

- Act as liaison between the HIR and the insurer.
- Support resolution of complex claims and disputes.
- Provide periodic claims analysis reports.
- Advice on utilization trends and cost control measures.
- Advice on claims documentation and dispute resolution.

1.5 Regional and International Coverage Advisory (let's hear from others as well.)

- Advise on cross-border coverage within East Africa.
- Ensure provision of emergency evacuation and referral coverage.
- Advise on coverage for expatriates, regional travelers, and short-term consultants where applicable.

1.6 Compliance and Regulatory Support

- Ensure insurer compliance with Rwanda and relevant East African regulations.
- Provide advisory on regulatory updates affecting medical insurance.
- Confirm that selected underwriters are duly licensed and in good standing.

1.7 Reporting

The broker shall provide:

- Quarterly performance and claims utilization reports.
- Annual review and renewal recommendations.
- Service level performance reports of insurers.
- Strategic recommendations for cost optimization.

2. Deliverables

The broker shall deliver:

1. Market assessment report with recommendations.
2. Comparative evaluation matrix of insurers.
3. Negotiated insurance proposal with cost-benefit analysis.
4. Annual renewal advisory report.
5. Quarterly claims utilization reports.
6. Service performance assessment report.

LOT 2: Asset, General, Crops and Livestock Insurance Brokerage Services

1. Scope of Work - Asset, General and Livestock Insurance brokerage

1.1 Risk Assessment and Advisory

- Conduct risk assessments of HIR assets, General and livestock.
- Identify exposure to risks including fire, theft, damage, liability, and mortality (livestock).
- Recommend appropriate insurance coverage and risk mitigation strategies.
- Conduct staff awareness/training sessions.

1.2 Insurance Program Design

- Design comprehensive insurance programs covering:
 - Motor vehicles
 - Public and employer liability
 - Professional indemnity (if applicable)
 - Livestock (mortality, disease, theft, transit)
- Advise on policy limits, deductibles, exclusions, and extensions.

1.3 Market Engagement and Tendering

- Facilitate competitive sourcing from licensed insurance underwriters.
- Prepare comparative analysis reports of proposals received.
- Lead negotiations to secure optimal terms and pricing.
- Ensure transparency and fairness in the selection process.

1.4 Policy Placement and Administration

- Facilitate policy placement and documentation.
- Maintain updated insurance schedules for all assets and livestock.
- Support renewals and endorsements (additions/removals of assets or livestock).

1.5 Claims Management

- Provide end-to-end claims support.
- Liaise with insurers, loss adjusters, and assessors.

- Support timely claims submission, follow-up, and settlement.
- Advise on claims documentation requirements.

1.6 Livestock-Specific Advisory

- Advise on livestock valuation and insurable interest.
- Recommend coverage for disease outbreaks, accidents, and mortality.
- Support claims related to livestock loss and verification processes.

1.7 Compliance and Regulatory Support

- Ensure all insurers are licensed and compliant with local regulations.
- Provide guidance on insurance compliance requirements.
- Ensure adherence to sector-specific standards (especially agriculture/livestock).

1.8 Reporting

- Periodic insurance portfolio reports.
- Claims performance and loss ratio analysis.
- Risk improvement and cost optimization recommendations.

2. Deliverables

The broker shall deliver:

1. Market assessment report with recommendations.
2. Comparative evaluation matrix of insurers.
3. Negotiated insurance proposal with cost-benefit analysis.
4. Annual renewal advisory report.
5. Quarterly claims utilization reports.
6. Service performance assessment report.

3 . Evaluation criteria

1. Technical requirements

Interested firms must meet the following requirements and provide **documentary evidence**:

- Be legally registered and licensed as an insurance broker in Rwanda. The proposal shall attach a copy of the license issued by **BNR**.
 - Demonstrate at least **5 years' experience in insurance brokerage**, verified through the **RDB certificate** or valid brokerage license.
 - Proof of **Professional Indemnity Cover of RWF 400,000,000** issued by an insurance company recognized in Rwanda.
 - Evidence of at least two claims that were effectively managed and closed within the last three years.
 - At least three references for similar services delivered.
 - **Qualifications of the CEO and Technical Team**
 - The bidder shall demonstrate that the CEO and technical team possess the qualifications specified below:
- 🚩 **Lot 1:** The bidder shall demonstrate experience in managing **Medical and life insurance** schemes of similar size and complexity.
- The proposed personnel assigned to this lot must possess **one of the following qualifications** and provide the corresponding supporting documents:
 - Detailed CV and a copy of a bachelor's degree in insurance and Banking, Finance, Economics, or other related fields, or a Professional Certification in Insurance (CII) or professional certificate in Risk Assessment. Any of the above qualifications must have at least 3 years of experience in insurance brokerage services, for the personnel responsible for general insurance brokerage claims.
- Bidders should demonstrate regional capacity and must have a correspondent office or operational presence in at least one of the following countries: Kenya, Tanzania, or Uganda, by providing a copy of the business registration certificate of the correspondent office
- 🚩 **Lot 2: General, Crops, and Livestock Insurance Schemes**

The bidder shall provide a team with the following minimum qualifications and experience provide the corresponding supporting documents:

- Detailed CV and a copy of a bachelor’s degree in insurance and Banking, Finance, Economics, or other related fields, or a Professional Certification in Insurance (CII). Any of the above qualifications must have at least 3 years of experience in insurance brokerage services, for the personnel responsible for general insurance brokerage claims.
- Detailed CV and a copy of a bachelor’s degree in veterinary science, with at least 3 years of experience in insurance brokerage services for livestock claims, for the personnel responsible for managing livestock claims.
- Detailed CV and a copy of a bachelor’s degree in Agronomy, with at least 3 years of experience in insurance brokerage services for crop claims, for the personnel responsible for managing crop claims.

2. Administrative Requirements

The proposal **must** include the following administrative documents at a minimum.

- Copy of the **Company Registration Certificate** issued by **RDB**.
- Copy of a valid **Tax Clearance Certificate** issued by **RRA**.
- Copy of the **Corporate Income Tax (CIT) Declaration** issued by **RRA**.

7. Duration of Assignment

The initial contract period shall be one year, renewable twice subject to satisfactory performance

8. Deadline for submission:

Proposal must be submitted electronically to email: procurement-rw@heifer.org with clear subject line: “**Provision of Insurance Brokerage Services to Heifer International Rwanda**” and submitted by **Tuesday, 28th April 2026 at 5:00pm** Kigali time.

The proposal must be submitted in English, typed in single spacing, and sent electronically in PDF format using a standard A4 page layout, clearly indicating the reference number provided above.

G. Late submissions and verification

Proposals received after the submission deadline will not be considered. Bidders are responsible for ensuring their proposals are submitted according to the instructions stated herein.

Heifer retains the right to terminate this RFP or modify the requirements upon notification to the bidders.

10. Validity of Proposal /NA

Offers submitted shall remain open for acceptance for 90 days from the last date specified for receipt of the proposal. This includes, but is not limited to pricing, terms and conditions, service levels, and all other information. If your organization is selected, all information in this document and the negotiation process are contractually binding.

11. Limitations

This RFP does not represent a commitment to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or to contract for services or supplies. Heifer reserves the right to fund any or none of the applications submitted and reserves the right to accept or reject in its entirety and absolute discretion any quotation received as a result of the RFP.

12. Intellectual Property

Section 1. Ownership Generally. Subject to Section 8.2 below, any intellectual property (including but not limited to copyrights, trademarks, service marks, and patents), intellectual property rights, deliverables, manuals, works, ideas, discoveries, inventions, products, writings, photographs, videos, drawings, lists, data, strategies, materials, processes, procedures, systems, programs, devices, operations, or information developed in whole or in part by or on behalf of Contractor or its employees or agents in connection with the Services and/or Goods (collectively, the “Work Product”) shall be the exclusive property of HPI. Upon request, Contractor shall sign all documents and take any and all actions necessary to confirm or perfect HPI’s exclusive ownership of the Work Product.

Section 2. Prior-Owned Intellectual Property. Any intellectual property owned by a Party prior to the Effective Date (“Prior-Owned IP”) shall remain that Party’s sole and exclusive property. Regarding any of Contractor’s Prior-Owned IP included in the Work Product, Contractor shall retain ownership, and hereby grants HPI a permanent, non-exclusive, royalty-free, worldwide, irrevocable right and license to use, copy, reproduce, publicly display, edit, revise, perform, and distribute said intellectual property, in any format or any medium, as part of the Work Product.

Section 3. Work Made for Hire. To the extent copyright laws apply to the Work Product, the Parties agree that (a) HPI specially ordered or commissioned the Work Product, (b) the Work Product is a “work made for hire” under United States copyright laws, and (c) HPI shall be deemed the author thereof and shall own all right, title, and interest therein. To the extent such rights, in whole or in part, do not vest in HPI as a “work made for hire”, Contractor hereby irrevocably grants, assigns, and transfers to HPI, exclusively and in perpetuity, all of Contractor’s rights of any kind or nature, now known or hereafter devised, in, to, and in connection with the Work Product, and HPI shall solely and exclusively own any and all rights therein, and in the elements thereof, including but not limited to any and all allied, ancillary, subsidiary, incidental, and adaptation rights. Contractor hereby waives any and all rights known as “moral rights”, and any similar rights, which Contractor may have in connection with the Work Product. The description of Services and/or Goods provided in this Agreement shall in no way limit the manner in which HPI may use the Work Product