

## REQUEST FOR QUOTATION (RFQ)

**Title:** RFP No: 0002/DEC/2025, Group Life Insurance for CIAT Rwanda Employees

**Date of Issue:** 05 December 2025

**Contract Duration:** 12 Months

### 1. Introduction and Background

#### Organization Overview

The Alliance of Bioversity International ([www.bioversityinternational.org](http://www.bioversityinternational.org)) and the International Center for Tropical Agriculture (CIAT) ([www.ciat.cgiar.org](http://www.ciat.cgiar.org)) delivers research-based solutions that harness agricultural biodiversity and sustainably transform food systems to improve people's lives. Alliance solutions address the global crises of malnutrition, climate change, biodiversity loss, and environmental degradation.

With novel partnerships, the Alliance generates evidence and mainstreams innovations to transform food systems and landscapes so that they sustain the planet, drive prosperity, and nourish people in a climate crisis.

The Alliance is part of CGIAR, a global research partnership for a food-secure future.

The **Alliance of Bioversity International and CIAT Rwanda** invites proposals from qualified and reputable insurance companies for the provision of **Group Life Insurance coverage** for its employees based in Rwanda.

The purpose of this insurance is to provide financial protection to staff and their dependents in the event of **death, total and permanent disability, partial permanent disability, critical illness, loss of income, and funeral expenses**.

## 2. Scope of Coverage

The selected insurance provider shall provide comprehensive Group Life Insurance coverage including, but not limited to, the following:

### 2.1. Core benefits (Minimum)

#### 2.1.1 Death and Total Permanent Disability (TPD)

- Benefit: Minimum 12x Monthly gross salary (all causes: illness + accident)
- Free cover Limit (FCL), at least RWF 150,000,000 per life insured (no medical evidence up to FCL)
- Payment: Lump sum to designated beneficiaries (for Death) or to the employee for (TPD)

#### 2.1.2 Partial Permanent Disability

- Basic: Continental scale of Disability; (Percentage payout of the insured capital by impairment)
- Maximum: Up to the TPD capital (i.e, 12 x monthly salary minimum)

#### 2.1.3. Loss of Income

- Benefit: 75% of monthly gross salary, payable up to 12 months
- Deferred period: 3 months from medical certification of inability to work.
- Minimum trigger: Medical inability to work certified by a licensed physician

#### 2.1.4. Critical Illness

- Benefit: 50% of the death capital (lump sum) upon first-ever positive diagnosis.
- Minimum covered conditions (at least 10): Heart attack, stroke, cancer, kidney failure, coronary artery surgery, aorta surgery, heart valve replacement, blindness, paraplegia, major organ transplant; (coma/major burns also accepted where defined).

#### 2.1.5. Funeral Fees

- Benefit: RWF 1,000,000 per insured (employee, spouse, up to 4 children).
- Turnaround: Within 24 hours of complete documentation and liability admission.

#### 2.1.6. Savings Component

- Minimum guaranteed interest: 6.5% per annum.
- Administration fee cap: 0.5%.

- Withdrawals: Partial withdrawals allowed after 2 years; no penalty after 5 years; 100% surrender value upon employment termination; pro-rata settlement for joiners/leavers.
- Reporting: Quarterly savings statements by employee.

## **2.2 Eligibility of Persons and Dependents**

- Employees: Ages 18–70 at entry/renewal (accommodations beyond 70 may be considered on special terms).
- Spouse: Ages 18–70 (where spouse extension applies).
- Children: Covered as dependents up to 25 years (and disabled child regardless of age for funeral).
- Joiners/Leavers: Pro-rata premiums and benefits for mid-year entries/exits.

## **2.3 Service-Level Requirements**

- Claims settlement: All life, TPD, PPD, CI claims within 7–10 working days upon receipt of complete documentation and liability admission.
- Funeral benefit: Payout within 24 hours.
- Documentation : notification letter, death certificate, IDs, etc, and provide digital submission channel.
- Account management: Dedicated Relationship Manager; quarterly claims & savings reports.

## **2.4 Free Cover limit and Evidence of Insurability.**

- Free Cover Limit: At least RWF 150,000,000 per life insured.
- Medical evidence: Not required for sums assured at or below the FCL; state medical underwriting rules for sums above FCL.

## **2.5 Exclusions.**

The policy shall be all-cause subject only to standard market exclusions no broader than the prior policy (e.g., war/insurrection, criminal acts, suicide, murder by beneficiary)

### 3.1 Schedule of Events and selection process.

Step	Time	Date	Event
A		December 05, 2025	Request for quotation
B	5:00 PM	December 19, 2025	Quotations Deadline via email to <a href="mailto:a.umugwaneza@cgiar.org">a.umugwaneza@cgiar.org</a> with CC to <a href="mailto:r.habimana@cgiar.org">r.habimana@cgiar.org</a> and <a href="mailto:y.butare@cgiar.org">y.butare@cgiar.org</a>
C	5:00 PM	January 16, 2026	Notification of Award of Contract

**Note:** Each bidder must submit two separate files in PDF format:

- Technical Proposal – no pricing information.,
- Financial Proposal – pricing and commercial terms only.

Both must be submitted by email with the subject line:

“RFP No: 0002/December/2025 – Group Life Insurance for CIAT Rwanda Employees.”

Deadline: 19 December 2025 at 5:00 PM (Kigali Time).

Proposals received after this deadline will be automatically rejected

### 3.2 Technical Proposal Requirements

The Technical Proposal must clearly demonstrate the bidder’s capacity, compliance, and service delivery model. It should include the following:

	Requirement	Description
	Company Profile	Full legal name, physical address, year established, ownership, organizational structure, and contact details.
	Certificate of Incorporation	Proof of legal registration in Rwanda.
	Valid License from BNR	Current operational license from the National Bank of Rwanda authorizing provision of life insurance services.
	Tax Clearance Certificate	Valid RRA certificate confirming good tax standing.
	Reinsurance Arrangements	Details of reinsurers (if applicable), treaty limits, and claims settlement protocols.
	Experience and References	Proof of at least three corporate or international organization clients currently or recently served with similar life insurance services. Include contact details for verification.
	Technical Description of Proposed Coverage	Detailed description of all policy benefits, limits, definitions, exclusions, waiting periods, and optional enhancements. Must meet or exceed Section 2 (Scope of Coverage).
	Claims Management Process	Description of the claim submission, verification, and payment process; maximum turnaround times; and available digital channels.
	Service Management Plan	Designation of a dedicated relationship manager, reporting and communication plan, escalation process, and proposed account review schedule.
	Value-Added Services	Any additional services offered (e.g., wellness programs, digital member portals, training sessions, etc.).
	Proposal Validity	Proposals must remain valid for at least 90 days after submission.

### 3.3. Financial Proposal Requirements.

The Financial Proposal must include a detailed breakdown of costs and premiums. It should be presented in Rwandan Francs (RWF) and inclusive of all applicable taxes, fees, or commissions.

	Requirement	Description
	Premium Rates	Annual premium rate per employee (percentage of salary or flat rate) and total premium.
	Savings Premium Component	Amount and interest rate applied to the savings portion (if applicable).
	Administrative Fees	Any fees applicable to policy management, savings administration, or claim handling.
	Payment Terms	Payment frequency, grace periods, refund policy for staff exits or new joiners.
	Optional Enhancements (if any)	Separate cost quotations for optional benefits beyond the mandatory scope (e.g., higher multiples, enhanced funeral benefit).

### 3.4. Disqualification Criteria.

Proposals will be automatically rejected if:

Missing BNR License, Missing Tax Clearance, Submission after deadline, Proposal not meeting minimum coverage requirements.

All Quotations must be submitted in English.

## **4. Proposal Submission.**

### **4.1 Offeror's Understanding of the RFP**

By submitting a proposal, the offeror confirms full understanding of the RFP requirements and acknowledges that they have made all necessary inquiries to CIAT to obtain such understanding. Any request for clarification must be made in writing before the date and time indicated in Step B of the Schedule of Events.

### **4.2 Communication**

All communication regarding this RFP must be made in writing. Verbal communication shall not be considered binding.

## **5. Eligibility**

The procurement is open to offers from Organization incorporated or legally registered under the laws of the Republic of Rwanda.

This Group Life Insurance policy shall cover all active employees of CIAT Rwanda, as listed in the table below.

### **6. Insured Employee Details.**

**The Full list of insured employees, including salaries and ages will be shared upon request of the bidders.**

## **7. Evaluation Criteria.**

Proposals will be evaluated using a weighted scoring system combining Technical (60%) and Financial (40%) components. Only proposals meeting all minimum eligibility requirements and mandatory coverage standards (Section 2) will be considered.

### **7.1. Evaluation Process**

The evaluation will follow two stages:

#### **Administrative Eligibility screening (Pass/Fail)**

The following documents are required:

1. Company profile and certificate of incorporation.
2. Valid operating license issued by the National Bank of Rwanda (BNR).
3. Proof of experience in providing similar services to international or corporate organizations.
4. Technical and Financial proposal submitted separately
5. List of at least three corporate clients as references for similar services.

### **Technical Evaluation (60%) & Financial Evaluation (40%).**

Only bidders scoring at least 70% of the technical score will proceed to financial evaluation.

The Technical Evaluation includes six criteria with weighted scores.

#### **7.2 Technical Evaluation Criteria (60%)**

	<b>Criteria</b>	<b>Description</b>	<b>Weight (%)</b>
	Compliance with Mandatory Coverage Requirements	Extent to which proposed policy meets or exceeds mandatory benefits: Death/TPD, PPD, CI, Funeral, Loss of Income, Savings, age limits, dependent definitions, exclusions. Completeness of definitions, waiting periods, FCL, and exclusions.	20%
	Claims Management Efficiency	Claims turnaround time (must meet 7–10 working days), funeral payout (24 hours), clarity of required documents, digital claim submission options, escalation process, claim ratios if available.	15%
	Experience & Corporate Capacity	Years of experience, number of corporate/international clients, relevance of similar	10%

		contracts, references, financial strength (from audited statements), reinsurance arrangements.	
	Regulatory Compliance & Risk Rating	Valid licenses, tax compliance, solvency indicators, reinsurance treaties, governance standards.	5%
	Service Delivery & Account Management	Dedicated account manager, service-level approach, reporting (quarterly claims & savings reports), onboarding & member education plan, customer service tools.	5%
	Proposal Quality & Clarity	Organization, clarity, completeness, compliance with submission instructions, quality of annexes and documentation.	5%

### 7.3 Financial Evaluation Criteria (40%).

	Criteria	Description	Weight (%)
	Premium Competitiveness	Total annual premium, premium rate per employee, structure (salary-based or flat), overall value for money.	30%
	Cost Effectiveness of Benefits	Premium-to-benefit ratio, competitiveness of savings component, administrative fees, free cover limits.	5%
	Payment Terms & Financial Flexibility	Grace periods, refund policy for joiners/leavers, installment availability, and any cost-reducing incentives.	5%

## 8. Instructions to Bidders

All proposals must be submitted via email with the subject line:

*“RFP No: 0002/DEC/2025 – Group Life Insurance for CIAT Rwanda Employees.”*

Submissions should be addressed to:

[a.umugwaneza@cgiar.org](mailto:a.umugwaneza@cgiar.org) with CC to: [r.habimana@cgiar.org](mailto:r.habimana@cgiar.org), [y.butare@cgiar.org](mailto:y.butare@cgiar.org)

**Submission Deadline:** 19 December 2025, at 5:00 PM (Kigali Time)

**Validity Period:** Proposals must remain valid for a period of **90 days** from the submission deadline.

All information shared with bidders is confidential and may not be disclosed to any third party.