



TERMS OF REFERENCE FOR THE PROVISION OF LIFE INSURANCE SERVICES TO PACT TANZANIA STAFF

Introduction to Pact

Pact is an international nonprofit that works in nearly 40 countries, building solutions for human development that are evidence-based, data-driven, and owned by the communities we serve. Founded in 1971, Pact works with partners to build resilience, improve accountability, and strengthen knowledge and skills for sustainable social impact. Since 2001, we have been working in Tanzania to help people and communities build their own capacity to generate income, improve access to quality health services, and gain lasting benefit from the sustainable use of natural resources around them to benefit future generations. For more about Pact, visit www.pactworld.org

ACHIEVE is a seven-year (2019-2026) USAID-funded global project whose primary goal is to reach and sustain HIV epidemic control among pregnant and breastfeeding women, adolescents, infants, and children. To reach this goal, ACHIEVE supports OVC and DREAMS service delivery, provides technical assistance to strengthen social welfare systems, and supports capacity development for local partners to sustain services at the community level. In 2023, USAID added global health security to the project's scope of work. ACHIEVE is implemented by Pact in partnership with Jhpiego, Palladium, No Means No Worldwide, and WI-HER. ACHIEVE's countries of implementation include Burundi, the Dominican Republic, Namibia, Nigeria, Rwanda, South Africa, South Sudan, Tanzania, and Zambia. To learn more about ACHIEVE, visit www.pactworld.org/achieve

Pact Tanzania is looking for a service provider who will be providing Life Insurance services to 66 Pact Tanzania staff effective 1st October 2024.

Objectives of the Assignment

- To provide life insurance coverage for all eligible employees.
- To ensure the insurance plan is competitive and meets the needs of the staff.
- To manage the policy efficiently, including claims and renewals.
- To provide clear and accessible communication and support to the employees.

Scope of Work

1. Life Insurance Coverage:

- Provide life insurance coverage for all eligible employees.
- Ensure coverage includes death benefits and additional benefits such as accidental death, total and partial disability, and terminal illness coverage.

2. Policy Management:

- Manage all aspects of the life insurance policy, including enrollment, renewals, and updates.
- Handle all claims processing and provide timely settlements.

3. Employee Support:

- Offer clear and comprehensive communication regarding policy details, benefits, and claim procedures.
- Provide a dedicated support team to assist employees with any queries or issues related to their life insurance coverage.

4. Reporting:

- Provide regular reports on policy status, claims, and other relevant metrics.
- Conduct annual reviews to ensure the policy remains competitive and meets the evolving needs of the employees.

Reporting and Working Line

The Provider will work closely with Pact Tanzania's Human resources manager while executing the services.

Submission Instructions

Interested service providers must submit the following information to Pact Tanzania:

- Draft inception report detailing the methodology for providing medical services to Pact Tanzania (engagement and execution).
- Current provider profile.
- Copies of registration, certificate, and address of their registered office, valid and relevant business license for Insurance Companies, VAT, TIN certificates, valid and relevant Tax clearance certificate (business cleared should align with business license), License by the Tanzania Insurance Regulatory Authority (TIRA certificate), Valid Membership certificate from Association of Tanzania Insurers (ATI), and any industry relevant license or certificate.
- Evidence of similar assignments, and at least three (3) names and addresses of clients served, preferably NGOs.
- Reference letters from three clients with whom the insurance firm is currently managing a cover valued not less than TSH. 20 million (Value Insured). The reference letter must be for the provision of life insurance coverage (Preferably INGO).
- Names and CVs of key technical staff e.g., Specialized doctors and the like.
- Litigation letter from lawyers, signed and stamped
- Audited financial statements of 2 recent years (Complete Set for 2 Consecutive Years), Pact shall verify the authenticity of the submitted documents at any convenient time
- Schedule of Current Charges.

Eligibility

The service provider must be currently legally operating in Tanzania and the proposal must clearly express the ability of the Provider to meet or exceed the Requirements/ Specifications outlined above.

Evaluation Criteria

- Conformity to legal requirements to provide Life insurance services in Tanzania.
- Conformity to technical specifications/proof of conforming to the scope of work outlined.
- List of service provision charges/costs
- Financial capability.
- Experience.

Interested, eligible Providers should deliver their Proposal/quotation to:

**The Tender Committee,
Pact Tanzania,
Masasani Peninsula
Plot 1486
P. O. Box 6348,
Dar es Salaam, Tanzania.**

Vendors who wish to answer this RFP should send their proposals in sealed envelopes to Pact Tanzania Head Office by July 04, 2024, at 11:30 am EAT.

Pact will open all bids on July 04, 2024, at 12 pm EAT in the presence of the bidder's representatives who choose to attend. The Bidders' representatives who are present shall sign a register evidencing their attendance.

Please Note

1. Late or incomplete bids will **not** be accepted.
2. The quote that complies with all the specifications/requirements and offers value for money, shall be considered for the competition.
3. Pact may cancel the solicitation and not award.
4. Pact may reject any or all responses received.
5. Issuance of requests for quotes does not constitute a contract commitment by Pact.
6. Pact reserves the right to disqualify any offer based on the offer or failure to follow the solicitation instructions.
7. Pact reserves the right to waive minor proposal deficiencies that can be corrected before award determination to promote competition.
8. Pact will be contacting all offerors to confirm the contact person and address and that the proposal was submitted for this solicitation.
9. Pact will not compensate Vendors for their response to the solicitation.
10. Pact may choose to award only part of the required items in this solicitation or to issue multiple awards for the same Lot.

Appendix 1: Detailed Information on Evaluation Criteria

Minimum Eligibility and Qualification Criteria

Eligibility and qualification will be evaluated on a Pass/Fail basis.

If the Bid is submitted without one of the minimum eligibility and qualifications or/and does not meet the criteria subject marked (*) and its associated document submission instructions, the bid will be deemed as non-responsive.

Subject	Criteria	Document Submission Requirement
ELIGIBILITY		
Legal Status (*)	The vendor is a legally registered entity.	<ul style="list-style-type: none"> ▪ Certificate of Registration or ▪ Certificate of Incorporation ▪ Valid and relevant Business Licenses for Insurance Companies ▪ TIN Certificate ▪ TIRA Certificate ▪ VAT Certificate ▪ Valid and relevant Tax Clearance Certificate ▪ Certificate Issued in 2023 (relevant to the scope). ▪ Valid Membership certificate from the Association of Tanzania Insurers (ATI)
Certificates and Licenses (If Applicable)	<ul style="list-style-type: none"> ▪ Duly authorized to act as Agent on behalf of the building owner or Power of Attorney if the bidder is not a building owner. ▪ An official appointment as a local representative is required if the bidder submits a bid on behalf of an entity outside the country. ▪ Manufacturer authorization certificate for the quoted item/s. 	<ul style="list-style-type: none"> ▪ Joint Venture (JV) Agreement (If Applicable) ▪ Patent Registration Certificates (If Applicable)
QUALIFICATION		
Litigation History (*)	No consistent history of court/arbitral award decisions against the Bidder for the last three years.	Certificate or letter of No-Litigation signed and Signed by the Advocate of Court of Law.

Previous Experience (*)	<ul style="list-style-type: none"> • Minimum 3 years of relevant experience. • Minimum two contracts of similar value, nature, and complexity implemented over the last three years. 	<ul style="list-style-type: none"> • The Company Profile must be Attached. • Evidence of Contracts/PO/Awards • List at least two (2) names and addresses of the client served.
Financial Standing (*)	Bidder must demonstrate the current soundness of its financial standing and indicate its prospective long-term profitability.	Latest Audited Financial Statements for the last 2 consecutive Years.

Detailed Technical and Financial Evaluation

The technical and financial parts will be evaluated on a merit point/scores system for bids that are successful on the minimum eligibility above.

Format of Technical Bid (Weight = 100%)

All Vendors who will meet minimum requirements will be considered for sample submission. On the technical and sample evaluation, vendors who score 75% and above will be selected for the financial evaluation stage as per the sections below.

The Bidder's Bid should be organized to follow this format of the Technical Bid. When the bidder is presented with a requirement or asked to use a specific approach, it must state its acceptance and describe how it intends to comply with the requirements. Where a descriptive response is requested, failure to provide the same will be viewed as non-responsive.

SECTION 1: Bidder's qualification, capacity, and expertise (60%)

- 1.1 General organizational capability is likely to affect implementation: management structure, project management controls, and the extent to which any work would be subcontracted (if so, provide details). **(40%)**

Support Document Needed:

- Updated Organizational Structure including key personnel plus CVs of key staff who will be handling the contract. **(16%)**
- Evidence of similar assignments, and at least three (3) names and addresses of clients served. **(12%)**
- Reference letters from three clients with whom the insurance firm is currently managing a cover valued not less than TSH. 20 million (Value Insured). The reference letter must be for the provision of life insurance coverage. (Preferably INGO) **(12%)**

- 2.1 A clear methodology of how the vendor will successfully deliver the required services as per TOR. **(20%)**

Support Document Needed:

- List of services to be offered as per technical specifications in the TOR. **(10%)**
- The vendor should submit a work plan showing how the contract will be executed within an estimated timeline. (considering mobilization, onboarding, verification, and service delivery). **(10%)**

SECTION 2: Scope of Supply, Technical Specifications, and Related Services (40%)

This section should demonstrate the Bidder's responsiveness to the specification by identifying the proposed components, addressing the requirements point by point, and demonstrating how the proposed bid meets or exceeds the requirements/specifications.

2.1 Conformity of services to be supplied if they meet technical specifications provided.

Support Document Needed:

- *Scope of the service to be offered as per technical specifications in the TOR. (32%)*
- *List of any additional services beyond what is needed (8%)*

Financial Capacity Evaluation

Successful vendors will be evaluated on their prices and their financial capability to deliver this assignment as per the documents submitted.

Bidders must attach copies of two (2) consecutive years of current audited financial statements (balance sheets, cash flow statements, profit and loss statements including all related notes, etc.) for the years required above, complying with the following condition:

- Must reflect the financial situation of the Bidder or party to a JV, and not a sister or parent company.
- Historical financial statements must be audited by a certified public accountant, signed, and stamped.
- Historical financial statements must correspond to accounting periods already completed and audited. No statements for partial periods shall be accepted.