

Request for Proposal

REQUEST FOR GROUP LIFE INSURANCE COMPANY

Issued by

The Global Alliance for Improved Nutrition (GAIN)

1.0 ABOUT GAIN

The Global Alliance for Improved Nutrition (GAIN) is a Swiss-based foundation launched at the United Nations in 2002 to tackle the human suffering caused by malnutrition. Working with governments, businesses and civil society, we aim to transform food systems so that they deliver healthier diets for all people, especially the most vulnerable.

Headquartered in Geneva, Switzerland, GAIN has offices in countries with high levels of malnutrition: Bangladesh, Benin, Ethiopia, India, Indonesia, Kenya, Mozambique, Nigeria, Pakistan, Rwanda, Tanzania and Uganda. To support work in those countries, we have representative offices in the Netherlands, the United Kingdom, and the United States.

At GAIN, we believe that everyone in the world should have access to nutritious, safe, and affordable food. Today, one in three people - drawn from nearly every country on the planet - are unable to consume enough nutritious food. We work to develop and deliver solutions to this daily challenge.

2.0 BACKGROUND

GAIN is committed to providing life insurance coverage as part of its employee benefits package. To this end, GAIN aims to assess its current Group Life Insurance Policy. Ensuring fair value for services rendered, competitive pricing, and timely delivery are key priorities for GAIN. The primary goal of this Request for Proposal (RFP) is to secure competitive proposals for the provision of Group Life insurance for all GAIN Nigeria Employees.

3.0 THE OBJECTIVE

The aim of this RFP is to select the provider best suited to deliver the services outlined. The goal is to contract an accredited Life Insurance Company capable of offering comprehensive Group Life Insurance coverage to all GAIN Nigeria employees. This coverage will extend for one year, providing a sum insured in the event of various circumstances including natural death, accidental death, suicidal death, death due to any illness, death due to pre-existing illness, which includes critical illness, murder, riot, natural calamities, as well as permanent disability, temporary total disability, medical expenses, burial expenses, death of staff, and more. Other benefits would include disappearance clause, pandemic/epidemic cover, strike, riot and civil commotion, automatic cover for new hire. Accordingly, eligible insurance companies are invited to submit proposals to GAIN, adhering to the specified requirements.

4.0 SCOPE

The insurance provider is required to secure the best possible insurance coverage, considering factors such as terms, continuity, and cost. Additionally, the provider must offer a comprehensive range of supplementary services. Such as, will and estate planning, health and wellness programs and grief counselling services.

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The selected insurance provider will be responsible for providing the following services:

- Providing group life insurance coverage for approximately 60 GAIN employees
- Death Benefit
- Affordable Premiums
- Employee Benefits Package
- Customization Options
- Efficient claims processing and support for beneficiaries.
- Employee education and communication regarding the benefits of group life insurance

5.0 Contract Duration:

The result of this RFP process will be a framework contract valid for one year with a possibility of extension based on the selected service provider's performance.

6.0 Proposal Format

All proposals must be submitted via email and include both technical and financial components. Hard copies are not permitted.

6.1 Technical Proposal

Each service provider shall submit a technical proposal containing the services provided and how they intend to meet GAIN's desired cover, as seen above. The technical proposal will account for 60% of the total combined score. This section should provide the Group Insurance Coverage, which shall include enough information to satisfy evaluators that the proposer has the appropriate experience and qualifications to perform the scope of services as described herein. Proposer should respond to all requested Coverages. The proposal will be evaluated according to the following criteria:

- Company & personnel qualifications
- Benefit coverage
- Quality of service (Reservation, billing, and reporting systems)

6.2 Financial Proposal

The financial proposal shall be evaluated according to the price structure proposed and will account for 40% of the total combined scoring., indicating the unit cost, total cost as well as other applicable costs, schedules of premium where necessary. All offers should be in Nigerian Naira, valid for the contract period of one year.

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7.0 Eligibility Requirements/Qualifications

All applicants should provide the following.

- CAC documentation (Certificate of Incorporation, Article, and Memorandum of Association) of the bidding company
- Corporate Tax Identification Number (TIN)
- Organization profile, licenses relating to the service being offered.
- Verifiable physical office address
- Minimum of three (3) reputable references from reputable International NGOs within the last three (3) years where similar activity was provided successfully.
- There will be a deduction of applicable government taxes e.g., WHT where applicable.

7.1 QUALIFICATIONS OF THE COMPANY AND PERSONNEL QUALIFICATION

- Extensive experience and a proven track record in the life insurance business
- Sound experience in servicing international organizations.
- Real-time administrative support systems
- Corporate Affairs Commission Registration
- Tax Clearance
- NAICOM registration license
- List of current clients
- List of management structures relevant to this scheme

8.0 GENERAL PROVISIONS

- This tender is open for Life Insurance Company.
- Each bidder may have their proposal version, but the technical proposal must be submitted as a separate document from the financial proposal.
- Only proposals that fully address the mandatory services listed in the bidding requirement will be evaluated.
- Short-listed bidders may be invited to make presentations to the evaluation team.

9.0 EVALUATION AND SELECTION

9.1 Evaluation Team

The evaluation of proposals will be accomplished by an evaluation committee, to be designated by GAIN, which will determine the proposal most advantageous to GAIN.

9.2 Administrative and Mandatory Screening

All proposals will be reviewed to determine compliance with administrative and mandatory requirements as specified in the RFP. Proposals found not to comply will be rejected from further consideration.

9.3 Evaluation and Review

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The principle applied to the selection is the best price for the best service proposal. Selection of the provider will be made solely based on the most responsive proposal submitted by a qualified proposer that satisfies all services and products described in this RFP. GAIN reserves the right to enter into an agreement based on initial offers received. Proposals submitted should follow Annex I-Format of Proposal.

The criteria for the evaluation process will be weighted as follows:

60% = 60 points on technical evaluation

40% = 40 points on financial evaluation

100% total

9.4 Announcement of selected provider

GAIN will notify the successful proposer and proceed to negotiate terms for final contract.

Unsuccessful proposers will be notified by email accordingly.

ANNEX I

Format of Proposal

You are encouraged to follow this format.

Proposal submission must be received by email: one technical proposal and one financial proposal.

Submission of proposal should be no later than two (2) weeks from the date of advertisement at the following address: nquotation@gainhealth.org

Name of Proposing Organization:

Country of Registration:

Type of Legal entity:

Address:

Phone:

E-mail:

**Name of Contact Person for this
Proposal:**

Section A: Expertise and Capability of Proposer

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1.1 Executive Summary

This section should serve to introduce the purpose and scope of the proposal. It should include administrative information including, at a minimum, the response date, the proposer contacts name and phone number, and the stipulation that the proposal is valid for a period of 90 days from the date of submission. This section should also include a summary of the proposer's qualifications and ability to meet GAIN's overall requirements.

1.2 Organizational Architecture, Corporate Qualifications, and Management Support

- The proposer should give a brief description of their company, including a brief history, corporate structure and organization, and number of years in business.
- The proposer should provide detailed information regarding its ability to perform the service requested in this RFP. The proposer should describe the qualifications and experience of the key personnel who will be assigned to this Contract.

1.3 Adverse judgements or awards

The proposer should include a reference to any adverse judgments or awards.

1.4 General organizational capability

Outline General Organizational Capability, which is likely to affect performance (i.e. size of the organization, strength of service management, and customer support).

1.5 Quality assurance procedures, risks, and mitigation measures

Describe the potential risks for the performance of the required service that may impact the achievement and timely completion of expected results. Describe measures that will be put in place to mitigate these risks. Provide any relevant certificate(s) for accreditation of processes, and policies (e.g. ISO).

1.6 Experience with other INGOs, UN organizations, and any other companies

Project	No.1	No.2	No.3
Client			
Contract Value			
Period of performance (from/to)			
Responsibilities			
Reference Contact Details (Name,			

Section B: Cost Information

The financial proposal should be submitted using the proposer letterhead document with pricing for the premium for single and facility.

Payment terms:

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Policy premium annual payment is an essential requirement with annual invoices and statement of account. Please include this payment term/condition in your financial proposal.

ANNEX II

CERTIFICATION STATEMENT

The undersigned hereby acknowledges she/he has read and understands all requirements and specifications of the Request for Proposals (RFP), including Annexes.

OFFICIAL CONTACT: GAIN requests that the Proposer designate one person to receive all documents and the method in which the documents are best delivered. Identify the Contact name and fill in the information below:

Date: _____ Official Contact Name: _____

E-mail Address: _____

Mail Address: _____

Proposer certifies that the above information is true and grants permission to GAIN to contact the above-named person or otherwise verify the information provided.

By its submission of this proposal and authorized signature below, Proposer certifies that:

- (1) The information contained in its response to this RFP is accurate.
- (2) Proposer complies with each of the mandatory requirements listed in the RFP and will meet or exceed the functional and technical requirements specified therein.
- (3) Proposer accepts the procedures, evaluation criteria, and all other administrative requirements set forth in this RFP.
- (4) Proposer's quote is valid for at least ninety days from the date of proposer's signature below.
- (5) Proposer understands that if selected as the successful proposer, the Proposer will have five (5) business days from the date of delivery of final contract in which to complete contract negotiations, if any, and execute the final contract document.

Authorized Signature: _____

Name: _____

Title: _____

Company Name: _____

Address: _____

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City: _____

ADDITIONAL INFORMATION

The Global Alliance for Improved Nutrition (GAIN), Nigeria will work closely with the successful HMO to achieve the objectives of the RFP. The engagement will be managed by the Head of Operations, GAIN Nigeria. The successful bidder will work in close collaboration with the Operations Team. For further information, the Head of Operations can be contacted on email: iakinduro@gainhealth.org.

STANDARDS, ACTS, REGULATIONS AND GUIDANCE

The works described in this Term of Reference (TOR) must comply with the application of relevant standards, Acts, and other relevant procedures. The Insurance Company is also expected to hold with high regard, integrity, objectivity, independence, professional competence, due care, confidentiality, professional behaviour, and technical standards.

Method of Application

In addition to the proposal (technical and financial), the Insurance company should send a Proposal, and Company Profile to nquotation@gainhealth.org.

TIMELINE

ISSUANCE DATE: October 7th 2026

CLOSING DATE: October 21st 2026