

## REQUEST FOR QUOTATION

### Development of Livestock Insurance Product Pricing System Tool

RFQ Reference KE-ZEP-RE-304048-GO-RFQ

Country: Kenya

Date issued: June 7, 2024

#### SECTION 1: LETTER OF INVITATION

ZEP-RE (PTA Reinsurance Company) was created under the auspices of the then Preferential Trade Area (the precursor to COMESA). The reinsurer was mandated to promote insurance and reinsurance trade through the creation of capacity, training of the region's insurance personnel, provision of technical services and the re-investment of premium funds within the region. When PTA became COMESA, ZEP-RE was recognized as one of its institutions under Article 174. ZEP-RE is the French acronym for PTA Reinsurance Company and which translates to 'Compagnie de Réassurance de la Zone Préférentielle', established in 1990 in Mbabane through an Agreement of Heads of State. The Company started operations in August 1992, with its headquarters in Nairobi, Kenya.

With this mandate to increase insurance and reinsurance trade, ZEP-RE has focused efforts on supporting the largest sector in the region, Agriculture. Through various initiatives in the sector, ZEP-RE is engaged as an implementing partner for the regional DRIVE project in the Horn of Africa.

De-Risking, Inclusion and Value Enhancement of pastoral economies in the Horn of Africa Project (DRIVE), a regional project currently being implemented in four countries, Djibouti, Ethiopia, Kenya, and Somalia, with the potential to scale to other regions. The Project is supported by the World Bank. The Project Development Objectives (PDO) are to enhance pastoralists' access to financial services for drought risk mitigation, include them in the value chains, and facilitate the livestock trade in the Horn of Africa.

The Zep-Re (PTA Reinsurance Company) now invites qualified software development firms (“developers”) to submit proposal in accordance with section 5, schedule of requirements. Interested firms should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services.

To enable you to submit a proposal, please read the following attached documents carefully.

Section 1: This Letter of Invitation

Section 2: Instructions to Firms

Section 3: Data Sheet

Section 4: Evaluation Criteria

Section 5: Schedule of requirements (terms of reference)

Section 6: Proposal Submission Forms

- Form A: Checklist
- Form B: Proposal Submission
- Form C: Firms Information
- Form D: Joint Venture/Consortium/Association Information
- Form E: Eligibility and Qualification
- Form F: Technical Proposal & Price schedule

If you are interested in submitting a proposal in response to this RFQ, please prepare your proposal in accordance with the requirements and procedure as set out in this RFQ and submit it by the deadline for submission of proposals set out in Section 3: Data Sheet.

Firms may associate with other firms to enhance their qualifications but should indicate clearly whether the association is in the form of a joint venture and/or a sub-consultancy. In the case of a joint venture, all the partners in the joint venture shall be jointly and severally liable for the entire contract, if selected.

A firm will be selected in accordance with the selection criteria in section 4 *and* as set out in the [World Bank Procurement Regulations for IPF Borrowers, November 2020 and revised September 2023](#).

Further information can be obtained at the address below during office hours 8:00 AM to 4:00PM from Monday to Friday. Proposals must be sent to the email address below by June 24, 2024, at 4pm EAT.

Zep-Re Place at Longonot road, Nairobi Kenya

**Attn:** Alexio Manyonde  
Chief Technology Officer  
Zep-Re (PTA Reinsurance Company)  
[procurement@zep-re.com](mailto:procurement@zep-re.com)

We look forward to receiving your proposal.

## SECTION 2: INSTRUCTIONS TO FIRMS

<b>GENERAL</b>	
<b>1. Objective of the assignment</b>	To solicit proposals from qualified software development firms to provide software developers and business analysts to design, develop, and implement a comprehensive software solution tailored to our specific business needs and extend our internal software development team. The selected firm will demonstrate expertise in delivering innovative, scalable, and user-friendly software applications, ensuring high performance, security, and maintainability. This assignment aims to identify a partner who can provide skilled staff to work with the ZEP-RE software and business development team that can develop end-to-end digital solutions for the DRIVE project, including requirements analysis, system design, coding, testing, deployment, and ongoing support. The goal is to enhance our operational efficiency, improve user experience, and drive the growth of the DRIVE project through the deployment of a robust and reliable digital inclusivity platform.
<b>2. Interpretation of the RFQ</b>	Any proposal submitted will be regarded as an offer by the firms and does not constitute or imply the acceptance of the proposal by Zep-Re.  Zep-Re is under no obligation to award a contract to any firms as a result of this RFQ.
<b>3. Proprietary information</b>	The RFQ documents and any specifications, or information issued or furnished by Zep-RE are issued solely for the purpose of enabling a proposal to be completed and may not be used for any other purpose.
<b>SOLICITATION DOCUMENTS</b>	
<b>4. Clarification of solicitation documents</b>	Firms may request clarifications on any of the RFQ sections no later than the date indicated in Section 3: Data Sheet. Request for clarification must be sent in writing in the manner indicated in Section 3: Data Sheet. Explanations or interpretations provided by personnel other than the named contact person will not be considered binding or official.  Zep-Re will provide the responses to clarifications through the method specified in Section 3: Data Sheet.  ZEP-RE shall endeavour to provide responses to clarifications in an expeditious manner, but any delay in such response shall not cause an obligation on the part of ZEP-RE to extend the submission date of the Proposals, unless ZEP-RE deems that such an extension is justified and necessary.
<b>5. Amendment of solicitation documents</b>	At any time prior to the deadline of proposal submission, ZEP-RE may for any reason, such as in response to a clarification requested by a firm, modify the RFQ in the form of an amendment to the RFQ. Amendments will be made available to all prospective firms.  If the amendment is substantial, ZEP-RE may extend the deadline for submission of the proposal to give the firms reasonable time to incorporate the amendment into their Proposals.
<b>PREPARATION OF PROPOSALS</b>	
<b>6. Cost of preparation of proposal</b>	The firms shall bear all costs related to the preparation and/or submission of the proposal, regardless of whether its proposal is selected or not. ZEP-RE shall not be

	responsible or liable for those costs, regardless of the conduct or outcome of the procurement process.
<b>7. Language</b>	The proposal, as well as all related correspondence exchanged by the firms and ZEP-RE, shall be written in the language(s) specified in Section 3: Data Sheet.
<b>8. Documents comprising the proposal</b>	The proposal shall comprise the following documents and related forms which details are provided in Section 3: Data Sheet: a) Documents establishing the eligibility and qualifications of the firms. b) Technical proposal c) Price Schedule
<b>9. Documents establishing eligibility and qualifications of the firms</b>	The firms shall furnish documentary evidence of its status as an eligible and qualified vendor, using the Forms provided in Section 6 and providing the documents required in those forms. To award a contract to a firm, its qualifications must be documented to ZEP-RE's satisfaction.
<b>10. Technical proposal</b>	The firms are required to submit a technical proposal and price schedule against the requirements in section 5.
<b>11. Price Schedule</b>	<ul style="list-style-type: none"> <li>● The price to be quoted shall be the total price of the proposal, including applicable taxes and any discounts offered.</li> <li>● Prices quoted by the firms shall be fixed during the firm's performance of the contract and not subject to variation on any account unless otherwise specified in Section 3: Data Sheet.</li> <li>● A proposal submitted with an adjustable price shall be treated as non-compliant and shall be rejected.</li> </ul>
<b>12. Proposal currencies</b>	All prices shall be quoted in the currency or currencies indicated in Section 3: Data Sheet. Where Proposals are quoted in different currencies, for the purposes of comparison of all Proposals: <ul style="list-style-type: none"> <li>● ZEP-RE will convert the currency quoted in the proposal into the ZEP-RE preferred currency, in accordance with the prevailing ZEP-RE Operational Rate of Exchange on the date of the proposal closure; and</li> <li>● In the event that ZEP-RE selects a proposal for the award that is quoted in a currency different from the preferred currency in Section 3: Data Sheet, ZEP-RE shall reserve the right to award the contract in the currency of ZEP-RE's preference, using the conversion method specified above.</li> </ul>
<b>13. Duties and taxes</b>	All prices shall: <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> be inclusive of VAT and other applicable indirect taxes</li> <li><input type="checkbox"/> be exclusive of VAT and other applicable indirect taxes</li> </ul>
<b>14. Proposal validity period</b>	Proposals shall remain valid for the period specified in Section 3: Data Sheet, commencing on the deadline for submission of Proposals. A proposal valid for a shorter period may be rejected by ZEP-RE and rendered non-responsive.

	During the proposal validity period, the firms shall maintain its original proposal without any change, including the availability of the key personnel, the proposed rates and the total price.
<b>15. Joint Venture, Consortium or Association</b>	<p>If the firms are a group of legal entities that will form or have formed a Joint Venture (JV), Consortium or Association for proposal, each such legal entity will confirm in their joint proposal that:</p> <ul style="list-style-type: none"> <li>• they have designated one party to act as a lead entity, duly vested with authority to legally bind the members of the JV, Consortium or Association jointly and severally, and this will be evidenced by a duly notarised Agreement among the legal entities, which will be submitted along with the proposal; and</li> <li>• if they are awarded the contract, the contract shall be entered into by and between ZEP-RE and the designated lead entity, who will be acting for and on behalf of all the member entities comprising the joint venture.</li> </ul> <p>After the deadline for submission of proposal, the lead entity identified to represent the JV, Consortium or Association shall not be altered without the prior written consent of ZEP-RE.</p> <p>If a JV, Consortium or Association's proposal is the proposal selected for award, ZEP-RE will award the contract to the joint venture, in the name of its designated lead entity. The lead entity will sign the contract for and on behalf of all other member entities.</p>
<b>16. Pre-proposal conference</b>	<p>A pre-proposal conference will be conducted at the date, time and location and according to any instructions specified in Section 3: Data Sheet.</p> <p>The pre-proposal conference shall be conducted for the purpose of providing background information only.</p>
<b>17. Errors or omissions</b>	Firms shall immediately notify ZEP-RE in writing of any ambiguities, errors, omissions, discrepancies, inconsistencies or other faults in any part of the RFQ, with full details of those ambiguities, errors, omissions, discrepancies, inconsistencies or other faults.
<b>SUBMISSION OF PROPOSALS</b>	
<b>18. Instruction for proposal submission</b>	<p>The firms shall submit a duly signed and complete proposal comprising the documents and forms in accordance with requirements in Section 3: Data Sheet. The Price Schedule shall be submitted together with the Technical Proposal. The proposal shall be delivered according to the method specified in Section 3: Data Sheet.</p> <p>The proposal shall be signed by the firms or person(s) duly authorized to commit the firms.</p>
<b>19. Deadline for proposal submission</b>	<p>Complete Proposals must be received by ZEP-RE in the manner, and no later than the date and time, specified in Section 3: Data Sheet.</p> <p>ZEP-RE may, at its discretion, extend this deadline for the submission of Proposals by amending the solicitation documents. In this case, all rights and obligations of ZEP-RE and firms subject to the previous deadline will thereafter be subject to the new deadline as extended.</p>

<b>20. Withdrawal, substitution and modification of Proposals</b>	<p>A firms may withdraw its proposal after it has been submitted at any time prior to the deadline for submission by sending a written notice to ZEP-RE, duly signed by an authorized representative. All notices must be submitted in the same manner as specified for submission of Proposals, by clearly marking them as “WITHDRAWAL”.</p> <p>However, after the deadline for proposal submission, the Proposals shall remain valid and open for acceptance by ZEP-RE for the entire proposal validity period, as may be extended.</p>
<b>21. Late Proposals</b>	<p>Any proposal received by ZEP-RE after the deadline for submission of Proposals will not be considered.</p>
<b>EVALUATION OF PROPOSALS</b>	
<b>22. Confidentiality</b>	<p>Information relating to the examination, evaluation, and comparison of proposals, and the recommendation of contract award, shall not be disclosed to firms or any other persons not officially concerned with such process, even after publication of the contract award.</p>
<b>23. Evaluation of Proposals</b>	<p>ZEP-RE shall evaluate proposals using only the criteria defined in this RFQ. No other criteria or methodology shall be permitted.</p> <p>ZEP-RE shall conduct the evaluation solely based on the Proposals received according to the evaluation criteria in Section 4.</p> <p>Evaluation of Proposals shall be undertaken in the following steps:</p> <ul style="list-style-type: none"> <li>a) Evaluation of eligibility and qualification</li> <li>b) Evaluation of technical Proposals</li> <li>c) Evaluation of prices of Proposals found to be substantially compliant</li> </ul>
<b>24. Evaluation of eligibility and qualification</b>	<p>The eligibility and Qualification of the firms will be evaluated against the Minimum Eligibility/Qualification requirements specified in Section 4.</p>
<b>25. Evaluation of technical Proposals</b>	<p>Technical evaluation will be conducted to establish substantial compliance, as per the criteria included in Section 4: Evaluation Criteria. When the proposal varies in one or more aspect/s from the minimum schedule of requirements specified in Section 5, the proposal will not be considered substantially compliant and will not be evaluated further.</p>
<b>26. Evaluation of prices</b>	<p>The prices of Proposals found to be substantially compliant will be compared to identify the most substantially compliant proposal which represents the lowest overall costs to ZEP-RE.</p>
<b>27. Clarification of Proposals</b>	<p>ZEP-RE may request clarification or further information in writing from the firms at any time during the evaluation process. The firms’ responses shall not contain any changes regarding the substance or price of the proposal, except to confirm the correction of arithmetic errors discovered by ZEP-RE in the evaluation of the Proposals.</p> <p>ZEP-RE may use such information in interpreting and evaluating the relevant proposal but is under no obligation to take it into account.</p>
<b>28. Nonconformities, reparable errors and omission</b>	<p>Provided that a proposal is substantially responsive, ZEP-RE may waive any non-conformities or omissions in the proposal that, in the opinion of ZEP-RE, do not constitute a material deviation. These are a matter of form and not of substance and</p>

	<p>can be corrected or waived without being prejudicial to other firms.</p> <p>Provided that a proposal is substantially responsive ZEP-RE may request the firms to submit the necessary information or documentation, within a reasonable period, to rectify nonmaterial nonconformities or omissions in the proposal related to documentation requirements. Such omission shall not be related to any aspect of the price of the proposal. Failure of the firms to comply with the request may result in the rejection of its proposal.</p>
<b>29. Right to accept any proposal and to reject any or all Proposals</b>	ZEP-RE reserves the right to accept or reject any proposal, and to annul the process and reject all Proposals at any time prior to contract award, without thereby incurring any liability to the affected firms or firms or any obligation to inform the affected firms or firms of the grounds for ZEP-RE's action. ZEP-RE shall not be obliged to award the contract to the lowest priced offer.
<b>AWARD OF CONTRACT</b>	
<b>30. Award criteria</b>	<p>In the event of a Contract award, ZEP-RE shall award the contract to a firm who has been determined as eligible and qualified and whose proposal has been determined to be the lowest-priced, substantially compliant offer to the RFQ.</p> <p>ZEP-RE reserves the right to conduct negotiations with the firm recommended for the award on the content of their proposal.</p>
<b>31. Right to vary requirement at time of award</b>	At the time the Contract is awarded, ZEP-RE reserves the right to increase or decrease the scope of services originally specified in Section 5: Schedule of Requirements, provided this does not exceed 25% of the original scope.
<b>32. Notification of award</b>	Prior to the expiration of the period of proposal validity, ZEP-RE will notify the successful firm in writing by email, that its proposal has been accepted.
<b>33. Debriefing</b>	If a firm is unsuccessful, the firms may request a debriefing from ZEP-RE. The purpose of the debriefing is to discuss the strengths and weaknesses of the firm's submission, to assist the firms in improving its future Proposals for ZEP-RE procurement opportunities. The content of other Proposals and how they compare to the firm's submission shall not be discussed.
<b>34. Performance security</b>	<p>The successful firms, if so, specified in Section 3: Data Sheet shall furnish performance security in the amount and form specified therein, within the specified number of days after receipt of the contract from ZEP-RE. Banks issuing performance securities must be acceptable to the ZEP-RE, i.e. banks certified by the central bank of the country to operate as a commercial bank. Failure of the successful firms to submit the above-mentioned performance security or sign the contract shall constitute sufficient grounds for the annulment of the award.</p> <p>In that event ZEP-RE may award the contract to the next lowest evaluated firms, whose offer is substantially responsive and is determined by ZEP-RE to be qualified to perform the contract satisfactorily.</p>

### SECTION 3: DATA SHEET

The following specific data shall complement, supplement, or amend the Provisions in Section 2: Instructions to Firms. In case there is a conflict, the provisions herein shall prevail over those in Section 2: Instructions to Firms.

Ref. Article in Section 2		Specific Instructions / Requirements
1.	Eligible firms	Firms from all countries are eligible to proposal.
2.	Clarification of solicitation documents	<p>Contact details for clarification of solicitation documents:            Focal Person: Andrew Zimba, Digital Solutions Lead-DRIVE            Address: ZEP-RE Place at Longonot road, Upper hill, Nairobi            E-mail address: <a href="mailto:procurement@zep-re.com">procurement@zep-re.com</a></p> <p><b>ATTENTION: CLEARLY INDICATE EMAIL SUBJECT LINE “REQUEST FOR CLARIFICATION” AND RFQ REFERENCE NUMBER.</b></p> <p>Deadline for submitting requests for clarifications/questions:            Date: <b>17-Jun-24</b>            Time: 16:00            Time zone: East Africa Time (EAT)</p> <p>Manner of disseminating supplemental information to the RFQ and responses/clarifications to queries:            Direct communication to prospective Firms by email and posting on the ZEP-RE Website.</p>
3.	Language	All Proposals, information, documents and correspondence exchanged between ZEP-RE and the firms in relation to this proposal process shall be in <b>English</b> .
4.	Price adjustment	The price quoted by the proposer <b>shall not be subject to adjustment</b> during the performance of the contract.
5.	Partial Proposals (lots)	<p><b>Partial proposals shall not be allowed.</b> Proposers must quote prices for the total requirement requested under Section 5. Schedule of Requirements.</p> <p>Evaluation will be done for the total requirement.</p>
6.	Proposal currencies	Prices shall be quoted in <b>Kenya Shillings</b>
7.	Duties and taxes	All prices shall: Be <b>inclusive of VAT</b> and other applicable indirect taxes.
8.	Proposal validity period	<b>90 days</b>
9.	Proposal security	Not required.
10.	Alternative Proposals	Not Allowed



11.	Pre-proposal conference	Will be conducted.
12.	Instruction for proposal submission	<p>Allowable manner of submitting proposals:</p> <p><input type="checkbox"/> e-tendering</p> <p><input checked="" type="checkbox"/> Email</p> <p><input type="checkbox"/> Courier / hand delivery</p> <p><b>SUBMISSION BY EMAIL:</b></p> <p>Proposal submission address: <a href="mailto:procurement@zep-re.com">procurement@zep-re.com</a></p> <p><b>PLEASE DO NOT SEND THE EMAILS WITH YOUR PROPOSAL TO ANY OTHER EMAIL ADDRESS (NOT EVEN AS CC. or BCC).</b></p> <ul style="list-style-type: none"> <li>▪ File Format: PDF</li> <li>▪ It is recommended that the entire proposal be consolidated into as few attachments as possible.</li> <li>▪ The firms should receive an email acknowledging email receipt.</li> </ul>
13.	Deadline for proposal submission	Date: 24-Jun-24, 16:00 hrs EAT
14.	Proposal opening	<input checked="" type="checkbox"/> Public proposal opening will not be held
15.	Expected date for commencement of contract	31-Aug-24
16.	Type of contract to be awarded	Framework agreement
17.	Performance security	Not Required.
18.	Advance payment	Not Allowed

## SECTION 4: EVALUATION CRITERIA

### A. Eligibility and Qualification Criteria

All criteria will be evaluated on a Pass/Fail basis.

If the proposal is submitted as a Joint Venture, Consortium or Association, each member should meet the minimum criteria, unless otherwise specified.

<b>Eligibility Criteria</b>	<b>Documents to establish compliance</b>
Firms is a legally registered entity	Form C: Firms Information
Proposal Validity	Form B
Vendor is not suspended, nor otherwise identified as ineligible by the World Bank Group or any other International Organisation.	Form B: Proposal Submission
Certificates and Licences: <ul style="list-style-type: none"> <li>Valid Registration Certificates</li> <li>Official appointment as local representative, if firms is submitting a proposal on behalf of an entity located outside the country.</li> </ul>	Form C: Firms Information
<b>Qualification Criteria</b>	<b>Documents to establish compliance</b>
Previous Relevant Experience  Please list only previous similar assignments successfully completed in the last 3 years.	Form E: Eligibility and Qualification Form

### B. Technical Evaluation Criteria

<b>Criteria</b>	<b>Documents to establish compliance</b>
Technical proposal is substantially compliant and do not contain any material deviation(s) from the minimum requirements in in Section 5: Schedule of Requirements.	Technical Proposal
Price comparison shall be based on rate per resource per week, including applicable tax	Financial Proposal

## **SECTION 5: SCHEDULE OF REQUIREMENTS**

### **Terms of Reference for Development of Livestock Insurance Product Pricing System**

#### **1. BACKGROUND**

Pastoralists represent between 33 and 65 percent of the population in the Horn of Africa (HoA). Overreliance on rainfed agricultural activities makes them particularly vulnerable to climate shocks, including droughts, and they are one of the poorest communities in the region. Pastoralists tend to keep large herds as protection for anticipated drought shocks. Yet when drought hits, the animals either die, lose value or are sold at rock bottom prices to fund immediate needs. Emergency response can be subject to leakages or arrives too late after the animals have perished. Furthermore, pastoralists are currently at the bottom of the livestock value chains and are not providing livestock in the required quality and quantity to livestock processors/exporters.

In this context, the World Bank Group (WBG) is supporting De-Risking, Inclusion and Value Enhancement of pastoral economies in the Horn of Africa Project (DRIVE), a regional International Development Association (IDA) project implemented in Djibouti, Ethiopia, Kenya, and Somalia. The Project will support the climate adaptation of pastoralists and help them extract greater value addition from their livestock. It will protect them against drought with enhanced access to financial services, strengthen their inclusion in the livestock value chain, and facilitate the regional livestock trade.

The Project Development Objectives (PDO) are to enhance pastoralists' access to financial services for drought risk mitigation, include them in the value chains, and facilitate the livestock trade in the Horn of Africa.

#### **2. OBJECTIVE OF THE ASSIGNMENT**

To solicit proposals from qualified software development firms to provide software developers and business analysts to design, develop, and implement a comprehensive software solution tailored to our specific business needs and extend our internal software development team. The selected firm will demonstrate expertise in delivering innovative, scalable, and user-friendly software applications, ensuring high performance, security, and maintainability. This assignment aims to identify a partner who can provide skilled staff to work with the ZEP-RE software and business development team that can develop end-to-end digital solutions for the DRIVE project, including requirements analysis, system design, coding, testing, deployment, and ongoing support. The ultimate goal is to enhance our operational efficiency, improve user experience, and drive the growth of the DRIVE project through the deployment of a robust and reliable digital inclusivity platform.

### 3. SCOPE OF THE WORK

The Information System MUST support the following business functions, incorporating AI and machine learning capabilities:

- Product design data acquisition
- Data reprocess
- Livestock product design data repository
- Product design - Actuarial models and processing
- Documentation
- Supply side engagements
- Contract monitoring and Claims scheduling
- Customer data input
- Reporting

#### **Product Design Data Acquisition:**

- Ability to pull various datasets that can support livestock product designs in the required format directly from various data providers to the platform. The various datasets include:
  - Remote sensing
  - Yield data
  - Weather station data
  - Picture data
  - Farmer historical data
- AI Integration: Use AI algorithms to validate and clean the data as it is acquired.

#### **Data Reprocess:**

- Conversion of long file data formats into the consumable form of data required in product design and monitoring of livestock insurance.
- Reformat the data to generate time series. This data should be added to the progressive data build-up.
- Machine Learning Integration: Implement machine learning models to automate the reprocessing and reformatting of data, ensuring accuracy and consistency.

**Livestock Product Design Data Repository:**

- Ability to store historical livestock data from the data sources and access it during processing instead of pulling from the provider APIs afresh. This requires progressive growth with time.
- AI Integration: Use AI for efficient data indexing and retrieval, improving the speed and accuracy of data access.

**Product Design:**

- Ability to set in the system actuarial models that support data processing and pricing of livestock insurance (simulate and generate outputs; e.g., burn cost).
- Future forecast: Ability to simulate possible risk scenarios in the future based on the available data.
- Historical simulation: Ability to simulate risk scenarios that occurred in the past based on the available data.
- Commercial loadings: Ability to include the commercial elements on the outputs, such as taxes and levies based on the country.
- Machine Learning Integration: Employ machine learning models to enhance the accuracy of simulations and forecasts by learning from historical data patterns and trends.

**Documentation:**

- Ability to generate standard documentation based on livestock insurance. These can be generated from the design outputs, season triggers, and customer data. They include documents such as:
  - Term sheets
  - Product design documents
- AI Integration: Use natural language processing (NLP) to automatically generate and format documentation based on the inputs and outputs of the system.

**Supply Side Engagements:**

- Insurer and reinsurer ability to see the simulation output, product structure, triggers, region of interest, and value chains.
- The review and feedback process, followed by approval by relevant stakeholders.
- Relevant business booking upon premium payment.
- Relevant claims payouts upon claim schedule generation.
- AI Integration: Implement AI-driven dashboards and visualizations to enhance the clarity and accessibility of simulation outputs and product structures.

**Contract Monitoring and Claims Scheduling:**

- Ability to combine processing outputs, weather data inputs, and customer datasets to generate reports.
- The reports include percentage triggered, estimated payout versus the deductibles for specific groups of policies.

- **Machine Learning Integration:** Use machine learning models to predict claims and optimize scheduling based on historical data and real-time inputs.

**Customer Data Input:**

- Ability to pull customer data in the required format from the distribution platforms or providers.
- Match the data to specific products and windows that will be monitored during the season.
- **AI Integration:** Use AI to automate data matching and validation, ensuring high data quality and reducing manual errors.

**Reporting:**

- Ability to pull contract monitoring reports.
- Ability to pull claims data and avail it to the clients, including:
  - Notifying the client
  - Tracking the settlement
- Ability to generate reports on:
  - Written policy reports per party involved (number and value)
  - Clients onboard per party (attrition rate, number of new clients)
  - Claims report
- **AI Integration:** Implement AI-driven analytics and reporting tools to generate insights and automate report creation.

**4. CONSULTANT'S DELIVERABLES AND TIMELINE (EXPECTED OUTPUTS)**

**Project Kick-off and Requirement Analysis (Weeks 1-2):**

- Deliverables:** Detailed project plan, timeline, and comprehensive requirement analysis report.
- Timeline:** 2 weeks.

**Design and Prototyping (Weeks 3-6):**

- Deliverables:** System design documents, wireframes, and prototypes for the new components and integrations.
- Timeline:** 4 weeks.

**Development of Product Design Data Acquisition and Data Reprocess (Weeks 7-10):**

- Deliverables:** Functional module for product design data acquisition, including integration with data providers. Functional module for data reprocess with AI and machine learning models.
- Timeline:** 4 weeks.

**Development of Livestock Product Design Data Repository (Weeks 11-14):**

- Deliverables:** Data repository with the ability to store and access historical livestock data with AI indexing and retrieval capabilities.
- Timeline:** 4 weeks.

**Development of Product Design (Weeks 15-18):**

- Deliverables:** Actuarial models implementation, future forecast simulation, historical simulation, and commercial loadings integration with machine learning enhancements.
- Timeline:** 4 weeks.

**Development of Documentation Module (Weeks 19-22):**

- Deliverables:** Documentation generation module for term sheets and product design documents with NLP capabilities.
- Timeline:** 4 weeks.

**Development of Supply Side Engagements (Weeks 23-26):**

m. **Deliverables:** Module for insurer and reinsurer interactions, review, feedback, approval, business booking, and claims payouts with AI-driven dashboards.

n. **Timeline:** 4 weeks.

**Development of Contract Monitoring and Claims Scheduling (Weeks 27-30):**

o. **Deliverables:** Contract monitoring and claims scheduling functionalities, including machine learning-enhanced reporting.

p. **Timeline:** 4 weeks.

**Development of Customer Data Input (Weeks 31-34):**

q. **Deliverables:** Module for pulling customer data and matching it to specific products and monitoring windows with AI-driven automation.

r. **Timeline:** 4 weeks.

**Development of Reporting Module (Weeks 35-38):**

s. **Deliverables:** Reporting functionalities for contract monitoring, claims data, and various performance metrics with AI-driven analytics.

t. **Timeline:** 4 weeks.

**Testing and Quality Assurance (Weeks 39-42):**

u. **Deliverables:** Comprehensive testing and quality assurance reports.

v. **Timeline:** 4 weeks.

**Deployment and Training (Weeks 43-46):**

w. **Deliverables:** Deployment of the system, training sessions for end-users, and user manuals.

x. **Timeline:** 4 weeks.

**Post-Deployment Support (Weeks 47-50):**

y. **Deliverables:** Ongoing support and issue resolution, final project report, and documentation.

z. **Timeline:** 4 weeks.

**5. DURATION OF THE ASSIGNMENT**

Based on the outlined scope of work and the deliverables, the assignment is estimated to take approximately 50 weeks (approximately 12 months). This timeline includes time for requirement analysis, design, development, testing, deployment, training, and post-deployment support

**6. CONTRACT FORM AND PAYMENT SCHEDULE**

**Time and Material Contract:**

- A time and material contract is required for this project, given its fluid scope and deliverables. This contract type allows for variability in scope as the requirements gathering progress.

**7. KEY PERSONNEL (QUALIFICATIONS AND EXPERIENCE)**

**Business Analyst:**

- **Qualifications:**
  - Bachelor's degree in business administration, Information Technology, Computer Science, or a related field.
  - Certification in Business Analysis (e.g., CBAP, CCBA) is a plus.
- **Experience:**
  - Strong experience in requirements gathering, documentation, and stakeholder management.
  - Proficiency in business analysis tools and methodologies (e.g., SWOT analysis, PEST analysis, BPMN).
  - Experience with project management software (e.g., JIRA, Confluence, MS Project).
  - Excellent analytical and problem-solving skills.

- Strong communication and interpersonal skills to effectively collaborate with stakeholders and the project team.

#### **AI/ML Specialist:**

- **Qualifications:**
  - Bachelor's degree in computer science, Data Science, Statistics, or a related field.
  - Advanced degree (Master's or PhD) in AI, Machine Learning, or Data Science preferred.
- **Experience:**
  - Proficiency in machine learning frameworks (TensorFlow, PyTorch, Scikit-learn, etc.).
  - Experience with data preprocessing, model training, and deployment.
  - Strong understanding of AI algorithms and their application in business contexts.
  - Experience in developing AI solutions for data acquisition, reprocessing, and analysis.

#### **Data Scientist:**

- **Qualifications:**
  - Bachelor's degree in data science, Statistics, Computer Science, or a related field.
- **Experience:**
  - Strong skills in statistical analysis and data visualization.
  - Proficiency in data processing tools and languages (Python, R, SQL).
  - Experience with big data technologies (Hadoop, Spark) is a plus.
  - Ability to work with large datasets and derive actionable insights.
  - Experience in applying machine learning models to real-world data problems.

#### **Software Developer:**

- **Qualifications:**
  - Bachelor's degree in computer science, Software Engineering, or a related field.
- **Experience:**
  - Expertise in relevant programming languages and technologies (e.g., Java, Python, .NET, etc.).
  - Experience with system integration and API development.
  - Strong problem-solving and debugging skills.

#### **UI/UX Designer:**

- **Qualifications:**
  - Bachelor's degree in graphic design, Computer Science, Human-Computer Interaction, or a related field.
- **Experience:**
  - Experience in UI/UX design.
  - Proficiency in design tools (e.g., Adobe XD, Sketch, Figma).
  - Experience with user research, wireframing, prototyping, and usability testing.



- Strong portfolio showcasing previous design work.

**Quality Assurance (QA) Engineer:**

- **Qualifications:**
  - Bachelor’s degree in computer science, Information Technology, or a related field.
- **Experience:**
  - Experience in software quality assurance.
  - Experience with manual and automated testing methods.
  - Familiarity with testing tools (e.g., Selenium, JIRA, TestRail).
  - Strong attention to detail and analytical skills.

**Integration Specialist:**

- **Qualifications:**
  - Bachelor’s degree in computer science, Information Technology, or a related field.
- **Experience:**
  - Experience in system integration.
  - Expertise in integrating different software systems and data sources.
  - Experience with middleware and API development.
  - Strong understanding of data mapping and transformation.

**8. CLIENT OBLIGATIONS (SERVICES TO BE PROVIDED BY THE CLIENT)**

- There are 6 roles required for the project. However, this will not be required throughout the project. Therefore, they will be called upon as the project progresses.
- Contractor will provide resources as requested for the project, and bill based on actual weeks spent on the project.
- The contractor should quote the rate per week, as well as the total cost based on the week’s estimates below.

Here is the alignment of resource levels (Junior, Middle, and Senior) with the 50-week project timeline for each key personnel role:

**Resource Allocation by Number of Weeks:**

Resource Type	Junior (Weeks)	Middle (Weeks)	Senior (Weeks)
<b>Business Analyst</b>	10	15	25
<b>Software Developer</b>	15	20	15
<b>AI/ML Specialist</b>	10	15	25
<b>UI/UX Designer</b>	20	20	10
<b>Quality Assurance (QA) Engineer</b>	20	20	10
<b>Integration Specialist</b>	10	20	20
<b>Data Scientist</b>	15	20	15

**Business Analyst:**

- **Junior:** 10 weeks focused on initial requirement gathering, documentation, and basic analysis tasks.

- **Middle:** 15 weeks involved in intermediate analysis, stakeholder communication, and requirement refinements.
- **Senior:** 25 weeks overseeing the overall business analysis, ensuring alignment with strategic objectives, and handling complex requirements.

#### **Software Developer:**

- **Junior:** 15 weeks handling basic coding, unit testing, and simple module development.
- **Middle:** 20 weeks working on more complex development tasks, integration, and debugging.
- **Senior:** 15 weeks leading the development effort, ensuring code quality, architecture decisions, and mentoring junior and middle developers.

#### **AI/ML Specialist:**

- **Junior:** 10 weeks on data preprocessing, model training, and validation under guidance.
- **Middle:** 15 weeks on developing, tuning, and testing machine learning models.
- **Senior:** 25 weeks leading AI/ML strategy, advanced model development, and integration with the system.

#### **UI/UX Designer:**

- **Junior:** 20 weeks working on wireframes, initial design concepts, and basic user interface elements.
- **Middle:** 20 weeks developing detailed designs, user flows, and prototypes.
- **Senior:** 10 weeks overseeing the overall UI/UX design strategy, user testing, and ensuring design consistency.

#### **Quality Assurance (QA) Engineer:**

- **Junior:** 20 weeks on writing and executing test cases, reporting bugs, and regression testing.
- **Middle:** 20 weeks on automated testing, performance testing, and more complex test scenarios.
- **Senior:** 10 weeks overseeing the QA process, setting QA standards, and handling critical testing phases.

#### **Integration Specialist:**

- **Junior:** 10 weeks on basic integration tasks, API connections, and data mapping.
- **Middle:** 20 weeks handling more complex integration workflows, middleware setup, and troubleshooting.

- **Senior:** 20 weeks leading the integration strategy, ensuring seamless system interoperability, and solving critical integration challenges.

**Data Scientist:**

- **Junior:** 15 weeks on data cleaning, basic analysis, and supporting senior data scientists.
- **Middle:** 20 weeks on complex data analysis, feature engineering, and model development.
- **Senior:** 15 weeks leading data strategy, advanced analytics, and providing insights to support decision-making.

## 9. REPORTING REQUIREMENTS

**Weekly Status Reports:**

**Frequency:** Weekly

**Content:**

- Summary of activities completed during the week.
- Progress against the project plan and milestones.
- Key accomplishments and any deviations from the plan.
- Issues encountered and mitigation strategies.
- Planned activities for the next week.

**Audience:** Digital Manager, Internal Development Team, Internal Stakeholders.

**Bi-Weekly Sprint Reports:**

**Frequency:** Bi-weekly (every two weeks)

**Content:**

- Sprint goals and whether they were achieved.
- Detailed progress of development tasks.
- Completed user stories and features.
- Sprint retrospective including lessons learned and improvements for next sprint.
- Upcoming sprint plan.

**Audience:** Digital Manager, Scrum Team, Internal Stakeholders.

**Monthly Progress Reports:**

**Frequency:** Monthly

**Content:**

- Summary of the month's activities.
- Detailed progress against the overall project timeline.
- Key milestones achieved.
- Resource utilization and any changes.
- Budget status and any financial updates.
- Risks and issues with their mitigation strategies.
- Plan for the upcoming month.

**Audience:** CTO, Digital Manager, Internal Development Team, Steering Committee.

**Quarterly Review Reports:**

**Frequency:** Quarterly

**Content:**

- Comprehensive review of the project's progress over the quarter.
- Detailed milestone achievements.
- Analysis of performance metrics and KPIs.
- Budget review and financial health of the project.
- Strategic alignment and any necessary course corrections.
- Key risks, issues, and their management.
- Plans for the next quarter.

**Audience:** CTO, Digital Manager, Internal Development Team, Steering Committee, Executive Sponsors.

**Ad-hoc Reports:**

**Frequency:** As needed

**Content:**

- Specific information or data requested by the client or project stakeholders.
- Detailed analysis on specific areas of interest.
- Immediate reporting on any critical issues or incidents.

**Audience:** Requesting Stakeholders, Project Manager, Internal Development Team.

**Final Project Report:**

**Frequency:** At project completion

**Content:**

- Comprehensive overview of the entire project.
- Summary of all deliverables and whether project objectives were met.
- Detailed account of project milestones and achievements.
- Final budget report and financial reconciliation.
- Analysis of project performance and outcomes.
- Lessons learned and recommendations for future projects.
- Post-deployment support and maintenance plans.

**Audience:** CTO, Digital Manager, Internal Development Team, internal Stakeholders, Executive Sponsors.

**Reporting Format:**

- Reports should be delivered in a clear, concise format.
- Utilize visual aids such as charts, graphs, and dashboards to enhance understanding.
- Include an executive summary for quick reference.
- Detailed sections should provide in-depth analysis and supporting data.
- Reports should be provided in both PDF and editable formats (e.g., Word, Excel).

**Submission Method:**

- Reports should be submitted via email to designated stakeholders.
- Copies should be stored in a shared project repository accessible to all relevant parties.
- Important reports should be presented in review meetings for discussion and feedback.

**Review and Feedback:**

- Stakeholders should review the reports promptly and provide feedback.
- Any necessary revisions should be addressed promptly.
- Continuous feedback should be incorporated to improve the quality and relevance of future reports.

**SECTION 6: PROPOSALDING FORMS**

- Form A: Checklist
- Form B: Proposal Submission
- Form C: Firms Information
- Form D: Joint Venture/Consortium/Association Information
- Form E: Eligibility and Qualification
- Form F: Technical Proposal & Price schedule

*FORM A: CHECKLIST*

This form serves as a checklist for preparation of your proposal. Please complete and return them as part of your proposal submission: No alteration to the format of forms shall be permitted and no substitution shall be accepted.

Before submitting your proposal, please ensure compliance with the instructions in Section 2: Instructions to Firms and Section 3: Data Sheet.

**Technical proposal:**

<b>Have you duly completed all the returnable proposal forms?</b>	
▪ Form B: Proposal Submission	<input type="checkbox"/>
▪ Form C: Firms Information	<input type="checkbox"/>
▪ Form D: Joint Venture/Consortium/Association Information	<input type="checkbox"/>
▪ Form E: Eligibility and Qualification	<input type="checkbox"/>
▪ Form F: Technical Proposal & Price schedule	<input type="checkbox"/>
<b>Have you provided the required documents to establish compliance with the evaluation criteria in Section 4?</b>	<input type="checkbox"/>
<b>Have you provided the required documents in support of Form D: Firms Information?</b>	<input type="checkbox"/>

*FORM B: PROPOSAL SUBMISSION*

Name of Firm:  
 RFQ reference: KE-ZEP-RE-304028-GO-RFQ  
 Date:

We, the undersigned, offer to supply the goods and related services required for ZEP-RE in accordance with your request for quotation No. KE-ZEP-RE-304028-GO-RFQ. We hereby submit our proposal, which includes this Technical Proposal and Price Schedule.

The discounts offered and the methodology of their application are:

- **Discounts:** If our proposal is accepted, the following discounts shall apply Specify in detail each discount offered and the specific item of the Schedule of Requirement to which it applies, including if applicable discounts for accelerated payment.
- **Methodology of application of the discounts:** The discounts shall be applied using the following method: Specify in detail the method that shall be used to apply the discounts

**FIRMS’S DECLARATION OF CONFORMITY<sup>1</sup>**

Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the firm, I certify that I am duly authorized to sign this Declaration and on behalf of the firm.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the firm, I represent and warrant that the Supplier is financially sound and duly licensed.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the firm, I confirm proposal validity period in accordance with section 3, clause 8.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the firm, I further represent and warrant that the firm has adequate human resources, competence, expertise and skills necessary to complete the contract fully and satisfactorily, within the stipulated completion period and in accordance with the relevant terms and conditions.
<input type="checkbox"/>	<input type="checkbox"/>	ZEP-RE reserves the right to terminate any contract between ZEP-RE and the firm, with immediate effect and without liability, in the event of any misrepresentation made by the Supplier in this Declaration.
<input type="checkbox"/>	<input type="checkbox"/>	On behalf of the firm, I further represent and warrant that the firm complies with all applicable laws, ordinances, rules and regulations.

Signature: \_\_\_\_\_  
 Name: [Click or tap here to enter text.](#)  
 Title: [Click or tap here to enter text.](#)  
 Date: [Click or tap to enter a date.](#)

<sup>1</sup> This form is mandatory to fill in and sign by every vendor who submits quotation

FIRM INFORMATION SHEET	
	Vendor No. _____
Registered Vendor Name*: _____	
Other Names/Acronyms _____	
Address* _____	
House No _____	
Street Name _____	
ZIP/Postal Code* _____	
City* _____	
Region* _____	
Country* _____	
<b>Contact Information</b>	
Company Tel/Mobile: _____	Contact Person: _____
Company Email: _____	Contact Person Position: _____
Company Website: _____	
<b>Industry Category*:</b>	
<b>Business Type*:</b>	
Registration Date _____	Main Country of Operations (dd-mmm-yyyy) _____
Licensing Auth./Type _____	License No.: _____
Reg. Date: _____	Expiry Date: _____
<i>For additional licenses, please use the Other Information Section</i>	
<i>dd-mmm-yyyy</i>	
Other Information: _____	



**FORM D: JOINT VENTURE/CONSORTIUM/ASSOCIATION INFORMATION**

To be completed and returned with your proposal if the proposal is submitted as a Joint Venture/Consortium/Association.

No	Name of Partner and contact information <i>(address, telephone numbers, fax numbers, e-mail address)</i>	The proposed proportion of responsibilities <b>(in %)</b> and type of services to be performed
1	Click or tap here to enter text.	Click or tap here to enter text.
2	Click or tap here to enter text.	Click or tap here to enter text.
3	Click or tap here to enter text.	Click or tap here to enter text.

<p><b>Name of leading partner</b>  (with authority to bind the JV, Consortium, and Association during the RFQ process and, in the event a contract is awarded, during contract execution)</p>	Click or tap here to enter text.
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------

We have attached a copy of the below referenced document signed by every partner, which details the likely legal structure of and the confirmation of joint and severable liability of the members of the said joint venture:

Letter of intent to form a joint venture      **OR**       JV/Consortium/Association agreement

We hereby confirm that if the contract is awarded, all parties of the Joint Venture/Consortium/Association shall be jointly and severally liable to *Click or tap here to enter text* for the fulfilment of the provisions of the Contract.

Name of partner:  
\_\_\_\_\_

Name of partner:  
\_\_\_\_\_

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Name of partner:  
\_\_\_\_\_

Name of partner:  
\_\_\_\_\_

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

**FORM E: ELIGIBILITY AND QUALIFICATION FORM**

**If JV/Consortium/Association, to be completed by each partner.**

**Previous Relevant Experience:** Please list only previous similar assignments successfully completed in the last 3 years.

List only those assignments for which the firm was legally contracted or sub-contracted by the Client as a company or was one of the Consortium/JV partners. Assignments completed by the firm’s individual experts working privately or through other firms cannot be claimed as the relevant experience of the firms, or that of the firm’s partners or sub-consultants, but can be claimed by the Experts themselves in their CVs. The firms should be prepared to substantiate the claimed experience by presenting copies of relevant documents and references if so requested.

Project name & Country of Assignment	Client & Reference Contact Details	Contract Value	Period of activity and status	Types of activities undertaken and role (Contractor, sub-contractor or consortium member)

Firms may also attach their own Project Data Sheets with more details for assignments above.

Attach Statements of Satisfactory Performance from the Top 3 (three) Clients or more.

**FORM F: TECHNICAL PROPOSAL & PRICE SCHEDULE**

Technical proposal:

- Consultant’s understanding of section 5, schedule of requirements
- Proposed approach and methodology
- Detailed work plan with deliverables and timelines considering scope of assignment
- CVs of key resources as per qualification and experience stipulated in section 5

Financial proposal:

Provide rate per resource per week in Kenya shillings. Rate should be inclusive of tax.

Resource Type	Junior (Weeks)	Middle (Weeks)	Senior (Weeks)
Business Analyst			
Software Developer			
AI/ML Specialist			
UI/UX Designer			
Quality Assurance (QA) Engineer			
Integration Specialist			
Data Scientist			