



## **Request for Proposal - RFP**

Dear Sir or Madam,

CRS is issuing a Request for Proposals (RFP) for Insurance Services as outlined in the attached RFP # **(CRS/AFG/HRT/FY21/RFP-CP02)**. The attached RFP contains all the necessary information.

CRS realizes that Bidders may have additional questions after reading this RFP and therefore, they can address their questions to CRS procurement via email [procurement.afg@crs.org](mailto:procurement.afg@crs.org) according to the instructions in the RFP.

This RFP does not obligate CRS to execute a contract, nor does it commit CRS to pay any costs incurred in the preparation and submission of the proposals.

Furthermore, CRS reserves the right to reject any and all offers, if such action is considered to be in the best interest of CRS.

Sincerely,

Ahmad Wali Ahmadi  
Supply Chain Manager

A handwritten signature in blue ink, consisting of stylized initials 'AWA' followed by the name 'WALI' written in a smaller font.

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## Section I. General Information

### 1. Introduction

CRS seeks proposal from insurance carriers for employee health insurance and vehicle insurance. Please note, a respondent may submit a proposal for health only, vehicle only or both.

**About CRS:** CRS carries out development and emergency relief efforts in Afghanistan with a focus on rural livelihoods through diverse programs that promote food security, natural resource management, and access to quality primary school education for marginalized communities and emergency response as needs arrive. CRS is currently implementing programs in the provinces of Bamian, Daykundi, Ghor, Herat, and Kabul.

### 2. Offer Deadline

The deadline for receiving proposals is **May 15, 2021**.

Companies are responsible for ensuring that their offers are received in accordance with the instructions stated herein. Late submission will not be given consideration.

**Questions:** Companies shall submit question regarding this request, but no later than **May 10, 2021 by 4:30pm, Kabul local time**. The questions should be addressed to [procurement.afg@crs.org](mailto:procurement.afg@crs.org) in writing with indicating in the subject line **“Question – CRS RFP for Insurance”**.

Please respect this policy and do not attempt to query CRS personnel regarding this RFP except through written questions submitted in the manner and within the time frame indicated above.

### 3. Submission of Offers

Separate technical and financial proposals must be submitted in sealed but no later than the time and date specified above. The submission can be made to the following addresses:

**CRS Office in Kabul:** House # 14, Radio Kilid Street, Kolola Pushta, District 4, Kabul Afghanistan.

**CRS Office in Herat:** Telecommunication road, near Rafa Wedding Hall, Herat city, Afghanistan.

### 4. Technical Proposal

The technical proposal shall comprise the following parts:

**Part 1:** Proposed Methodology, Approach and Implementation Plan – this section should demonstrate the Proposer’s response to the Schedule of Benefits by identifying the specific components proposed, how the requirements shall be addressed, as specified, point by point; providing a detailed description of the essential performance characteristics proposed; identifying the works/portions of the work that will be subcontracted; and demonstrating how the proposed methodology meets or exceeds the specifications, while ensuring appropriateness of the approach to the local conditions and the rest of the project operating environment. Maximum one page.

**Part 2:** Management and Key Personnel. This part may not exceed 1pages. CVs for key personnel

may be included in an annex to the technical proposal and will not count against the page limit.

**Part 3: Corporate Capabilities, Experience, and Past Performance.** This part may not exceed 2 pages. Part 3 must include a description of the company and organization, with appropriate reference to any parent company and subsidiaries. Bidders must include details demonstrating their experience and technical ability in implementing the technical approach/methodology and the detailed work plan. Additionally, Bidders must include three past performance references of similar work (under contracts or contracts) previously implemented as well as contact information for the companies for which such work was completed. Contact information must include at a minimum: name of point of contact who can speak to the Bidder's performance, name and address of the company for which the work was performed, and email and phone number of the point of contact.

The sections of the technical proposal stated above must respond to the detailed information set out in Section II of this RFP, which provides the background, states the scope of work, describes the deliverables, and provides a deliverables schedule.

## **5. Financial Proposal**

The financial proposal is used to determine which proposals represent the best value for money and serves as a basis of negotiation before award of a contract. The financial proposal will include all costs associated with implementation of the technical proposal.

CRS reserves the right to request additional financial information if the evaluation committee has concerns of the reasonableness, realism, or completeness of a Bidder's proposed cost.

## **6. Requirements**

- Proposals are required to provide a minimum 12-month rate guarantee
- Since there are important considerations involved in selecting a carrier in addition to rates, CRS will not be required to accept the lowest bid. In addition to gross premium and retention charges, services rendered will also serve as a basis for award of the contract.
- List of the areas that can be covered by the Carrier with constant access by the beneficiaries.
- The Carrier must submit evidence of ability to service the beneficiaries without undue requirements of the CRS employees.
- The Carrier should list three (3) references that are active groups and are approximately our size. CRS reserves the right to reject any and all proposals and to accept any bid deemed advantageous to the CRS. Any variance from these specifications must be stated in detail with complete reference to the bid specification provision from which the deviation is being made.
- All proposals must include all types of benefit plan that can be offered by Carrier with their limitations.
- Proposals must illustrate how CRS staff and their dependents will be served in remote areas like districts in Ghor, Daikundi and Bamyān provinces.
- A clear mechanism on how out of country treatment will be covered under the proposed

benefit plans.

- The maximum timeline for the reimbursement of claims.
- The Carrier agrees to adhere to the requirements laid out in the Supplier and Service Provider Code of Conduct
- Submission of a Proposal shall be deemed to constitute an acknowledgement by the Proposer that all obligations stipulated by this RFP will be met and unless specified otherwise, the Proposer has read, understood and agreed to all the instructions provided in this RFP.

## **7. Qualification:**

All companies submitting proposals must be licensed by the Government of Afghanistan to provide insurance services.

## **8. Chronological List of Proposal Events**

The following calendar summarizes important dates in the solicitation process. Bidders must strictly follow these deadlines.

RFP republished on May 5, 2021

Deadline for written questions May 10, 2021

Proposal due date May 15, 2021

The above dates maybe modified at the sole discretion of CRS. Any changes will be published in an amendment to this RFP.

## **9. Validity Period**

Bidders' proposals must remain valid for 90 calendar days after the proposal deadline.

## **10. Evaluation and Basis for Award**

A Contract will be executed with the Bidder whose proposal is determined to be responsive to this solicitation document, meets the eligibility criteria stated in this RFP, meets the technical, management/personnel, and corporate capability requirements, and is determined to represent the best value for money to CRS.

That means that each proposal will be evaluated and scored against the evaluation criteria and evaluation sub-criteria, which are stated in the table below.

<b>Evaluation Criteria</b>	<b>Maximum Rating (points)</b>
Cost	30
Benefits	20
Ability to service (geographical outreach)	20
Comprehensive response to RFQ	15

References	15
<b>Total Initial Points</b>	<b>100</b>

CRS/Afghanistan reserves the right to reject any or all bids at its sole discretion for any reason whatsoever, including convenience.

## 11. Negotiations

Best offer proposals are requested. It is anticipated that a contract will be awarded solely on the basis of the original offers received. However, CRS reserves the right to request clarifications prior to award. Furthermore, CRS reserves the right to conduct a competitive range and to limit the number of Bidders in the competitive range to permit an efficient evaluation environment among the most highly-rated proposals. Highest-rated Bidders, as determined by the technical evaluation committee, may be asked to submit their best prices or technical responses during a competitive range. At the sole discretion of CRS, Bidders may be requested to conduct oral presentations. If deemed an opportunity, CRS reserves the right to make separate awards per component or to make no award at all.

## Section II. Background, Scope of Work, Deliverables, and Deliverables Schedule

### 1. Background

CRS County Program is committed to provide comprehensive high quality and cost-effective health benefit plan for its employees as well as their immediate dependents (spouse, children and parents).

The Country Program, through this solicitation, intends to establish a strategic partnership with a reliable insurance firm that will support a methodical and outcome-based approach that can warrant the delivery of health services where they have coverage across Afghanistan.

### 2. Scope of Work/Deliverables

CRS is expecting around 1,500 individuals (employee and their dependents) to receive health services as well as 30 vehicles to be insured. The vehicle will be insured for 3<sup>rd</sup> party injury/death and vehicle itself.

**CRS Responsibility:** CRS will provide list of the eligible individuals for the premium and advise the carrier of additions/deletions from the coverage. CRS will assist in the logistics of the enrollment process.

**Selected Carriers Responsibility:** The carrier will provide employee booklets outlining the benefits and instructions on filing a claim, identification cards, enrollment, orientation materials, limitations and other appropriate communication materials deemed necessary by CRS. Selected carrier is liable for all claims incurred as of the effective date contract through the termination date. The carrier will provide the following quarterly claim reports:

- a. Summary of Paid Claims vs. Paid Premium
- b. And upon request of CRS, furnish Summary of Claims in excess of \$5,000, including diagnoses and prognosis for past each quarter.

## **2.2 Equipment**

N/A

## **3. Deliverables Schedule**

The initial duration of services would be one year.

## **4. RFP Cancellation Reservation**

CRS/Afghanistan reserves the right to cancel or modify the terms of the RFP prior to award if the project goals cannot be achieved through the RFP process. In such situation, CRS shall notify all bidders in writing of any cancellation or modification to this RFP.

## **5. Company Conformity**

Companies submitting bid in response to this PRF with no comment means that they understood the requirements of this request and accepted all terms and conditions reflected in this document.

## **6. Conflict of Interest:**

The Respondent warrants that to the best of his/her knowledge and belief and except as otherwise disclosed, he/she does not have any organizational conflict of interest. Conflict of interest is defined as a situation in which the nature of work under this contract and the Respondent's organizational, financial, contractual or other interests are such that:

- 1) Award of the contract may result in an unfair competitive advantage; or
- 2) The Respondent's objectivity in performing the contract work may be impaired. In the event the Respondent has an organizational conflict of interest as defined herein, the Respondent shall disclose such conflict of interest fully in the proposal submission.
- 3) The Respondent agrees that if after award he or she discovers an organizational conflict of interest to this contract, he or she shall make an immediate and full disclosure in writing to CRS which shall include a description of the action which the Respondent has taken or intends to take to eliminate or neutralize the conflict. CRS may, however, terminate the contract if it is in its best interest.
- 4) In the event the Respondent was aware of an organizational conflict of interest before the award of this contract and intentionally did not disclose the conflict to CRS, the contract may terminate for default.
- 5) The provisions of this clause shall be included in all subcontracts and consulting agreements wherein the work to be performed is similar to the service provided by the Respondent. The Respondent shall include in such subcontracts and consulting agreements any necessary provisions to eliminate or neutralize conflicts of interest.
- 7) No member, officer, or employee of CRS, no member of the governing body of the locality in which the project is situation, no member of the governing body in which CRS was activated, an no other public official of such locality or localities who exercises any functions or responsibilities with respect to the project, shall, during his or her tenure, or for one year thereafter, have any interest, direct or indirect, in this contract or the proceeds thereof.
- 8) CRS reserves total discretion to determine the proper treatment of any conflict of interest disclosed under this provision.