

ACCESS TO FINANCE RWANDA

Request for Proposals

For

CONSULTANCY TO PROVIDE TECHNICAL ASSISTANCE (TA) FOR STRENGTHENING DATA ANALYTICS CAPACITY FOR THE RWANDA INSURERS ASSOCIATION (ASSAR)

Subject of Procurement:	Consultancy to provide technical assistance (TA) for strengthening data analytics capacity for the Rwanda Insurers Association (ASSAR)
Procurement Reference Number:	AFR/RFP-STRENGTHENING DATA ANALYTICS ASSAR/AUGUST/2025.
Date of Issue:	AUGUST 13, 2025

REQUEST FOR PROPOSALS

PROCUREMENT REFERENCE NUMBER: AFR/RFP-STRENGTHENING DATA ANALYTICS ASSAR/AUGUST/2025.

1. About Rwanda Insurers Association

Founded on 16 October 1992, the Rwanda Insurers Association (ASSAR) serves as a cornerstone of the Rwandan insurance landscape. As an independent, non-profit organization, ASSAR is committed to advancing the interests of its members and the broader public. ASSAR's mission is to foster a collaborative environment that nurtures growth, innovation, and trust within Rwanda's insurance industry.

ASSAR plays a critical role in promoting industry standards, ethics, and professionalism across Rwanda's insurance market. With a unified voice, ASSAR advocates for favorable regulatory frameworks and policies that support sustainable development. ASSAR's 12-member insurers represent a broad spectrum of expertise and services within the sector. Together, they contribute to building a resilient and inclusive insurance ecosystem. ASSAR acts as a bridge between insurers, government bodies, and the public. It also works to expand insurance penetration, making protection more accessible to all Rwandans. ASSAR envisions a future where insurance is a cornerstone of national financial security and development. Through unity and innovation, ASSAR will continue to shape a vibrant and trustworthy insurance industry in Rwanda.

2. About Access to Finance Rwanda (AFR)

Access to Finance Rwanda (AFR) is a Rwandan not-for-profit company established in 2010 to promote financial inclusion and financial sector development in Rwanda. AFR is currently funded by Sweden, Mastercard Foundation, Global Impact/Co-Develop and Jersey Overseas Aid.

AFR is part of the broader Financial Sector Deepening (FSD) Network in Africa, which seeks to contribute to more inclusive and sustainable economic growth through financial inclusion and financial sector development by working with policymakers, regulators, financial service providers, and other market actors.

AFR supports the removal of systemic barriers that hinder access to financial services by low-income people, particularly the rural poor, women, youth, and MSMEs. AFR is guided by the Market System Development (MSD) approach, recognizing that efforts to increase financial inclusion and financial sector development must be market-led, profitable, and sustainable.

3. Background for assignment

The use of data analytics in the insurance industry is becoming increasingly vital, as insurers rely on data to inform decision-making, improve operational efficiency, and mitigate risks such as fraud. Data analytics enables insurers to design more customer-centric products, price risk more accurately, and streamline claims processes. It also supports evidence-based regulation and policymaking. To fully harness these benefits, the industry must invest in systems that ensure data is effectively collected, processed, and analysed to generate actionable insights for innovation and growth.

Data analytics scoping research conducted by AFR revealed notable gaps in strategy development, implementation, and internal analytical skills within Rwanda's financial sector, including the insurance companies. The research noted that information asymmetry, caused by limited access to and analysis of relevant data, contributes to market inefficiencies. In the insurance context, this could hamper product innovation, financial inclusion, and market competitiveness. Bridging these data capacity gaps is essential for strengthening Rwanda's insurance sector and enabling it better to support economic development and risk protection for all citizens.

It is in this regard that ASSAR, in partnership with AFR, seeks to hire an experienced consulting firm with strong experience in insurance data analytics and insights generation to provide technical assistance to ASSAR team.

4. Overall objective of the assignment

The primary objective of this consultancy is to provide Technical Assistance (TA) to strengthen the data analytics capacity of ASSAR. This includes supporting the development of a data maturity strategy and its implementation roadmap, offering advisory services through coaching, and training the data team to analyse data effectively. The goal is to enhance decision-making and generate research insights that contribute to the advancement of Rwanda's insurance industry

Interested bidders must confirm their intention to submit a bid by **Thursday August 21, 2025, at 17h00 HRS CAT**

Any requests for clarifications to the RFP may be submitted by **Tuesday, August 26, 2025, 17h00 HRS CAT**.

Bidders should submit their proposals no later than **Tuesday September 2, 2025, 17:00 HRS CAT**

Responding bidders are advised that this solicitation does not in any way obligate AFR to make a contract award or compensate the responding firms for any costs associated with the preparation and submission of their proposals. Additionally, AFR may award a contract without conducting negotiations; all proposals should be submitted initially using your most favorable terms. AFR reserves the right to award any resultant contract to other than the offeror submitting the lowest price proposal based on technical excellence, schedule superiority or client request.

All communications regarding this RFP should be addressed via email: procurement02@ afr. rw

Below is the summary planned procurement schedule:

Activity	Date
a) Date of issue of RFP	Wednesday August 13, 2025
b) Confirmation of interest	Thursday August 21, 2025, at 17h00 HRS CAT
c) Request for clarifications	Tuesday, August 26, 2025, 17h00 HRS CAT.
d) Proposal closing date for submission of proposals	Tuesday September 2, 2025, 17:00 HRS CAT

Note: This procurement is open to locally registered firms. However, collaboration or joint ventures with foreign firms to enhance technical capabilities are permitted.

Cordially,
Jean Bosco Iyacu
Chief Executive Officer

1.1. SECTION 1: INSTRUCTIONS TO PROSPECTIVE BIDDERS

Preparation of Proposals: You are requested to submit separate technical and financial proposals, as detailed below. The standard forms in this Request for Proposal may be retyped for completion but the Consultant is responsible for their accurate reproduction.

You are advised to carefully read the complete Request for Proposals. An electronic copy (in PDF) of the Request for Proposals shall be considered as the original version.

Technical Proposals: Technical proposals should contain the following documents and information:

1. The Technical Proposal Submission Sheet as par Section 4 of this RFP.
2. Technical Proposal not exceeding 15 pages without annexes
3. An approach and methodology for performing the services.
4. A detailed work plan, showing the inputs of all key staff and achievement of deliverables.
5. CVs of key staff members;
6. A summary of your experience in similar assignments.
7. The documents evidence your eligibility, as listed below.
8. The consultant's comments or suggestions on the TORs and appreciation of the assignment – the objectives, tasks and deliverables

Financial Proposals: Financial proposals should contain the following documents and information:

1. The Financial Proposal Submission Sheet as par Section 5 of this RFP.
2. A copy of the breakdown of Lump Sum Price form as par Section 5 for each currency of your proposal, showing all costs for the assignment, broken down into professional fees, and reimbursable costs. The costs associated with the assignment shall be in US Dollars for foreign firms and Rwandan Francs for local firms.

Validity of Proposals: Proposals must remain valid for 90 calendar days from proposal submission date.

Submission of Proposals: The technical and financial proposals should be submitted separately, both clearly marked with the Procurement Reference Number above, the Consultant's name, AFR and either "Technical Proposal" or "Financial Proposal" as appropriate.

Proposals (both technical and financial) must be submitted electronically to: procurement02@ afr. rw with clear subject line: "AFR/RFP-STRENGTHENING DATA ANALYTICS ASSAR/AUGUST/2025." and submitted by **Tuesday September 2, 2025, 17:00 HRS CAT.**

Note: Proposals must be submitted in PDF format and as attachments to the email, any proposal submitted as a link won't be considered.

Language of the tender and mode of communication

The medium of communication shall be in writing. The bid, as well as all correspondence and documents relating to the bid exchanged by the Bidder and AFR, shall be written in English.

Amendment to the tender document

At any time prior to the deadline for submission of bids, AFR may amend the tender document by issuing an addendum. Any addendum issued shall be part of the tender document and shall be communicated in writing via the AFR website.

To give prospective Bidders reasonable time in which to take an addendum into account in preparing their bids, AFR may, at its discretion, extend the deadline for the submission of bids; in which case all rights and obligations of AFR and Bidders previously subject to the deadline shall thereafter be subject to the deadline as extended.

Late bids

AFR shall not consider any bid that arrives after the deadline for submission of bids. Any bid received by AFR after the deadline for submission of bids shall be declared late and rejected.

1.2. SECTION 2: ELIGIBILITY CRITERIA

You are required to meet the following criteria to be eligible to participate in the procurement exercise:

1. Have the legal capacity to enter into a contract.
2. Not be insolvent, in receivership, bankruptcy or being wound up or subject to legal proceedings for any of these circumstances.
3. Not have had your business activities suspended/debarred
4. Have fulfilled your obligations to pay taxes.
5. Not having a conflict of interest in relation to this procurement requirement.

We require you to submit copies of the following documents as evidence of eligibility attached to your bid and sign the declaration in the Technical Proposal Submission Sheet:

Eligibility criteria:

1. Certificate of Incorporation or Trading license /Certificate of Registration.
2. Evidence of statutory compliance such as a valid tax clearance certificate.
3. Signed copy of the enclosed code of AFR's ethical conduct in business for bidders and services providers.

4. Confirmation that your technical bid is maximum 15 pages (excluding any annexes)

NOTE: Failure to submit the above required documents may lead to disqualification from Technical and Financial evaluation.

1.3. SECTION 3: EVALUATION OF PROPOSALS

Evaluation of Proposals: The evaluation of Proposals will use the **Quality-Cost Based** methodology as detailed below:

1. Preliminary examination to determine eligibility (as defined below) and administrative compliance to this Request for Proposals on a pass/fail basis;
2. Detailed Technical evaluation will contribute 80%;
3. Financial scores will be allocated 20% to determine the best evaluated bid.

Proposals failing at any stage will be eliminated and not considered in subsequent stages.

Technical Criteria: Proposals shall be awarded scores out of the maximum number of points as indicated below.

Technical Evaluation criteria/Competencies required		Weighting
Experience of the Consulting firm	<ul style="list-style-type: none"> - At least 5 years of proven experience in designing and implementing data-related projects, particularly in the insurance sector (5 points) - Minimum of 5 years of experience in data analytics project implementation with a focus on the financial sector (5 points) 	10
	<ul style="list-style-type: none"> - Ability to conduct data needs assessment and propose actionable recommendations (3 points) - References (formal certificates or contact details for reference checks) of at least three (3) similar assignments conducted in developing countries (preferably in sub-Saharan Africa) or advanced economies (preferably focusing on the insurance sector) (2 points) 	5
Qualifications and experience of the lead insurance expert	<ul style="list-style-type: none"> - Five years (Ph.D. degree) or 8 years (master's degree) experience in data analysis or data visualization, quantitative data analysis, Big Data, etc. 	5
	<ul style="list-style-type: none"> - Minimum of 5 years of experience in data analytics, with a proven track record of leading complex data analysis projects, coding, etc. 	5
	<ul style="list-style-type: none"> - Proficiency in statistical software and programming languages (e.g., R, Python, STATA, R-Studio, etc.), advanced knowledge of data visualization tools (e.g., Tableau, Power BI, Excel), experience with database management and querying (e.g., SQL) 	5

	- Experience in risk modelling will be an added value	5
	- Experience in developing and implementing data strategy (in the financial sector, preferably)	5
	- Experience in coaching and capacity building	5
	- Research experience in insurance	10
Methodology & Approach	Adequacy and quality of the proposed technical approach, methodology, and work plan in responding to these Terms of Reference	10
	Creativity of the approach to deliver quality deliverables in the timelines specified	10
	Understanding of the ToR and comments on them, including any suggested amendments	5
Total Technical		80
Financial		20
Total (Technical and Financial)		100

Minimum technical score: The mark required to pass the technical evaluation is 70% of the Technical Score.

Financial Criteria:

Pricing information should not appear in any other section of the proposal other than the financial proposal.

Financial scores shall be determined by awarding a maximum of 20 points to the lowest priced proposal that has passed the minimal technical score and giving all other proposals a score which is proportionate to this.

Total scores: Total scores shall be determined using a weighting of 80% for technical proposals and a weighting of 20% for financial proposals.

Currency: Proposals should be priced in **Rwandan Francs** for local firms and **US Dollars** for foreign firms.

Best Evaluated Bid: The best evaluated bid shall be the firm with the highest combined score and shall be recommended for award of contract.

Right to Reject: AFR reserves the right to accept or reject any proposal or to cancel the procurement process and reject all proposals at any time prior to contract signature and issue by AFR, without incurring any liability to Consultants.

AFR reserves the right, at its sole discretion, to reject all proposals received and seek fresh proposals, to negotiate further with one or more of the bidders, to defer the award of a contract or to cancel the competition and make no contract award, if appropriate.

SECTION 4: TECHNICAL PROPOSAL SUBMISSION SHEET

[Complete this form with all the requested details and submit it as the first page of your technical proposal, with the documents requested above attached. Ensure that your technical proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected.]

Proposal Addressed to:	Access to Finance Rwanda
Date of Technical Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

We offer to provide the services described in the Statement of Requirements, in accordance with the terms and conditions stated in your Request for Proposals referenced above.

We confirm that we are eligible to participate in public procurement and meet the eligibility criteria specified in Part 1: Proposal Procedures of your Request for Proposals.

We have signed and undertake to abide by the Code of Ethical Conduct for Bidders and Providers attached during the procurement process and the execution of any resulting contract;

Our proposal shall be valid until _____ *[insert date, month and year]* and it shall remain binding upon us and may be accepted at any time before or on that date;

I/We enclose a separately sealed financial proposal.

Technical Proposal Authorized By:

Signature: _____ Name: _____

Position: _____ Date: _____
(DD/MM/YY)

Authorized for and on behalf of:

Company: _____

Address: _____

CODE OF ETHICAL CONDUCT IN BUSINESS FOR BIDDERS AND SERVICES PROVIDERS

1. Ethical Principles

Bidders and providers shall at all times-

- (a) maintain integrity and independence in their professional judgement and conduct;
- (b) comply with both the letter and the spirit of-
 - i. the laws of Rwanda; and
 - ii. any contract awarded.
- (c) avoid associations with businesses and organizations which are in conflict with this code.

2. Standards

Bidders and providers shall-

- (a) strive to provide works, services and supplies of high quality and accept full responsibility for all works, services or supplies provided;
- (b) comply with the professional standards of their industry or of any professional body of which they are members.

3. Conflict of Interest

Bidders and providers shall not accept contracts which would constitute a conflict of interest with, any prior or current contract with AFR. Bidders and providers shall disclose to all concerned parties those conflicts of interest that cannot reasonably be avoided or escaped.

4. Confidentiality and Accuracy of Information

- (1) Information given by bidders and providers in the course of procurement processes or the performance of contracts shall be true, fair and not designed to mislead.
- (2) Providers shall respect the confidentiality of information received in the course of performance of a contract and shall not use such information for personal gain.

5. Gifts and Hospitality

Bidders and providers shall not offer gifts or hospitality directly or indirectly, to staff of AFR that might be viewed by others as having an influence on a government procurement decision.

6. Inducements

- (1) Bidders and providers shall not offer or give anything of value to influence the action of a public official in the procurement process or in contract execution.
- (2) Bidders and providers shall not ask a public official to do anything which is inconsistent with the Act, Regulations, Guidelines or the Code of Ethical Conduct in Business.

7. Fraudulent Practices

Bidders and providers shall not-

- (a) collude with other businesses and organisations with the intention of depriving AFR of the benefits of free and open competition;
- (b) enter into business arrangements that might prevent the effective operation of fair competition;
- (c) engage in deceptive financial practices, such as bribery, double billing or other improper financial practices;
- (d) misrepresent facts in order to influence a procurement process or the execution of a contract to the detriment of AFR; or utter false documents;
- (e) unlawfully obtain information relating to a procurement process in order to influence the process or execution of a contract to the detriment of the AFR;
- (f) withholding information from the Procuring Disposing Entity during contract execution to the detriment of the AFR.

I agree to comply with the above code of ethical conduct in business.

AUTHORISED SIGNATORY

NAME OF CONSULTANT

1.4. SECTION 5: FINANCIAL PROPOSAL SUBMISSION SHEET

[Complete this form with all the requested details and submit it as the first page of your financial proposal, with the documents requested above attached. Ensure that your proposal is authorised in the signature block below. A signature and authorisation on this form will confirm that the terms and conditions of this RFP prevail over any attachments. If your proposal is not authorised, it may be rejected. The total price of the proposal should be expressed in the currency or currencies permitted in the instructions above.]

Proposal Addressed :	AFR
Date of Financial Proposal:	
Procurement Reference Number:	
Subject of Procurement:	

The total price of our proposal is: _____.

We confirm that the rates quoted in our Financial Proposal are fixed and firm for the duration of the validity period and will not be subject to revision or variation.

Financial Proposal Authorized By:

Signature: _____ Name: _____

Position: _____ Date: _____
(DD/MM/YY)

Authorised for and on behalf of:
Company: _____

Address: _____

Breakdown of Prices

[Complete this form with details of all your costs and submit it as part of your financial proposal. Where your costs are in more than one currency, submit a separate form for each currency. Authorise the rates quoted in the signature block below.]

Procurement Reference Number: _____

Currency of Costs: _____

PROFESSIONAL FEES					
Name and Position of Personnel	Input Quantity	Unit of Input	Rate	Total Price	Total Price (inclusive taxes)
TOTAL:					

REIMBURSABLE EXPENSES (If applicable)				
Description of Cost	Quantity	Unit of Measure	Unit Price	Total Price
Standard Economy flights				
Airport transfers				
Visa				
Accommodation				
Local transport and Communication				
TOTAL:				

NB: AFR eligible reimbursable expenses includes standard economy flight, accommodation, and airport transfers expenses, local transport, communication, visa, and they should be reasonable and in line with AFR guidelines.

TOTAL COST PRICE IN CURRENCY: _____

Breakdown of total price Authorised By:

Signature _____ Name: _____

Position: _____ Date: _____

Authorised for and on behalf of: _____ (DD/MM/YY)

Company: _____

Terms of Reference for Recruiting a Firm to Provide Technical Assistance (TA) for Strengthening Data Analytics Capacity for the Rwanda Insurers Association (ASSAR)

1. About Rwanda Insurers Association

Founded on 16 October 1992, the Rwanda Insurers Association (ASSAR) serves as a cornerstone of the Rwandan insurance landscape. As an independent, non-profit organization, ASSAR is committed to advancing the interests of its members and the broader public. ASSAR's mission is to foster a collaborative environment that nurtures growth, innovation, and trust within Rwanda's insurance industry.

ASSAR plays a critical role in promoting industry standards, ethics, and professionalism across Rwanda's insurance market. With a unified voice, ASSAR advocates for favorable regulatory frameworks and policies that support sustainable development. ASSAR's 12-member insurers represent a broad spectrum of expertise and services within the sector. Together, they contribute to building a resilient and inclusive insurance ecosystem. ASSAR acts as a bridge between insurers, government bodies, and the public. It also works to expand insurance penetration, making protection more accessible to all Rwandans. ASSAR envisions a future where insurance is a cornerstone of national financial security and development. Through unity and innovation, ASSAR will continue to shape a vibrant and trustworthy insurance industry in Rwanda.

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AFR is part of the broader Financial Sector Deepening (FSD) Network in Africa, which seeks to contribute to more inclusive and sustainable economic growth through financial inclusion and financial sector development by working with policymakers, regulators, financial service providers, and other market actors.

AFR supports the removal of systemic barriers that hinder access to financial services by low-income people, particularly the rural poor, women, youth, and MSMEs. AFR is guided by the Market System Development (MSD) approach, recognizing that efforts to increase financial inclusion and financial sector development must be market-led, profitable, and sustainable.

3. Background for assignment

The use of data analytics in the insurance industry is becoming increasingly vital, as insurers rely on data to inform decision-making, improve operational efficiency, and mitigate risks such as fraud. Data analytics enables insurers to design more customer-centric products, price risk more accurately, and streamline claims processes. It also supports evidence-based regulation and policy-making. To fully harness these benefits, the industry must invest in systems that ensure data is effectively collected, processed, and analysed to generate actionable insights for innovation and growth.

A data analytics scoping research conducted by AFR revealed notable gaps in strategy development, implementation, and internal analytical skills within Rwanda's financial sector, including the insurance companies. The research noted that information asymmetry, caused by limited access to and analysis of relevant data, contributes to market inefficiencies. In the insurance context, this could hamper product innovation, financial inclusion, and market competitiveness. Bridging these data capacity gaps is essential for strengthening Rwanda's insurance sector and enabling it better to support economic development and risk protection for all citizens.

It is in this regard that ASSAR, in partnership with AFR, seeks to hire an experienced consulting firm with strong experience in insurance data analytics and insights generation to provide technical assistance to ASSAR team.

4. Overall objective of the assignment

The primary objective of this consultancy is to provide Technical Assistance (TA) to strengthen the data analytics capacity of ASSAR. This includes supporting the development of a data maturity strategy and its implementation roadmap, offering advisory services through coaching, and training the data team to analyse data effectively. The goal is to enhance decision-making and generate research insights that contribute to the advancement of Rwanda's insurance industry.

5. Scope of Work

This TA to ASSAR will cover **three main support areas**, namely: (i) data gaps assessment, (ii) the development of data maturity strategy and its implementation roadmap, and (iii) coaching ASSAR team to produce the first insurance industry report, as detailed below.

a. Data gaps assessment

The data gaps assessment will consist of the following:

- **Map the existing data landscape within ASSAR:** This entails reviewing the current data sources, systems, and flows, as well as identifying the types of data collected (internal and external), data owners, and data usage practices.
- **Identify data needs:** This implies identifying the data required to meet operational or regulatory goals and compare these data with the currently available data.
- **Analyse data gaps:** Identify where data is missing, outdated, siloed, inaccurate, or underutilised. This also requires prioritizing data gaps based on their impact on decision-making and organizational goals.
- **Assess data management and analytical capacities:** evaluate tools, systems, and processes used for data collection, storage, analysis, and reporting. Additionally, the assessment will also examine staff analytical capacity, governance, and policy related to data.

b. Develop a data maturity strategy and its implementation roadmap

This development of the data maturity strategy and its implementation roadmap will consist of:

- **Review and synthesize data gaps assessment findings:** analyse the results of the data gaps assessment to identify key weaknesses and missed opportunities across data governance, quality, accessibility, usage, tools, and skills. This also entails categorizing gaps by priority (critical, moderate, low) and alignment with ASSAR core capacity needs.
- **Define ASSAR's target data maturity levels:** Establish the desired future state of data maturity (e.g., move from “basic” to “advanced” analytics capabilities). Use a maturity model to define levels across dimensions like governance, infrastructure, skills, analytics, and culture.
- **Set Strategic Data Objectives:** Translate the priority gaps into strategic objectives (e.g., improve data governance, enhance staff analytical capabilities, implement centralized data systems, etc.). Align these objectives with organizational goals, such as innovation, operational efficiency, or customer service improvement.
- **Develop a data maturity strategy:** defining the vision and mission for data use within ASSAR and identifying priority interventions (focus areas) and their expected outcomes. The strategy will also serve as a roadmap, breaking it into three phases: Phase 1 (short-term), Phase 2 (mid-term), and Phase 3 (long-term), with timelines, resources needed, dependencies, and lead teams. Furthermore, the strategy will

establish a data governance team or steering committee to oversee its implementation, as well as a monitoring framework for tracking progress towards the set targets.

c. Coach the ASSAR team in data analysis and lead the production of the industry report

- In collaboration with the data team, prioritize internal data analytics needs that support ASSAR to deliver on its mandate.
- Coach the ASSAR data team in refining indicators of the Rwandan insurance industry (with an intentional focus on gender) and developing/refining the ASSAR dashboard.
- Coach the ASSAR data team and equip them with engineering skills, including scripting, coding, as well as other analytical skills.
- Oversee and conduct comprehensive quantitative data analysis as part of our quarterly impact monitoring and annual reporting processes. Conduct thorough analyses of raw data to extract meaningful insights specific to the insurance industry, utilize various data analysis tools and techniques to interpret data, and present findings in a clear and actionable manner (including data visualization)

6. Qualifications and experience of the consulting firm

The consulting firm willing to apply should fulfil the following requirements:

Technical Evaluation criteria/Competencies required		Weighting
Experience of the Consulting firm	<ul style="list-style-type: none"> - At least 5 years of proven experience in designing and implementing data-related projects, particularly in the insurance sector (5 points) - Minimum of 5 years of experience in data analytics project implementation with a focus on the financial sector (5 points) 	10
	<ul style="list-style-type: none"> - Ability to conduct data needs assessment and propose actionable recommendations (3 points) - References (formal certificates or contact details for reference checks) of at least three (3) similar assignments conducted in developing countries (preferably in sub-Saharan Africa) or advanced economies (preferably focusing on the insurance sector) (2 points) 	5
Qualifications and experience of the lead	<ul style="list-style-type: none"> - Five years (Ph.D. degree) or 8 years (master's degree) experience in data analysis or data visualization, quantitative data analysis, Big Data, etc. 	5
	<ul style="list-style-type: none"> - Minimum of 5 years of experience in data analytics, with a proven track record of leading complex data analysis projects, coding, etc. 	5

insurance expert	- Proficiency in statistical software and programming languages (e.g., R, Python, STATA, R-Studio, etc.), advanced knowledge of data visualization tools (e.g., Tableau, Power BI, Excel), experience with database management and querying (e.g., SQL)	5
	- Experience in risk modelling will be an added value	5
	- Experience in developing and implementing data strategy (in the financial sector, preferably)	5
	- Experience in coaching and capacity building	5
	- Research experience in insurance	10
Methodology & Approach	Adequacy and quality of the proposed technical approach, methodology, and work plan in responding to these Terms of Reference	10
	Creativity of the approach to deliver quality deliverables in the timelines specified	10
	Understanding of the ToR and comments on them, including any suggested amendments	5
Total Technical		80
Financial		20
Total (Technical and Financial)		100

7. Evaluation criteria

The evaluation of proposals will use the Quality Cost Based methodology as detailed below:

- Preliminary examination to determine eligibility (as defined below) and administrative compliance.
- A detailed technical evaluation will contribute 80%.
- Financial scores will be allocated 20% to determine the best evaluated bid.

8. Reporting and language

The consultant will report directly to the ASSAR Managing Director and AFR Project Manager. All reports/documents should be produced in English.

9. Duration of the assignment

The timeline for this consultant is expected to be between nine months and one year (an agreement will be made on a few activities to be conducted remotely, while others will be done physically)

10. Length of the bid document

The bid document should not exceed 15 pages maximum without annexes.

