

Empowered Customers

Date: 07/12/2020

Time: 7:00pm (Fiji Time)

Location: Online Via Zoom

Attendees: Krishnan Narasimhan, Ronald Kumar, Wail Aljirafi, Leia Tan LiJia, Agrotosh Mukharjee, Pooja Chaurasia, Puneet Chopra, Indira

- A brief introduction was done on the Pacific Insurance and Climate Adaptation Programme by Mr. Krishnan Narasimhan.
- To address the significant financing and protection gap that exists at the micro, meso and macro levels, UNCDF in partnership with UNDP and UNU-EHS hosted MCII have designed this project to address the lack of access to climate and disaster risk financing (CDRF).
- The project will build resilience via four workstreams:
 1. Enabling Policy and Regulation
 2. Open Digital Payments Ecosystem
 3. Inclusive Innovation
 4. Empowered Customers
- The overall objective of this Programme is to improve the financial preparedness of Pacific islanders towards climate change and natural hazards. Being financially prepared would result in faster post disaster recovery, rebuilding of livelihoods and improved levels of resilience.
- One of the fundamental work streams is Empowered Customers that focuses on developing financial competency to improve financial well-being of people through targeted interventions in building their financial literacy, insurance literacy, risk literacy and digital literacy.

Technical questions and scope of the assignment

1. In the scope it says that the consultant must provide technical assistance to program partners on project implementation. Applicant wants to understand what the definition of partner is here. Is it an insurance company, some distribution agency, a local government or some technical service provider to government or anybody else?

Yes, there is an element of building the capacities within an insurance service provider. There is also a need for developing the capacity to deliver further training, or to deliver training programs or outreach sessions. So it could be an

NGO, a cooperative, a credit union etc. This program aims to partner with insurance companies primarily but also with other last mile distribution service providers, such as third party agencies.

2. What is Insuretech?

Insuretech is technology-based interventions aimed at developing the capacities of people that are going to use insurance ultimately. It could be an MNO or a third-party distribution service provider. It could also be an insurance company.

3. Should the work be lesser than 250 days? Or is there some plus or minus percentage that we can look up to?

250 days is the maximum and will not be exceeded. 250 days can be used as the benchmark.

Moving on to the administrative section

- The structure of the proposals and how to submit for the bidding were explained by Mr. Ronald Kumar.
- Award criteria consists of 70% technical and 30% price weight distribution. A total of 3 service providers will be selected.
- Bidders are to ensure that their proposals are aligned to the evaluation criteria.
- Long term agreements (LTAs) – duration of 2 years and maximum of 250 days.
- Submission to be made through e-tendering.
- For further clarifications, the procurement team can be contacted.

Questions on admin aspect

1. Clarification required on the UN subsistence allowance?

The evaluation criteria has a 70% technical and 30% financial and its best if most of the foreseen costs are included. Hence, this would also count towards the bidders total. The DSA or daily subsistence allowance is only for UNDP staff and not for vendors or suppliers.

2. If the days of travel is less than 90 days, will that be assumed as a low cost by bidder?

Bidders are usually required to include the travel costs. So for now, within the next two years, we are not entirely sure how many travels would happen, but

more or less it would be atleast 3. All bids would be evaluated based on three flights and 90 days, or whatever quantity is mentioned in the RFP.

Everyone will be evaluated based on the same quality and not separate, the unit price essentially would be the comparison. The total amount is just a multiplier. So essentially, the financial comparison will be on the unit prices provided.