

1. Does service providers to UPU have to pay withholding tax? If this is the case, does the indicated sum of up to 125 thousand USD for the assignment include such costs or they will be counted separately.

UPU as an intergovernmental organization and a specialized agency of the United Nations is exempt from value-added tax (VAT) in Switzerland (OLTVA, article 22; Instructions 2001 sur la TVA, articles 574, 816 and others), as well as in other countries. Therefore, all prices shall be indicated in "net" form without VAT or similar taxes. However, for RFT respondents and as a service provider, UPU strongly recommends that your organisation validates with your local country tax authorities on your tax liabilities to ensure that your organisation is fully compliant with the local tax regulations in your place of business.

2. The call for the assignment indicates a need for the consulting team to conduct 5-8 field missions to different study markets. However, the final list for the field study locations is not yet defined and it is expected to be decided at the beginning of the assignment. With this in mind, will travel costs for this project (reimbursables) be considered separately from the 125 thousand USD foreseen for the assignment, once the travel destinations will be defined?

As stated in our RFP "bidders shall also confirm that their tender covers all costs associated with the provision of the services referred to herein. Any other costs to be incurred by the Vendor, including any travel and subsistence costs incurred in the provision of the services at locations other than its own premises and specifically designated by the UPU, shall be subject to the prior written consent of the UPU". Please note that all such travel related costs are expected to be included and covered as part and parcel of the allocated UPU project budget of US\$125K. As per section 3.6 - Pricing structure "The budgetary ceiling is 125,000 USD inclusive of all costs (including support, communications and travel) and any applicable taxes."

3. If travel costs are included within the budget of 125 thousand USD, how it is expected for the consultant to define the travel costs? Can the consultant, in the proposal stage, suggest the list of countries to which field visits be conducted? If the UPU decides to add any countries in this predefined list, will there be additional financing provided for the additional travel costs?

Yes, we would encourage your organisation to provide us with the list of countries proposed for the field engagements and in line with the project scope.. Bidders with international networks presence and staff deployed in emerging economies or with the ability and flexibility to deploy field engagements in multiple emerging markets will be given preference.

4. Section 2.3 mentions "7-10 concrete models of inclusive insurance" while section 4.1 mentions "5 to 8 postal insurance models": Which figure should we use? Do you have a specific definition of "postal insurance model" that we should rely on in our proposal?

For the sake of additional clarity, and to make the appropriate distinctions, section 2.3 is referring specifically to the overall final study findings and its potential output on defining 7-10 prospect concrete inclusive insurance models and with the possibility that multiple models may be utilised by the same one entity. However, section 4.1 is predominantly referring to the geography and in market engagements to explore postal insurance models in 5 to 8 international markets.

Examples of some models (not exhaustive) and as an indication only and to provide your organisation with some context: postal operators can adopt various models to provide insurance services, either independently or in partnership with insurance companies. Some potential models to be adopted include partnership with insurance companies; direct insurance provider (subject to proper license); provision of insurance on behalf of government (mandatory health or pension insurance); franchise model, etc...

5. Do you expect us to come up with a list of shortlisted countries in the proposal?

Yes, please provide us with the list of countries you propose to work on or where you may have relevant local presence in accordance with the RFT scope of work. The final list will be agreed upon jointly with the selected provider of services.

6. Will the UPU be able to provide introductions to Designated Operators? Are you confident they will be willing to share data openly (as it will be a crucial input)?

We will provide the selected consultancy with contacts and introductory letter. We will be also helping to follow up with DOs after initial contact made by the selected provider.

7. Do you have a specific format you would like us to follow for the detailed CVs?

No, feel free to submit it in a format you deem appropriate

8. Would we interact mostly with UPU or with AXA? Who should be part of the steering committee?

Selected provider will interact with both organizations. In addition, representatives from both UPU and AXA will be part of the Steering committee.

9. What have been the UPU's main initiatives related to inclusive insurance we should be aware of since the release of the previous study in 2016?

The current joint initiative is the first one after previous study conducted in 2016. Inclusive insurance forms an important component in the UPU financial inclusion strategy and the research is an important study to define, confirm and delivers the proposed deployment options that meets postal customer needs and requirements.

10. Can you confirm that the final deliverables should be in Word format?

We expect a standalone report and not a ppt deck as a final deliverable. Summary ppt deck (up to 15 slides) may be asked for presentation purposes

11. We assume that the report will be public: can you confirm that the UPU will take care of the design cost in this case?

Final design and publication will be done by the UPU. However, we expect selected consultancy to provide all graphs, diagrams and pictures to the UPU for design.

12. Do you expect fieldwork to be conducted in all countries selected for the case studies?

Yes, we expect fieldwork to be carried out in the selected countries, whether through local presence or field mission. Details to be discussed with the selected provider.

13. Could the deadline for asking questions be extended as we may have new ones as we are moving forward with the proposal writing?

We can extend deadline for questions till 20 January (subject to TPC confirmation of such possibility)

14. Have you already pre-identified countries / models of particular interest to you, or should we propose a long list of countries / models that we consider interesting to investigate as part of the study?

Please see answer to question 19. As for the models, same principle applies, please propose a long list of models to be confirmed by the research after.

15. In the case of the second option (you expect the consulting partner to provide a list of models to investigate), we will plan a “scoping phase” at the beginning of the study to refine together and validate the final list of models to investigate.

Regarding the long list of models to propose, here are a few questions:

Would you like to explore in greater depth the models already analysed in the first study conducted with ILO in 2016, or should we focus on other models?

Both can apply. The inclusive postal insurance offer evolved since 2016, so other emerged models are of interest for the UPU and AXA.

16. Should the study explore the 3 types of models identified in the 2016 study (servicing partnership, distribution partnership, insurance company subsidiary), or do you want this study to focus on a specific type of model?

Please see answer above

17. Do you confirm that we should look at models in both mature markets (incl. countries like France or Italy) and emerging markets, or do you prefer to focus on emerging markets only?

Priority is given to the emerging markets, however models existing in some developed countries can be used as a benchmark. The final list anyway to be decided between UPU, AXA and selected bidder.

18. Do you have topics of specific interest (e.g. rural Vs. urban models, digital Vs. physical models, etc.) or do you prefer to maintain a broad scope?

Please propose your methodology and approach for the Study

19. Are you exclusively interested in innovative models, or should we also consider more “traditional / classic” models of postal inclusive insurance?

Please see answer to bullet 1

20. Should we focus only on models that have already demonstrated their effectiveness or also look at more recent and/or failed models in order to identify good practices and pitfalls to avoid?

Both are of interest. However main focus should be on effective models. Please propose your methodology and approach for the Study

21. Is UPU determined to include in-person field work in 5-8 countries for this study targeting postal network management, insurance partners, postal tellers/field staff, and end-users. Or is there an opportunity for remote data collection to be proposed?

UPU is looking for complete field work engagements in 5-8 countries not remote data collections.

22. Similarly, is UPU open to receiving bids from firms with limited multi-country on-the-ground presence, but are experienced in outsourcing such activities, should that be necessary?

UPU is open to receive such proposals provided the organisation can illustrate previous similar experiences.

23. Do the UPU and AXA expect the selected case study models to be distinct from those studied in 2016 or is there an intention to expand upon or revisit the case studies previously researched in 2016?

UPU is open to receiving proposals. However the study of 2016 may not reflect the most recent situation on the grounds. The focus is on relevant and successful models.

24. Considering the need for regional insights, could the scope be narrowed to focus on one or two regions with the strongest case studies and/or comparable regions? I.e. some regions may not have feasible models to study.

The RFP is global with a focus on emerging markets.

25. Can the vendor self-determine the preliminary selection criteria for proposing case studies, or are there specific guidelines to follow?

Yes, the vendor can self-determine prospect case studies as long as they are responding to the RFP scope of work.

26. Are there any plans for follow-up studies after the completion of this assignment?

This is not the intention at this time. However, no information at this time and to be determined at a later stage.

27. The RFP states an expectation that the vendor may be required to carry out certain tasks from the headquarters of the UPU in Berne, Switzerland. Please can you clarify if there is such an expectation for this project, and if so, to what extent?

Examples of such tasks are study debriefing, workshops participation and data/ finding disseminations.

28. Is there any existing data or research that the UPU has compiled that should be taken into consideration during the study?

The vendor is expected to source and leverage own industry data. UPU produced an insurance related publication in 2016.

29. How does the UPU envision the collaboration with the AXA Group as a subject-matter expert throughout the study?

Both UPU and AXA are the owners of the study output and will contribute equally to its delivery guidance with the selected vendor

30. The project timeframe is six months, are there any specific milestones that need to be met before the six-month mark?

This will be discussed in details by both UPU & AXA with the selected vendor as part of the project inception

31. What communication channels and protocols does the UPU prefer for regular updates and feedback during the course of the study?

Regular project steering reporting is expected and the frequency and format will be determined and discussed with the selected vendor as part of the project inception

32. Are there any specific resources or expertise the UPU is expecting to be included?

UPU and AXA expect responses from vendors with relevant competencies to deliver on the project scope of work.

33. How would you like these findings and recommendations presented?

The study is expected to be inclusive of a base line report, action plans and associated pitch documents

34. How does the UPU anticipate providing feedback on the interim findings and drafts submitted during the study, and what is the process for incorporating feedback into the final report?

The engagements with the selected vendor will be interactive and regular feedback will be incorporated as part of the project steering updates to be determined with the selected vendor.

Scope and Objectives of the Work

35. 4.1.1 Question 4 – “What’s next?”

“Define future plans in inclusive finance”: Could you clarify if the action plans to be developed are related to the studied DO, and how scale-up could be supported in their particular cases, or to support other DO’s who’d wish to implement similar insurance services/products?

This a global Study. Action plans should address and support all DOs with options in providing insurance services to their customers

36. “Provide recommendations and region-specific action plans”: Similarly, could you clarify if the action plans to be developed are related to the region in which the DO operates, or to support other regions who’d wish to to implement similar insurance services/products?

Same as above. If there are particularities in the region for Dos willing to provide insurance services, that has to be reflected covered in the study report

37. “It is expected that the Vendor carries out field work in at least 5-8 of these markets”: Does this imply that travel is expected to each market, or can service providers suggest remote data collection methods there were deemed possible?

We expect field intervention in 5-8 markets. Details to be discussed with the selected provider

38. Who is the audience for the final report? Is it correct that this will be a public-facing report that will be disseminated among stakeholders of UPU?

Correct, report will be publicly available with specific focus on DOs and regulators

39. What will the roles of Axa and the UPU entail over the course of the Study? Are there any other stakeholders to be involved beyond those stakeholders related to the 5-8 case studies?

Both UPU and AXA are the owners of the study output and will contribute equally to its delivery guidance with the selected vendor

Technical Information

40. Any other costs to be incurred by the Vendor, including any travel and subsistence costs incurred in the provision of the services at locations other than its own premises and specifically designated by the UPU, shall be subject to the prior written consent of the UPU”: Is it correct that any travel costs are to be understood as separate from the maximum budget that is referred to in the Call for tenders?

All travel related costs for the 5-8 markets as defined in the RFP are included in the total allocated budget amount.

41. Under “3.3 Bidder Information” it is requested that we submit an overview of market position and market share in relevant markets. As a specialized consultant, we operate in highly fragmented markets in most geographies where we operate, without publicly available information on overall aggregate market size of our market segment. Could you share more specifically what is expected here?

Please provide any information you are in position to share

42. “Bidders shall demonstrate a record of satisfactory performance in similar activities (i.e. reference letters and/or work completion certificates)”: Can you clarify how many reference letters are expected?

There is no specific number of references

43. We intend to respond to the call for tender with the conduct of 5 case studies of postal insurance models, meeting the requirement first outlined in Section 4.1. However, it is also mentioned in Section 4.1 that 'at a minimum, the study shall explore at least one member country in each region', with 6 regions mentioned. In addition, Section 2.3 calls for a deep dive of 7-10 concrete models. Could you confirm whether conducting 5 case studies covering 5 different regions meets the service requirements of the RFP?

For the sake of additional clarity, and to make the appropriate distinctions, section 2.3 is referring specifically to the overall final study findings and its potential output on defining 7-10 prospect concrete inclusive insurance models and with the possibility that multiple models may be utilised by the same one entity. However, section 4.1 is predominantly referring to the geography and in market engagements to explore postal insurance models in 5 to 8 international markets. Examples of some models (not exhaustive) and as an indication only and to provide your organisation with some context: postal operators can adopt various models to provide insurance services, either independently or in partnership with insurance companies. Some potential models to be adopted include partnership with insurance companies; direct insurance provider (subject to proper license); provision of insurance on behalf of government (mandatory health or pension insurance); franchise model, etc...

44. In what respect could UPU help contact Designed Operators (DOs)? Specifically, would UPU be open/ willing to send formal introduction letters to the management team of selected DOs?

Please See Q&A published online section. Answer was provided already

45. Could UPU clarify what is stipulated by Section 3, specifically what 'requirements' are referred to when stating what is 'covered', 'covered with limitations', and 'not covered'?

It is up to the vendor to evaluate. “Covered” means all requirements are met, “” covered with limitations” – partly met

46. As stipulated in Section 4.6, certain tasks may be required to be carried out from the UPU headquarters in Berne. For (some of) these in-person meetings/ workshops, could Paris be considered as an alternative location?

Other than Bern location for in person meeting could be discussed with the selected provider of service.

47. What is the level of support from the UPU that consultants can expect with regard to connecting with Postal Operators and relevant stakeholders for this project? Can the Consultant expect UPU to identify and activate stakeholder champions who can aid in coordinating with Postal Operators?

Please See Q&A published online section. Answered previously

48. Given that this study aims to identify Posts that can go on to implement insurance products, will the consultant carrying out this study be allowed to work on any potential implementation assistance projects that stem from this study?

To be discussed

49. We understand that the study will build off of the broad landscape of the 2016 report and recommendations to spotlight 7-10 concrete models of inclusive insurance delivered by designated operators in different member countries. If we are selected as the contracted firm, may we recommend member countries that, from our experience, would provide insightful examples of inclusive innovations?

Yes, please do and this will be appreciated

50. With AXA Group engaged as a subject-matter expert, how does UPU envision the governance and steering structure for this 2024 study? How will that governance structure differ from the one in the 2016 report?

Please See Q&A published online section. Answered already

51. Beyond the spotlights on individual markets/providers/innovations, does UPU expect the report to include an assessment of the 2016 report's recommendations and the degree to which progress on those recommendations has been achieved?

No, that is not envisaged. But connection with the Study from 2016 can be added. To be discussed with the selected provider

52. For Section 3 of the RFP, where it is asked which 'requirements' are 'covered', 'covered with limitations', and 'not covered', are the requirements referred to those listed in Section 4.2 ?

All information provided by Bidders must be fully compliant with the terms and conditions set out in section 2 of the RFP, as well as the provisions of this section and the service requirements listed in section 4.

53. For each of the requirements listed in this call for tenders, Bidders shall answer with one of the following statements: – Covered / Covered with limitations (explaining relevant limitations) / Not covered". Kindly clarify if this is to be completed by the bidder (and if so how should we best declare this classification), or will this classification rather be used by UPU at the evaluation stage?

Yes, it is for the bidder to complete.