

IQ-26-011

Request for Proposals for

Group Accidental Insurance Services for iMMAP Inc. Staff in Iraq



May 21, 2026

Dear Sir/Madam,

You are invited to submit a proposal for iMMAP Inc. with the requirements mentioned herein. The purpose of this request for proposal (RFP) is to identify suitable provider to provide Group Accidental Insurance Services for iMMAP Inc. Iraq staff.

iMMAP Inc. is an international non-governmental organization (INGO) that provides targeted Information Management (IM) support to partners responding to complex humanitarian and development challenges. For more than 17 years, iMMAP Inc. has promoted measurable change in people's lives through the core philosophy that better data leads to better decisions, which ultimately lead to better outcomes.

We anticipate that the bidder whose proposal suggests the best solution in response to the requirements set forth in this RFP will be selected by **June 23, 2026**.

We thank you in advance for your efforts and interest in iMMAP Inc.

1.0 INTRODUCTION

1.1 Background

iMMAP Inc. supports humanitarian actors to solve operational and strategic challenges. Our pioneering approach facilitates informed and effective emergency preparedness, humanitarian response, and development aid activities by enabling evidence-based decision-making for UN agencies, humanitarian cluster/sector leads, NGOs, and government operations.

1.2 Scope of Services

iMMAP Inc. invites bidders to provide Group Accidental Insurance Services for its staff in Iraq.

2.0 ADMINISTRATIVE INFORMATION

2.1 Expected Time Period for Framework Agreement

July 1st, 2026 – June 30th, 2027

2.2 RFP Coordinator

Written questions must be directed, via email, to **amahdi@immap.org**.

2.3 Proposer Inquiries

iMMAP Inc. will consider written proposer inquiries regarding RFP requirements or Scope of Services before the date specified in the Calendar of Events. iMMAP Inc. reserves the right to modify the RFP should a change be identified that is in the best interest of iMMAP Inc.

To be considered, written inquiries and requests for clarification of the content of this RFP must be received via e-mail at **amahdi@immap.org** on or before **May 31, 2026**, as specified in the Calendar of Events. Any and all questions directed to the RFP Coordinator will be deemed to require an official response. Official responses to each of the questions presented by the proposers will be sent via email to all proposers by the date specified in the calendar of events.

Only **the RFP Coordinator** has the authority to officially respond to a proposer's questions on behalf of iMMAP Inc. Any communications from any other individuals are not binding to iMMAP Inc.

2.4 Calendar of Events

<u>Event</u>	<u>Date</u>
Release RFP	May 24, 2026
Deadline for receiving proposer inquiries	May 31, 2026
Responses to proposer inquiries due	June 2, 2026
Proposal submission deadline	June 10, 2026
Announce award of "Successful Proposer"	June 23, 2026
Execute Contract	July 1, 2026

NOTE: iMMAP Inc. reserves the right to amend and/or change this calendar of events/schedule of RFP activities as it deems necessary.

3.0 PROPOSAL INFORMATION

3.1 Proposal Response Location Iraq

3.2 Desirable Qualifications of Proposer

- The bidder must be an Iraq-based company registered with the Insurance Regulatory Authority for the current year.
- The bidder must have the necessary Workmen, tools, & equipment for the provision of insurance service.
- The bidder must have high customer service support, flexibility, and responsiveness to clients' requests.

3.3 RFP Addenda

iMMAP Inc. reserves the right to change the calendar of events or revise any part of the RFP by issuing an addendum to the RFP at any time.

3.4 Proposal Rejection

Issuance of this RFP in no way constitutes a commitment by iMMAP Inc. to award a Contract. iMMAP Inc. reserves the right to accept or reject, in whole or part, all proposals submitted and/or cancel this announcement.

3.5 Withdrawal and Re-submission of Proposal

A proposer may withdraw a proposal that has been submitted at any time up to the date and time the proposal is due. To accomplish this, a written request signed by the authorized representative of the proposer must be submitted to the RFP Coordinator.

3.6 Cost of Preparing Proposals

iMAP Inc. is not liable for any costs incurred by prospective proposers prior to issuance of or entering into a Contract. Costs associated with developing the proposal and any other expenses incurred by the proposer in responding to this RFP are entirely the responsibility of the proposer and shall not be reimbursed in any manner by iMAP Inc.

3.7 Errors and Omissions in Proposal

iMAP Inc. will not be liable for any errors in proposals and reserves the right to make corrections or amendments due to minor errors identified in proposals. iMAP Inc, at its option, has the right to request clarification or additional information from the proposer.

3.8 Contract Award and Execution

iMAP Inc. reserves the right to enter into a Contract without further discussion of the proposal submitted based on the initial offer received. iMAP Inc. reserves the right to Contract for all or a partial list of services offered in the proposal.

The RFP and proposal of the selected proposer will become part of any Contract between the selected proposer and iMAP Inc.

If the Contract negotiation period exceeds 14 calendar days or if the selected proposer fails to sign the final Contract within 5 business days of delivery of it, iMAP Inc. may elect to cancel the Contract and award the Contract to the next-highest-ranked proposer.

4.0 RESPONSE INSTRUCTIONS

4.1 Proposal Submission

Proposal submission must be received via emails directed to the following email(s):

- 1. amahdi@immap.org**
- 2. iali2@immap.org**

The proposals must be received in **two separate files, requiring suppliers to submit the technical details and financial proposals separately.**

The proposals shall be received on or before **June 10, 2026**, the date specified in the aforementioned Calendar of Events.

It is solely the responsibility of each proposer to assure that their proposal is received prior to the deadline for submission. Proposals received after the submission deadline will not be considered.

4.2 Certification Statement

The proposer must sign and stamp and submit the RFP and its annexes.

4.3 Proposal Format

The proposer should submit a proposal as specified in ANNEX I which shall include enough information to satisfy evaluators that the proposer has the appropriate experience and qualifications to provide Group Accidental Insurance services as described herein.

5.0 EVALUATION AND SELECTION

5.1 Evaluation Team

The evaluation of proposals will be accomplished by an evaluation team, to be designated by iMMAP Inc, which will determine the proposal most advantageous to iMMAP Inc.

5.2 Administrative and Mandatory Screening

All proposals will be reviewed to determine compliance with administrative and mandatory requirements as specified in the RFP. Proposals found not to be in compliance will be rejected from further consideration. Risk mitigation procedures should also be provided. iMMAP Inc. takes very seriously duty-of-care obligations and compliance with the principles of 'do no harm'.

5.3 Evaluation and Review

The purpose of the RFP process is to secure the contractor most capable of providing the services specified in this document. Selection of the contractor will be made solely on the basis of the most responsive proposal submitted by a qualified proposer that satisfies all services and products described in this RFP. iMMAP Inc. reserves the right to award a Contract based upon initial offers received. Proposals submitted should follow the format in ANNEX II.

The criteria for the evaluation process will be weighted as follows:

70____% Technical

30____% Financial

100% total

5.3.1 Technical Proposal:

The technical proposal shall be prepared with the following included.

#	Description	Status
1	Annex I (Signed and Stamped)	Compulsory
2	Annex II (Signed and Stamped)	Compulsory
3	Annex III - Vendor Bank Account Information (Signed and Stamped)	Compulsory
4	Annex IV - Financial Proposal (Signed and Stamped)	Compulsory
5	Most recent copy of valid company registration in the Federal Iraq/Kurdistan Region	Compulsory
6	Most recent copy of valid company tax clearance in the Federal Iraq/Kurdistan Region	Compulsory
7	Copies of Company Director(s) & Owner Passport or ID	Compulsory
8	Organizational Portfolio/Company profile	Compulsory

5.3.2 Technical Proposal Evaluation

#	Criteria	Weight
1	Submitting proposals before the deadline in the aforementioned calendar of events	Pass or Fail
2	Submitting of the annexes and documents mentioned in Article 5.3.1 of this RFP	Pass or Fail
3	Former experience with UN Agencies, INGOs, and/or International Companies in the last 5 years, at least 3 references <i>Marking modality:</i> <i>Bidder meeting criteria requirement will be awarded 30 marks; bidders not meeting criteria requirement will be awarded 0.</i>	30 Marks
4	Limit Per Coverage listed in ANNEX I, 2 <i>Marking modality for each coverage:</i> <i>(Limit being assessed /Highest limit per coverage) X 10</i>	40 Marks

5.3.3 Financial Proposal

To be submitted as a separate file. Bidders are required to fill in Annex V.

Marking modality of the Technically Acceptable Lowest Price:

(Cheapest total package price/total package price being assessed) X 30

5.4 Announcement of Contractor

The RFP Coordinator will notify the successful proposer and proceed to negotiate terms for final Contract.

6. Requirements to be Covered (Due to Accidents Only)

1. Death.
2. Total and irrecoverable loss of sight of both eyes.
3. Total and irrecoverable loss of sight of one eye.
4. Loss of two limbs.
5. Loss of one limb.
6. Total and irrecoverable loss of sight of one or both eyes plus loss of one limb.
7. Permanent Total Disablement (other than total and irrecoverable loss of sight of one or both eyes or loss of limb(s)).

8. Evacuation due to accidents.
9. War/passive war or terrorism benefits.