



Call for Proposals: Innovation for Inclusive Microinsurance Access

Submission Deadline: 30 June 2025

FSD Ethiopia invites proposals from InsurTechs to scale an inclusive, tech-enabled microinsurance solution that reaches at least 20,000 underserved policyholders—particularly MSMEs, informal workers, low-income households, women, and rural communities. This initiative aligns with Ethiopia’s National Financial Inclusion Strategy II to catalyze innovation in microinsurance and strengthen financial resilience through locally led solutions.

Scope of Work

The selected InsurTech partner will:

- Refine a micro-insurance product tailored to underserved groups.
- Implement a gender-responsive customer acquisition and segmentation strategy.
- Issue a minimum of 20,000 policies, tracking gender and regional uptake.
- Build internal operational capacity (actuarial modeling, compliance, user experience design).
- Engage regulators and secure strategic partnerships.
- Launch and iterate product based on feedback and disaggregated data.
- Submit regular reports and a final learning document.

Duration

The engagement is expected to run for 12 months.

Who Should Apply

Eligible InsurTech companies operating in Ethiopia with:

- Proven experience in innovative insurance solutions
- Understanding of Ethiopia’s insurance ecosystem
- Capability to scale and sustain inclusive insurance products

FSD Ethiopia encourages proposals from women-led firms, local experts, and teams that reflect Ethiopia’s regional and religious diversity.

Submission & Inquiries

- Submit proposals to bids@fsdethiopia.org by **30 June 2025**.
- When applying please use the subject line ‘**Innovation for Inclusive Microinsurance Access**’
- The full Terms of Reference (ToR) are available upon request at bids@fsdethiopia.org.