

1. Introduction and Background

The African Trade & Investment Development Insurance (ATIDI) is a pan-African multilateral financial institution established in 2001 by African States. ATIDI was launched with the technical and financial support from the World Bank Group and has had more recent support from the African Development Bank, the European Investment Bank and KfW Development Bank. ATIDI has grown into a market leader for risk mitigation in Africa, establishing itself as Africa's primary trade and investment insurer and one of Africa's largest Development Finance Institutions.

ATIDI provides political and credit risk insurance to companies, investors and lenders doing business in Africa. ATIDI has maintained an investment grade rating of "A" from S&P and A2 Insurance Financial Strength Rating from Moody's for Financial Strength and Counterparty Credit

As part of its digital transformation, ATIDI is exploring a modern, integrated Underwriting Management System (UMS) to manage products across the policy lifecycle, strengthen governance and controls, improve data quality, and support timely management, financial, regulatory and portfolio reporting. Insurance, banking, credit/lending and other financial risk management platforms will be considered if they meet ATIDI's specialised requirements.

The solution is expected to integrate with ATIDI's Enterprise Management System (ERP), Document Management System (DMS), partner portals, BI and reporting tools, identity and email services, and third-party providers (credit and financial information, sanctions screening, due diligence and partner platforms).

2. Purpose of the EOI

This EOI is a market-sounding exercise to help ATIDI:

- Identify potential providers of suitable UMS solutions, including both insurance and banking platforms;
- Understand solution maturity and functional coverage, and experience in specialist insurance environments;
- Distinguish standard, configurable, customized, integrated and roadmap capabilities;
- Understand architecture, implementation, support and licensing models; and
- Inform the approach to possible subsequent competitive procurement.

3. Indicative Scope

An integrated end-to-end lifecycle from enquiry through to renewal or closure, with data reused across stages subject to ownership, access, approval and audit controls:

- **Enquiry & Lead Intake:** multi-channel capture, lead/pipeline management, single client record with duplicate detection, and eligibility gating.
- **Credit, Political & ESG Risk:** configurable scoring and rating models, external data integration, rating history, exposure and capacity monitoring over the transaction lifecycle, including medium-and long-term exposures and ESG screening and classification.
- **Capacity, Pricing & Underwriting:** eligibility and capacity checks, transaction/facility structures, repayment and amortisation schedules, gross/net exposure, pricing and cessions, NBI and underwriting report approvals, and controlled overrides.
- **Policy Administration:** policy issuance from approved templates, endorsements, version history, premium and declaration schedules, debit/credit notes and renewals.

- **Reinsurance:** treaty and facultative support, retention and cession, multiple reinsurers, ceded premiums and commissions, and recoveries.
- **Claims & Recovery:** separate PRI and CRI workflows, coverage validation, reserves, payment approvals, recovery allocation and full traceability.
- **Finance, ERP & IFRS 17:** integration of premiums, receivables, payables, claims, recoveries, GL postings, multi-currency and IFRS 17 policy-level data.
- **Reporting & Documents:** configurable dashboards, ad hoc reports, BI integration, and SharePoint-integrated electronic files with version control.
- **Technical Capabilities:** a modular, configurable, scalable and secure platform with real-time integration, high availability, AI Capabilities, auditability, disaster recovery and supported upgrades.

4. Cross-Cutting Capabilities

Configurable workflows and escalations; delegation of authority, maker-checker and segregation of duties; SLA monitoring; controlled overrides; time-stamped audit trails; and document version control.

5. Capability Classification

Respondents should classify capabilities as Standard, Configurable, Customised, Integrated, Roadmap, Not Supported or Not Evidenced and disclose assumptions, dependencies, third-party licences, upgrade implications and recurring costs.

6. Respondent Information Requirements

- **Company Profile:** legal name, ownership, locations, years in operation, insurance and banking technology experience, African presence, delivery and support resources and partners or subcontractors.
- **Proposed Solution:** product name and version, architecture and modules, deployment options, functional coverage, APIs, security, configuration framework, roadmap and licensing model.
- **Relevant Experience:** comparable live implementations, preferably for specialist insurers, political-risk insurers, credit insurers, banks, export credit agencies, multilateral institutions or development finance institutions. For each implementation, respondents should give the client name, country, client type and business context. They should also state the solution or product name and version, how long the implementation took, its current production status and how long it has been live. In addition, they should describe the insurance or banking products and business functions supported, the deployment model and the number of users, countries and legal entities supported. Finally, they should list the modules implemented, the extent of standard configuration, customization and third-party components used, the data migration scope and the support model.

A vendor demonstration is not required at EOI stage, but ATIDI may invite selected respondents to a preliminary demonstration.

7. Submission and Conditions

- **Format:** Word and/or searchable PDF, following the order of this EOI, with cover letter, executive summary and signed vendor declaration.
- **Submission:** electronically to Procurement@atidi.africa, file name "EOI_[Reference Number]_[VendorName]_[Document Title]".

- **Clarifications:** by email to procurement@atidi.africa; consolidated responses may be shared with all.
- **Deadline: 13 November 2026 at 14:30 hours EAT;** subject line "Expression of Interest – ATIDI Underwriting Management System – [Vendor Name] – [EOI Reference Number]".

Disclaimer: *This EOI is for market engagement only and is not a tender, RFP, contract award or commitment by ATIDI. ATIDI may amend, suspend or discontinue the process. Participation does not guarantee shortlisting. Respondents bear their own costs and should clearly mark confidential information.*