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UPU International Bureau

Weltpoststrasse 4
3015 BERNE
SWITZERLAND

T +41 31 350 31 11
F +41 31 350 31 10
www.upu.int

Contact: Mr Ihab Zaghoul
T +41 31 350 35 66
zaghoul@upu.int

To: Designated operators of Union
member countries

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Subject: Postal Insurance Technical Assistance Facility grant programme – Call for projects

Dear Sir/Madam,

I am very pleased to inform you that the UPU International Bureau, through its Postal Financial Inclusion Programme, has developed the Postal Insurance Technical Assistance Facility (PITAF) in partnership with AXA and CNP Insurance. The partnership with AXA and CNP will support deployment of inclusive insurance solutions within the UPU network and is part of UPU objectives to support private–public collaborations.

The PITAF programme will provide participants from designated operators with essential inclusive insurance knowledge transfers, product innovations and insurance models to enable them to support the insurance needs of postal customers. There will be a grant fund to support project deployments up to a maximum of 40,000 USD per project. The projects will be expected to be completed within a 12-month period following project selection.

For additional information regarding the PITAF programme, the application process, project eligibility criteria and application dates, please refer to the UPU financial inclusion web page at www.upu.int/en/Universal-Postal-Union/Activities/Financial-Services#financial-inclusion.

The deadline for the submission of applications is **29 August 2025**. All applications should be submitted electronically to PITAF@upu.int. Should you require any further clarifications, we invite you to reach out to the UPU Financial Inclusion team at the same address.

We look forward to your participation in the PITAF programme.

Yours faithfully,

Masahiko Metoki
Director General



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Call for projects 2025

UPU Postal Insurance Technical Assistance Facility (PITAF)

**Advancing postal inclusive insurance solutions and capabilities
to advance financial inclusion**

PITAF programme

2025

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1 Background

Designated operators (DOs) have traditionally been strong financial inclusion actors, leveraging their vast physical network, proximity to populations and long experience in the provision of financial services. Postal networks address issues of accessibility, affordability and trust, and have the potential to be well-suited channels to provide access to digital financial and insurance solutions, either as standalone providers or through partnerships.

In alignment with its four financial inclusion pillars – digital payments, digital savings, inclusive insurance and microfinance – the UPU is promoting digital insurance partnerships and collaborations to support the national financial inclusion goals of member countries. Recently, the UPU and AXA SA (AXA) completed a global research study on the deployment and expansion of postal inclusive insurance solutions within the UPU network. The research study highlighted key important learnings, operating models, customer insights and best practices that were gathered from six global postal markets where postal inclusive insurance solutions exist. (www.upu.int/en/Universal-Postal-Union/Activities/Financial-Services#financial-inclusion)

To support and act on the research insights and findings, the UPU has established a collaboration framework with AXA and CNP Assurances (CNP) to form and launch the Postal Insurance Technical Assistance Facility (PITAF). The primary goal of PITAF is to advance the role of DOs in delivering relevant insurance solutions and capabilities to their postal customers in close collaboration with PITAF partners, such as AXA and CNP. These private-sector players will help to deliver the latest innovations, insights and models for postal insurance related protection options in support of implementing inclusive insurance solutions within postal networks.

The UPU is offering the DOs of UPU member countries the opportunity to apply for one of the PITAF programme's grants. The PITAF programme will provide seed funding and hands-on support to help DOs in designing, piloting or scaling relevant insurance products, either directly or in partnership with insurers, that align with national financial inclusion goals. To ensure the effective implementation of the PITAF programme and achieve the desired impacts, the engagement of insurance partners and their inclusive insurance experts will be critical. Their knowledge sharing, advice, and recommendations on the insurance business models to be employed by the participating DOs will help ensure project success.

2 Objectives and scope of eligible projects

The UPU will provide seed funding to support the selected projects that meet the criteria defined below (subject to the conclusion of the relevant contractual instrument between the UPU and the participating DO), with a priority focus on projects fostering, enabling and deploying postal inclusive insurance capabilities.

These projects should pursue some of the following goals:

- Develop customer-centred inclusive insurance products for vulnerable groups (e.g., women; micro, small and medium-sized enterprises (MSMEs); farmers; youth; elderly individuals).
- Promote innovative product design and the simplification of the customer experience through a streamlined inclusive insurance process that incorporates the needs of customers, while aligning with the PITAF project objectives.
- Diversify the DO's products and services to provide inclusive insurance offerings and strengthen its solutions and financial sustainability.
- Facilitate partnerships between various players, including DOs, insurance providers and governments, in order to create an enabling environment for inclusive insurance development.
- Support national financial inclusion goals.
- Offer capacity-building and insurance education training programmes, and provide a platform for knowledge sharing.
- Examine and support the prospects of postal inclusive insurance regulatory provisions.
- Ensure clearly defined project impacts on customers, on DOs and on financial inclusion policy.

Potential areas of focus

- Assessment of postal inclusive insurance business opportunities (i.e., scope, impacts and required inclusive insurance solutions);
- Assessment of the management requirements for insurance partnership options and models;
- Analysis of the DO's insurance operational readiness and the opportunities for and benefits of diversification;
- Review of operational procedures in order to adapt to new inclusive insurance sales techniques and environments;
- Drafting of postal insurance specifications and business partnership models;
- Identification of inclusive insurance service providers, while respecting domestic procurement guidelines;
- Preparation of country go-to-market plans in support of local partnerships (including the design of tender proposals) and leading to scalable deployment plans;
- Review of postal technical readiness to deploy and integrate inclusive insurance capabilities;
- Conduct of competitive market assessments;
- Development of marketing and promotion activities for inclusive insurance and of education plans to raise awareness about inclusive insurance benefits and ways to access solutions.

3 Evaluation and selection of proposals

The UPU will review the project proposals in terms of scope, objectives and potential end user (customer) impacts. All proposals received will be assessed against the criteria established by the UPU, including the following:

- Potential or existing enabling legal regulatory framework for the DO to offer insurance services;
- Government commitment to fostering financial inclusion through postal networks and to supporting DO development of inclusive insurance offerings;
- Willingness of the DO's top management to achieve a stronger impact on inclusive insurance as one of the means of delivering financial inclusion;
- Relevance of the proposed project to national financial inclusion and PITAF goals;
- Capacity of the DO to implement the proposed project within the required timelines;
- Clearly identified DO project team and resources to implement the project locally;
- Proposed project's focus on innovations to enhance access to insurance, technology, operating models and distribution channels;
- Proposed project's customer centricity and its intent to serve vulnerable populations (e.g., MSMEs, farmers, youth, women, elderly individuals, and other underserved populations);
- Clear targets and tangible commitments on the customer segments to engage and acquire in the project (e.g., number of insured, premium amounts, insurance types);
- Openness to new partnership options and associated alignment with regulators;
- Willingness to adopt and deploy lessons learned and best practices on inclusive insurance by working with the PITAF programme experts or local service providers;
- Alignment of the inclusive insurance project with the DO's overall strategy;
- Commitment to and objective of launching or expanding inclusive insurance postal solutions by the end of the PITAF programme, such as adopting the defined processes and operational and product activation models;

- Provision of additional funding by the DO and its partners to launch the inclusive insurance project. The DO must be willing to co-fund the project costs by contributing an amount equal to at least 25% of the grant provided by the UPU, or at least 10,000 USD (see section 4 below);
- Expected financial inclusion impacts of the project take into account various factors, including the following:
 - Targets in terms of numbers and segments of postal clients, and types of insurance solutions to be deployed;
 - Comparison between targets and the current market situation to evaluate market share;
 - Proposed project's expected impacts on and contributions to the DO concerned;
 - Proposed project's expected impacts on and contributions to national financial inclusion goals.

4 Financing principles

Financial allocation and implementation period

A maximum of 40,000 USD will be awarded by the UPU per selected project, subject to the conclusion of the relevant contractual instrument between the UPU and the participating DO.

The project implementation period must not exceed 12 months.

Counterpart financing

Project beneficiaries are expected to contribute to the project costs with an amount equal to at least 25% of the grant provided by the UPU, or at least 10,000 USD (e.g., if the UPU awards the maximum amount of 40,000 USD for a selected project, the DO would contribute 10,000 USD, for a total project budget of 50,000 USD). Under exceptional circumstances, and when justified, the UPU may consider accepting a lower share or amount of co-funding.

The beneficiaries must also indicate any contribution to be made by their partners.

Eligible expenditures

The grant is expected to cover costs related to the PITAF programme's four key thematic areas:

- Insurance solutions and products design
- Technical integration
- Marketing and customer activation
- Insurance literacy and capacity building

It should be noted that actual funds allocation per thematic area will be determined in the contractual instrument between the UPU and the participating DO.

5 Application procedure

- / All project proposals must follow the template in Annex 1.

The template can also be downloaded at: www.upu.int/en/universal-postal-union/activities/financial-services#financial-inclusion.

It can also be requested by e-mailing PITAF@upu.int.

Applications must include the following documents, in PDF format:

- Project proposal form (Annex 1);
- / – Project budget form (Annex 2).

Applications must be submitted in English or French (working languages of the UPU International Bureau).

Applications must be submitted electronically to PITAF@upu.int **by 29 August 2025**.

Applications that do not meet the above requirements will not be taken into consideration.

Contact: PITAF@upu.int

PITAF application – Project proposal form

I.	Basic PITAF project information
1.1	Requesting designated operator (DO) <i>(Name of the entity responsible for executing the proposed project)</i>
1.2	Primary project contact <i>(Name, title, tel., e-mail)</i>
1.3	Name of the proposed project
1.4	Country
1.5	Date of request
1.6	Scope of the proposed project, in line with PITAF programme requirements
II.	Designated operator
2.1	Management team and financial and insurance services teams <i>(Provide a brief description/bio of the DO's executive management team and an overview of the structure of the executive management, financial services and insurance services teams.)</i>
2.2	Financial and insurance services currently offered <i>(Specify the financial and insurance services currently offered by the DO and the volumes/ transactions for each, as well as the profile of current beneficiary customer segments.)</i>
2.3	IT infrastructure <i>(Provide a high-level description of the DO's current IT infrastructure relating to financial or insurance services offered and indicate whether it was built in-house or outsourced.)</i>
2.4	Technical partners <i>(Provide a list of technical/business partners that the DO is currently using to provide financial or insurance services.)</i>
III.	Environment
3.1	Regulatory framework for postal financial services <i>(Specify the type of financial services that the DO can offer and whether the DO is licensed and permitted to deliver insurance services, providing links to the relevant national legislation.)</i>
3.2	Key players in the national market <i>(List the key players in the national market that are involved in the provision of insurance services.)</i>
IV.	Proposed project
4.1	Project objectives <i>(Provide a brief summary of the objectives that the DO aims to achieve through the proposed project.)</i>
4.2	Project rationale <i>(Specify the reasons why the DO has decided to launch the proposed project.)</i>
4.3	Target group <i>(Specify the population groups that will benefit from the planned new products/services.)</i>

4.4	Anticipated financial inclusion impact <i>(Indicate the profile and estimated number of people expected to be reached.)</i>
4.5	Proposed budget – to be further detailed in Annex 2 <i>(Indicate the estimated budget of the proposed project, including the expected contributions from the UPU, the DO and, if applicable, any partners (as described in sections 3 and 4 of the call for projects.))</i>
4.6	Recipient technical capacity <i>(Briefly describe the DO's technical capacity to carry out the proposed project activities and its relevant experience. A summary of the experience of the DO's senior management and operational teams in the target area should also be included.)</i>
4.7	Project partners <i>(List the potential partners that may assist the DO in implementing the proposed project, and describe the scope of their participation.)</i>
4.8	Implementation period (maximum 12 months) <i>(Indicate the implementation period and include additional information to demonstrate that the period is sufficient to complete the proposed project.)</i>
4.9	Possible start date of activities <i>(Indicative only)</i>
4.10	Components, activities and time frame <i>(Describe each project component, list the proposed activities for delivering each component (a, b, c, etc.), and indicate the time required for the implementation of each component.)</i>
4.11	Short description of implementation arrangements <i>(Provide a breakdown of the project from start to finish, as well as the execution structure that will be responsible for day-to-day project implementation (project execution unit), including financial aspects (e.g., DO staffing requirements). Note that the project implementation period shall not exceed 12 months.)</i>



PITAF application – Project budget form

<i>Component</i>	<i>Total (USD) A+B+C</i>	<i>Requesting DO's contribution (USD) A</i>	<i>Amount expected from the UPU (USD) B</i>	<i>Contribution from [Partner(s)]¹ (USD) C</i>
Activity 1:				
Activity 2:				
Activity 3:				
Activity 4:				
Activity 5:				
Activity 6:				
Activity 7:				
Activity 8:				
Total project costs²				

¹ Name(s) of the third parties providing financial support for the project.

² Total budget estimate, made up of the expected financial contributions from the UPU, the requesting DO and, if applicable, any partners.