



## **REQUEST FOR PROPOSAL**

**FOR**

**PROVISION OF STAFF MEDICAL, GPA/WIBA  
AND GLA INSURANCE BROKERAGE SERVICES-  
EARO/008/FY22**

**Release Date: Wednesday, 8<sup>th</sup> June 2022**

**Closing Date: Thursday, 30<sup>th</sup> June 2022 at 1400HRS EA Time**

## **1.0 WORLD VISION BACKGROUND**

World Vision is a global Christian relief, development and advocacy organisation dedicated to working with children, families and communities to overcome poverty and injustice. We serve all people, regardless of religion, race, ethnicity, or gender. For more than 40 years, World Vision has partnered with communities in East Africa, from rural agricultural villages, to disaster, conflict and fragile contexts. World Vision has operations in nine countries across East Africa, namely; Burundi, Ethiopia, Kenya, Rwanda, Somalia, South Sudan, Sudan, Tanzania, and Uganda.

For further information, visit our website at [www.wvi.org](http://www.wvi.org)

This document constitutes the formal **Request for Proposal for Provision of Staff Medical, GPA/WIBA and GLA Insurance Brokerage Services.**

Please read through this document carefully and provide requested information together with all supporting documents.

### **1.1 IMPORTANT NOTES TO SUPPLIERS**

- a) The purpose of this document is to assist World Vision in the identification and evaluation of a potential service provider for Provision of Staff Medical, GPA/WIBA and GLA Insurance Brokerage Services.
- b) Prospective Service Providers must have experience of offering similar services to Organizations comparable to World Vision and must demonstrate the willingness and commitment to meet the requirements in this RFP.
- c) Bidders are requested to hold their proposals valid for ninety (90) days from the closing date for the submission. World Vision will make its best efforts to arrive at a decision within this period.
- d) Upon satisfactory completion of the evaluation process, the successful bidder shall be expected to commence the assignment after the contract agreement is signed and purchase order issued.
- e) Nothing in the Request for Proposal shall be construed to give rise to contractual obligations with World Vision.
- f) World Vision, may at its absolute discretion, suspend or defer this RFP process.

## **TERMS OF REFERENCE**

### **1.0 BACKGROUND**

World Vision International (WVI) in Kenya has staff and assets all over the country. WVI invites tenders for **Provision of Staff Medical, GPA/WIBA and GLA Insurance Brokerage Services (EARO/008/FY22)** for a period of Three (3) years as from 1<sup>st</sup> October 2022 – 30<sup>th</sup> September 2025 for its staff.

**Note: The Brokerage Insurance firms are expected to tender for underwriting services from their partner underwriting firms.**

Eligible insurance brokerage firms are invited to apply for the tenders for general insurance for the under mentioned insurance covers:

- 1. Group Life Cover (GLA)**
- 2. Group Personal Accident (GPA) and WIBA**
- 3. Medical Insurance cover In-patient and Out-patient**

### **2.0 MANDATORY REQUIREMENTS**

#### **2.1 Conditions to be met by the Insurance broker:**

- I. Must be registered with Insurance Regulatory Authority for the current year (2022). Attach copy certified by IRA.
- II. Must have a bank guarantee Minimum of Kenya Shillings Three (3) Million), deposited with IRA. Attach certified copy by IRA.
- III. Must have a Professional Indemnity Insurance Cover of at least Kenya Shillings Fifty (50) Million. Attach a valid copy.
- IV. Submit a certified copy of current membership certificate of the Association of Insurance Brokers (AIBK) - Certified by AIBK
- V. Submit a Copy of Valid Tax Compliance Certificate from KRA
- VI. Submit a Copy of PIN Certificate from KRA
- VII. Submit a Copy of Current Single Business Permit from the County Government
- VIII. Submit a Copy of Certificate of Incorporation/Registration
- IX. Submit current Certified CR12
- X. Must submit a list of five (5) reputable INGO or Corporate clients and the total clients premium in the last three (3) years. Attach reference letters for similar assignments
- XI. Must submit a copy of the audited accounts for the last Three (3) years, 2019, 2020 and 2021
- XII. Provide List of Health Providers and their geographical distribution in Kenya. Attach Schedule of approved hospitals and regions covered
- XIII. Provide information regarding current litigation(s) in which the tenderer is involved (if any). Submit a certified copy of letter from your contracted legal firm confirming litigation status.

## 2.2 Conditions to be met by the Insurance Company (Underwriter):

The broker must provide and ensure the following information on the underwriters they wish to place insurance covers with on behalf of World Vision:

- I. Submit certificate of registration insurance underwriter and proof of authorization to underwrite the three categories of insurance i.e. Group Life Cover (GLA), Group Personal Accident (GPA) & WIBA and Medical Insurance cover In-patient and Out-patient
- II. Attach copy of license certified by IRA
- III. Submit audited accounts for the last three (3) years 2019, 2020 and 2021
- IV. Registration as a member of the Association of Kenya Insurers (AKI), for year 2022. Attach a certified copy by AKI
- V. Submit a certified copy of certificate of Incorporation/Registration
- VI. Submit current Certified CR12
- VII. Submit a copy of current tax compliance certificate from KRA
- VIII. Submit a copy of certified PIN from KRA
- IX. Must Fill the Price Schedule in the format provided (Refer to Appendix 1)
- X. Properly bound, paginated/serialized document.
- XI. Submission of a claim settlement declaration statement signed by CEO/Principal officer
- XII. Provide evidence of Gross written premium of the three categories of insurance i.e. Group Life Cover (GLA), Group Personal Accident (GPA) & WIBA and Medical Insurance cover In-patient and Out-patient

**Bidders must meet all the mandatory requirements to qualify technically**

## 2.3 TECHNICAL EVALUATION REQUIREMENTS

The Technical Proposal shall provide the following information (but not limited to the below):

No	Criteria
1.	The Insurance Broker must have provided medical insurance in the last five years. Attach Registration with the Insurance Regulatory Authority
2.	Submit License for the Year 2022 from the Insurance Regulatory Authority
3.	Submit list of proposed underwriters and letters from the underwriters recognizing the insurance broker, addressed to World Vision (as per the address given in the letter of invitation)
4.	Submit recommendation letters from at least Five (5) INGOs and/or corporate clients who have premiums of Kes 40 Million and above served in a similar assignment in the last three (3) years
5.	Provide Audited Accounts for three years 2019, 2020, and 2021 with Gross Premiums in the year 2021 of not less than Kshs. 500 Million
6.	Demonstrate capacity to provide administrative services across all 47 counties in the country (branch network)
7.	List of Health Providers and their geographical distribution in Kenya. Give schedule of approved hospitals and Doctors and regions covered
8.	Submit a detailed company profile including CVs for at least five (5) of the key staff. Key staff must have professional qualifications in insurance, must possess ACII/AIIK with minimum 5 years' experience in the insurance industry

9.	Comply with the minimum requirements for inpatient, outpatient, maternity, dental and optical cover
10.	Provide detailed proposal on how the broker will provide brokerage services to Wold Vision staff and modalities of medical, GPA/WIBA and GLA insurance
11.	Method statement giving work plan & performance indicators during the cover period as well as methodology for undertaking the engagement
12.	Propose Methodology of claim settlement and claims Settlement Turnaround Time
13.	The financial strength of the recommended underwriter. Provided proof of Capital Adequacy Ratio of at least 100% as computed by the Authority (attach letter issued by IRA)
14.	<b>Deductibles/Excess.</b> The bidder with the lowest Deductibles or Excess will obtain the maximum score while the rest will be prorated based on the bidder with the lowest deductibles or Excess
15.	<b>Riders:</b> The bidder with the highest rider or benefit will obtain maximum score while the rest will be prorated based on the bidder with the highest rider or benefit
16.	<b>Benefit Limit:</b> the bidder with the highest benefits limit will obtain the maximum score while the rest will be prorated based on the bidder with the highest benefit limit.

### 3.0 STAFF MEDICAL SCHEME – INPATIENT AND OUT PATIENT

#### 3.1 OUTPATIENT COVER (FUND MANAGEMENT)

1. Overall Scheme Cover Limit: - Kshs 350,000 per family per annum
  - i. Includes the following: -
2. General Outpatient Cover: Kshs 200,000
3. Including pre-existing, chronic & HIV/AIDS
4. Pre-existing, chronic conditions & congenital conditions are covered
5. Maternity Cover Limit: - Kshs 50,000 per family per annum within the overall limit
6. Ante natal & Post-natal care covered within above maternity limit
7. Dental Cover Limit:- Kshs 50,000 per family within the overall limit
8. Optical Cover Limit: Kshs 50,000 per family within the overall limit
9. Baby vaccinations as prescribed under KEPI & Baby friendly vaccinations are covered;
10. Vaccinations for travel purposes covered for employees only
11. One health check covered per year for employees and dependents subject to the approved schedule of examinations and pre authorization.
12. Circumcision covered for male babies (up to the age of 5 days) & male employees within the Outpatient benefit.
13. All members are required to sign their invoices before leaving the hospital
14. Installed IT system that provides accurate and up to date information on the administration of the scheme (Provide details of the system in place)
15. Fees for fund management

### **3.2 IN PATIENT COVER (INSURED)**

1. In-patient Limit - 2,000,000 per family
2. Maternity Limit - 150,000 per family
3. Covid -19 Cover – 1,000,000 per Family

**Group Excess of Loss:** This cover includes a group excess of loss of Kes. 2,000,000/= with limit per principal member of Kes. 500,000/= for accidents & acute ailments & Pre-existing, Congenital chronic conditions and related conditions & HIV/AIDS only.

### **3.3 INPATIENT BENEFITS:**

1. Bed Entitlement and limit per night: Standard Private Room net of NHIF
2. Pre-existing, Chronic Conditions, HIV /AIDS & related conditions and Congenital & Pre-maturity conditions are covered. (Insurer to give the limits)
3. Newly diagnosed chronic conditions will be covered fully under the standard benefits.
4. War & kindred risks up to Kshs.2,000,000 per person within the inpatient limit
5. Maternity and related complications covered up to Kshs. 150,000/- per family stand alone.
6. 1st Emergency Caesarean section covered up to full Inpatient limit.
7. Psychiatry & psychological illness are covered up to Kshs. 600,000/- of the in-patient cover limit per family
8. Illness related Inpatient Ophthalmology covered up to Kshs. 500,000 per family within Inpatient
9. Accident related inpatient Ophthalmologic cases covered fully under the inpatient benefit.
10. Illness related Inpatient Dental Covered up to Kshs. 500,000/- per family within Inpatient
11. Accident related inpatient Dental cases covered fully under the inpatient benefits.
12. Emergency Rescue / Evacuation: Emergency Road & Air evacuation within Eastern Africa.
13. Road and Air evacuation including overseas evacuation where medically necessary up to overall limit
14. Lodger fees Covers for accommodation and meals for a guardian accompanying a dependent below the age of 12 years extended to 18 years for special needs children.

### **3.4 SPECIAL CLAUSES:**

1. Details of waiting periods for member registration and new born babies
2. Age limits for adults and babies
3. Pre-mature babies
4. List of approved Hospitals across the country, and pre-negotiated prices
5. List of Exclusions clauses, exclusions, policy conditions and consultation limit etc.
6. Full details of the medical cover outside Kenya and all exclusions that are applicable.
7. List enhanced benefits and or unique salient features (added values)
8. Any other conditions on the scheme
9. Case management

### 3.5 BENEFIT SUMMARY

BENEFIT	LIMITS
In-patient	2,000,000 Per family
Maternity - inpatient	150,000 Per family
Group Excess of Loss	Group Limit 2,000,000 with limit per person of Kes. 500,000
Outpatient	350,000 per family (fund Management)
Dental	50,000 per family within OP
Optical	50,000 per family within OP
Maternity - ANC & PNC	50,000 per family within OP
Funeral benefit (member)	Kshs.300,000/-
Funeral benefit- spouse/child	Kshs.150,000/-

- Automatic Addition and Deletion of staff
- Give details of rescue and evacuation
- Details of the medical cover outside Kenya
- Benefits limits: including additional benefits
- Riders: indicate details
- Deductibles/Excess

### 4.0 GLA (Total Population 881)

Benefit	Level of Cover
Group Life Death	5 X Annual Salary
Total and permanent disability	5 X Annual Salary
Critical Illness	30% of GLA to a Max. 12 million
Funeral Benefit (Main Member)	300,000 Per Member
Funeral Benefit (Spouse)	100,000 Per One declared spouse
Free Cover Limit	KShs. 25 Million
Scheme Duration	1 <sup>st</sup> October, 2022 – 30 <sup>th</sup> September, 2025 - Renewable
Addition of Members	Premium to be paid on prorated basis from the date of admission.
Maternity/Paternity Cash Benefit	Kshs 40,000.00
Monthly Basic	The monthly basic salary for members is approximately Kshs. 165,000.000.00

- Automatic Addition and Deletion of staff.
- Riders: indicate details
- Benefits limits: including additional benefits
- Deductibles/Excess

## 5.0 GPA/WIBA (Total Population 881)

Benefit	Level of Cover
Accident death	5 years Annual Salary
Permanent Total Disability (PTD)	3 years Annual Salary
Accidental Permanent & Total Disability (PTD)	8 years Annual Salary
Temporary Total Disability (TTD)	2 Years Annual salary
Medical Reimbursement	Kshs. 1,000,000 Per Member
Funeral benefit	Kshs.200,000/-
Scheme Duration	1 <sup>st</sup> October, 2022 – 30 <sup>th</sup> September, 2025 – Renewable Annually
Addition of Members	Premium to be paid on prorated basis from the date of admission.
Monthly Basic	The monthly basic salary for members is approximately Kshs.165,000,000.00

- Riders: indicate details
- Give details of rescue and evacuation
- Automatic Addition and Deletion of staff
- Provide benefits limits including additional benefits
- Deductibles/Excess

## 6.0 CLARIFICATION OF BIDDING DOCUMENT

- All correspondence related to the RFP shall be made in English
- Should there be any uncertainty, the Bidder shall seek clarification in writing through e-mail to: **earo\_procurement@wvi.org**
- Any clarification sought by the bidder in respect to the RFP shall be titled **CLARIFICATION ON REQUEST FOR PROPOSAL – PROVISION OF STAFF MEDICAL, GPA/WIBA AND GLA INSURANCE BROKERAGE SERVICES.**
- World Vision International will only respond to requests for clarification received no later than **Friday, 17<sup>th</sup> June 2022.**
- Copies of WVI's response will be forwarded to all registered participants (registration form on appendix 3), including a description of the inquiry, but without identifying its source.

## 7.0 EVALUATION CRITERIA

A three-stage procedure will be applied in evaluating the proposals:

- Mandatory Requirements Evaluation that will determine administrative compliance -To be completed prior to opening and evaluating technical proposals. It is only the bidders that meet the mandatory requirements that will proceed to technical evaluation.
- Technical Requirements Evaluation that will determine technical compliance and responsiveness of the bidder with regard to the requirements outlined in this tender document -To be completed prior to opening and evaluating financial proposals. It is only

the bidders that meet the technical evaluation threshold that will proceed to financial evaluation. The scoring criteria will be under the discretion of the evaluation committee.

3. Financial Evaluation that will consider competitiveness of the financial proposals, payment terms. Financial proposal shall be signed and stamped and summarized as per Price Schedules provided in Appendix 1

## **8.0 SUBMISSION OF PROPOSALS**

All interested bidders are requested to submit their proposals in three distinct parts, namely **Mandatory Requirements**, **Technical proposal** and **financial proposal** and these should be in three separate sealed envelopes, all of which should then be placed in a common sealed enveloped clearly showing the **Tender No. and Description** and addressed to:

**The Secretary  
Tender Committee  
World Vision International  
Karen Road - Off, Ngong Road  
P O Box 50816-00200  
Nairobi**

The three separate inner envelopes should be clearly marked “**Mandatory Requirements**”, “**Technical Proposal**”, and “**Financial Proposal**”, respectively, and should bear the name of the Bidder.

The completed tender documents shall be delivered and dropped in the Tender Box at the reception of World Vision International-EARO Building, Karen Road to be received on or before **Thursday 30<sup>th</sup> June 2022 at 2.00 pm**. Tenders will be opened immediately thereafter in the presence of bidders or representatives who wish to witness the opening. Tender prices must remain **valid for 90 days** from the date of tender closing.

Each tender must be accompanied with a **Bid Security** of **Kes 1Million** in form of a **Bank Guarantee from a reputable bank in Kenya**. The Bid Security must be valid for at least **120 Days** from the tender closing date.

**Bids received after deadline shall not be considered.**

**APPENDIX 1**  
**PRICE SCHEDULES**

**a). Out-Patient**

<b>Out-Patient Limit</b>	<b>Family Size</b>					<b>Premium Payable (Kes)</b>
350,000	<b>Office</b>	<b>Principal Members</b>	<b>Spouses</b>	<b>Children</b>	<b>Total Population</b>	
	WV Kenya	670	431	1360	2461	
	WV Somalia	49	31	78	158	
	WV EARO	99	78	115	292	
	<b>TOTALS</b>	<b>881</b>	<b>595</b>	<b>1,653</b>	<b>3,129</b>	

**b). In-Patient**

<b>In-Patient Limit</b>	<b>Family Size</b>					<b>Premium Payable (Kes)</b>
2,000,000	<b>Office</b>	<b>Principal Members</b>	<b>Spouses</b>	<b>Children</b>	<b>Total Population</b>	
	WV Kenya	670	431	1360	2461	
	WV Somalia	49	31	78	158	
	WV EARO	99	78	115	292	
	<b>TOTALS</b>	<b>881</b>	<b>595</b>	<b>1,653</b>	<b>3,129</b>	

**c) GLA**

<b>Total Population</b>	<b>Premium Payable (Kes)</b>
<b>881</b>	

**c) GPA/WIBA**

<b>Total Population</b>	<b>Premium Payable (Kes)</b>
<b>881</b>	

## **APPENDIX 2**

### **ASSIGNMENT INFORMATION**

Provide below information on each assignment for which your firm either individually, as a corporate entity or in association, was legally contracted.

- Assignment Name:
- Country:
- Location within Country:
- Name of Client:
- Telephone number:
- Clients contact person for the assignment.
- Telephone number of contact person
- Address:
- No of Staff: \_\_\_\_\_ No of dependents: \_\_\_\_\_
- Duration of Assignment:
- Start Date (Month/Year):
- Completion date: (Month/Year):
- Approx. Value of Services (KShs)
- Name of Senior Staff (Project Director/Coordinator, Team Leader) Involved
- Functions Performed:

### APPENDIX 3

#### REGISTRATION OF INTEREST TO PARTICIPATE

This form serves as an acknowledgement of receipt of the tender and participation.

This page is to be **completed immediately on downloading/receiving the document** and a scan copy e-mailed to **Earo\_Procurement@wvi.org**

Item	Supplier Details
Organization Name:	
Contact Name:	
Physical Address:	
Tel No:	
Email Address:	
Signature:	
Date:	
Company Stamp:	