



INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE (ILRI)

INVITATION TO TENDER FOR MEDICAL/GPA/GLA INSURANCE BROKERAGE SERVICES

Release Date: 11th December 2025

Closing date and time: 26th December 2025 5pm EAT

Submission Email: ILRI-MedicalInsuranceBrokerageServices@cgiar.org

For enquiries, contact: ilriprocurementkenya@cgiar.org

INTRODUCTION

The International Livestock Research Institute (ILRI), a member of the CGIAR Consortium, invites proposals from qualified and experienced firms for the provision of Medical Insurance Brokerage Services.

This RFP is for the selection of a **medical/GPA/GLA insurance broker only**. The selected broker will subsequently support ILRI in identifying, evaluating, and recommending the most suitable underwriter(s) for the staff medical insurance scheme.

SECTION I - INVITATION TO TENDER

ILRI invites sealed tenders from eligible bidders for the **Provision of Medical/GPA/GLA Insurance Brokerage Services**. The minimum requirements are detailed below in the “Requirements” section.

Completed tender documents marked “Medical/GPA/GLA Insurance Brokerage Services” should be submitted to **ILRI-MedicalInsuranceBrokerageServices@cgiar.org**. This is a closed tender email that will only be accessed by the tender committee after the tender closing date.

SECTION II – INSTRUCTIONS TO TENDERERS

2.1 Contents of tender documents

The Tenderer is expected to examine all instructions, forms, terms, and specifications in the tender documents. Failure to furnish all information required by the tender documents or to submit a tender not substantially responsive to the tender documents in every respect will be at the tenderer's risk and may result in the rejection of its tender.

2.2 Clarification of Documents

- 2.2.1. A prospective tenderer making inquiries of the tender document may notify ILRI by email at the addresses indicated in the Invitation for tenders. ILRI will respond in writing to any

request for clarification of the tender documents, which it receives no later than one (1) day

- 2.2.2. ILRI shall reply to any clarifications sought by the tenderer within three (3) days of receiving the request to enable the tenderer to make timely submission of its tender.

2.3 Amendment of documents

- 2.3.1. At any time prior to the deadline for submission of tenders, ILRI, for any reason, whether at its own initiative or in response to a clarification requested by a prospective tenderer, may modify the tender documents by issuing an addendum.
- 2.3.2. All prospective tenderers who have obtained the tender documents will be notified of the amendment by post, fax or email and such amendment will be binding on them.
- 2.3.3. In order to allow prospective tenderers reasonable time in which to take the amendment into account in preparing their tenders, ILRI, at its discretion, may extend the deadline for the submission of tenders.

2.4 Tenderers' Eligibility and Qualifications

The documentary evidence of the tenderers' qualifications and experience to perform the contract if its tender is accepted to tenderers existing operations shall establish to ILRI's satisfaction that the tenderer has the financial and technical capability necessary to perform the contract.

2.5 Format and Signing of Tender

- 2.10.1 The tender document shall be typed or written in indelible ink and shall be signed by the tenderer or a person/s duly authorized to bind the tenderer to the contract. All pages of the tender, except for un-amended printed literature, shall be initialized by the person/s signing the tender.
- 2.10.2 The tender shall have no interlineations, erasures, or overwriting except as necessary to correct errors made by the tenderer, in which case such corrections shall be initialed by the person/s signing the tender.

2.6 Deadline for Submission of Tenders

- 2.11.1 All proposal submissions must be received by **26th December 2025 5pm EAT** to be deemed "received on time".
- 2.11.2 The procuring entity may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents, in which case all rights and obligations of the procuring entity and candidates previously subject to the deadline will thereafter be

subject to the deadline as extended.

2.7 Modification and withdrawal of tenders

- 2.12.1 The tenderer may modify or withdraw its tender after the tender's submission, provided that written notice of the modification, including substitution or withdrawal of the tender's is received by ILRI prior to the deadline prescribed for the submission of tenders.
- 2.12.2 No tender may be modified after the deadline for submission of tenders.
- 2.12.3 No tender may be withdrawn in the interval between the deadline for submission of tenders and the expiration of the period of tender validity specified by the tenderer on the Tender Form.
- 2.12.4 ILRI may at any time terminate procurement proceedings before the contract award and shall not be liable to any person for the termination.
- 2.12.5 ILRI shall give prompt notice of the termination to the tenderers and will not give reasons for termination.

2.8 Clarification of tenders

To assist in the examination, evaluation and comparison of tenders the procuring entity may at its discretion, ask the tenderer for a clarification of its tender. The request for clarification and the response shall be in writing, and no change in the prices or substance shall be sought, offered, or permitted.

2.9 Award Criteria

- 2.14.1 ILRI will award the contract to the successful tenderer whose tender has been determined to be substantially responsive, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.
- 2.14.2 The procuring entity reserves the right to accept or reject any tender and to annul the tendering process and reject all tenders at any time prior to contract award, without thereby incurring any liability to the affected tenderer/s or any obligation to inform the affected tenderer/s of the grounds for the procuring entity's action. If the procuring entity determines that none of the tenderers is responsive; the procuring entity shall notify each tenderer who submitted a tender.
- 2.14.3 A tenderer who gives false information in the tender document about its qualification or who refuses to enter into a contract after notification of contract award shall be considered for debarment from participating in future tenders.

SECTION III: GENERAL CONDITIONS OF CONTRACT

3.1 Inspections and Tests

- 3.1.1 ILRI shall have the right to inspect and/or to test the services to confirm their conformity to the Contract specifications. ILRI shall notify the tenderer in writing, in a timely manner, of the identity of any representatives retained for these purposes.
- 3.1.2 Should any inspected or tested services fail to conform to the Specifications, ILRI may reject the services, and the tenderer shall either replace the rejected services or make alterations necessary to meet specification requirements free of cost to ILRI.

3.2 Assignment

The tenderer shall not assign, in whole or in part, its obligations to perform under this contract, except with ILRI's prior written consent.

3.3 Termination for Default

ILRI may, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the tenderer, terminate this Contract in whole or in part:

- a) if the tenderer fails to provide any or all the services within the period(s) specified in the Contract.
- b) if the tenderer fails to perform any other obligation(s) under the Contract.

In the event ILRI terminates the Contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, services similar to those undelivered, and the tenderer shall be liable to ILRI for any excess costs for such similar services.

3.4 Termination of insolvency

ILRI may at any time terminate the contract by giving written notice to the contractor if the contractor becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the contractor, provided that such termination will not produce or affect any right of action or remedy, which has accrued or will accrue thereafter to the procuring entity.

3.5 Termination for convenience

3.5.1 ILRI by written notice sent to the contractor may terminate the contract in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for ILRI convenience, the extent to which performance of the contractor of the contract is terminated and the date on which such termination becomes effective.

3.6 Applicable Law

The contract shall be interpreted in accordance with the laws of Kenya.

3.7 Notices

Any notices given by one party to the other pursuant to this contract shall be sent to the other party by post or E-mail and confirmed in writing to the other party's address as specified.

A notice shall be effective when delivered or on the notices effective date, whichever is later.

SECTION IV: SPECIAL CONDITIONS OF CONTRACT

The tenderer **must** meet the following minimum requirements for their submitted bid to be considered eligible:

4.1 Mandatory requirements

Provide copies of:

- Valid Tax Compliance Certificate
- Certificate of Registration/Incorporation from Registrar of Companies
- Valid Single Business Permit
- CR12
- Data Processor License
- Data Controller License

4.2 Technical requirements:

- Be registered and licensed as an insurance broker by the Insurance Regulatory Authority (IRA) for the current year (attach copy of license).
- Have a professional indemnity insurance cover of at least KES 100 million (attach copy).
- Be a current member of the Association of Insurance Brokers of Kenya (AIBK) (attach evidence).
- Have a minimum premium turnover of KES 240 million in the last financial year (attach audited accounts for the last three years).

- Have at least five reputable corporate clients, each with a premium portfolio of at least KES 40 million in the previous year (attach evidence).
- Submit a company profile, including organizational structure, key staff resumes, and relevant experience.
- Evidence of existing Wellness programs, digital platforms, reporting tools

SECTION V: DESCRIPTION OF SERVICES

Detailed Scope of Work

The selected broker will be expected to:

- Advise on the design and structure of the staff medical insurance scheme, including benefit limits, exclusions, and value-added services.
- Conduct a comprehensive market analysis of available underwriters and products.
- Prepare and manage the tender process for underwriter selection, including drafting bid documents, setting evaluation criteria, and supporting technical and financial analysis.
- Provide ongoing advisory and support services, including:
 - Claims management and escalation
 - Member education and sensitization
 - Periodic utilization and expenditure reporting
 - Policy renewals and negotiations
 - Regulatory compliance and updates
- Serve as the primary liaison between ILRI and the selected underwriter(s).
- Support ILRI in risk management, user training, and mitigation of ex gratia claims.
- Provide regular feedback and recommendations for scheme improvement.

SECTION VI: TECHNICAL EVALUATION (TOTAL: 100 POINTS)

SECTION A: MANDATORY REQUIREMENTS (PASS / FAIL)

Any “NO” leads to automatic disqualification.

#	Mandatory Requirement	Compliance (Yes/No)	Remarks
1	Valid IRA Broker License (2025)		
2	Valid AIBK Membership Certificate (2026)		
3	Certificate of Incorporation		
4	Valid Tax Compliance & PIN Certificate		
5	Professional Indemnity Cover ≥ KES 100 Million (attach copy)		

6	Audited Financial Statements for 2023–2025		
7	Data Protection Compliance Statement		
8	Conflict of Interest Declaration (Template attached)		

Only bidders who PASS all mandatory requirements proceed to technical evaluation.

SECTION B: TECHNICAL EVALUATION (TOTAL: 90 POINTS)

Minimum pass mark: 70 Points

2. Financial Strength & Stability – 25 Points

Criteria	Scoring Guide	Max	Score
Premium Turnover (Latest Year)	$\geq 240M = 15$; $180-239M = 10$; $120-179M = 5$; $<120M = 0$	15	
Clean audited accounts (3 years) Financial Analysis; <ul style="list-style-type: none"> Liquidity/quick ratio (total current liabilities/total current assets) Capacity (total revenue-previous revenue) Resources (net income/total assets) Sustainability (Current assets/current liabilities) 	Liquidity $\geq 1 = 2.5$ mks Capacity – target = +ve = 2.5 mks Resources = \geq current banks rate = 2.5 mks Sustainability $\geq 1 = 2.5$ mks	10	
Subtotal		25	

3. Experience in Medical Insurance Brokerage – 30 Points

Criteria	SCORING GUIDE	Max	Score
Years of experience in medical insurance brokerage (≥ 10 years)	$\geq 10 = 10$, $\geq 5 = 5$, less than 5 = 0	10	
List of at least 5 large medical insurance clients , each with premium \geq KES 40M (attach references)	Each 4 marks	20	
Subtotal		30	

4. Technical Capacity & Service Team – 20 Points

Criteria	Max	Score
Qualifications & experience of key staff	5	
Claims management team & escalation structure	5	
Dedicated account manager & response SLA	5	
Claims processing turnaround & dispute resolution process	5	
Subtotal	20	

5. Value-Added Services & Digital Capability – 15 Points

Criteria	Max	Score
Digital platforms, reporting dashboards, analytics	10	
Wellness programs, staff education, preventive health support	5	
Subtotal	15	

Pass Mark: 70 Points

FINANCIAL EVALUATION (10) %)

Commission from top 5 Underwriters (%)	Broker Fees (if any (KES/USD))	Other Costs (if any) (KES/USD)

SECTION VII - BID SUBMISSION FORMAT

Bidders should follow the following proposal submission format and sequence:

1. Cover Page

- Company Name, Address, Contact Details
- Tender Reference Number
- Date of Submission

2. Mandatory Documents (Attach in Order)

Note: Any “No” response results in automatic disqualification.

1	Valid IRA Broker License (2025)
2	Valid AIBK Membership Certificate (2025)
3	Certificate of Incorporation
4	Valid Tax Compliance & PIN Certificate
5	Professional Indemnity Cover \geq KES 100Million (attach copy)
6	Audited Financial Statements for 2023–2025
7	Data Protection Compliance Statement
8	Conflict of Interest Declaration

3. Technical Proposal

A. Financial Strength & Stability

- Premium Turnover (Latest Year)
- Clean audited accounts (3 years)

B. Experience in Medical Insurance Brokerage

- Years of experience in medical insurance brokerage (≥ 5 years)

- List of **at least 5 large** (large corporate/INGO medical portfolios handled) each with premium \geq KES 40M (attach references)

C. Technical Capacity & Service Team

- Qualifications & experience of key staff
- Claims management team & escalation structure
- Dedicated account manager & response SLA
- Claims processing turnaround & dispute resolution process

F. Value-Added Services & Digital Capability

- Digital platforms, reporting dashboards, analytics
- Wellness programs, staff education, preventive health support

G. References & Reputation

- At least 3 strong verifiable client references

4. Financial Proposal

Commission from top 5 Underwriters (%)	Broker Fees (if any) (KES/USD)	Other Costs (if any) (KES/USD)

All rates and charges must be verified and guaranteed.

SECTION VIII - CERTIFICATIONS

The following certification statements must be signed and submitted with the tenderer's offer on this original form.

- I. I, the Chairman/Director/ Managing Director of (company) , hereby agree to all Provisions and caveats governing the submission of our Offer.
- II. I further certify that Request for Proposal, has been offered with the full intent of this Company to supply the services as described at the rates we have indicated, which are guaranteed for the purposes of negotiating a General Insurance brokerage and risk management service with ILRI and that all of the rates and charges have been verified, and are correct as indicated herein, and do not require any further amendment(s).
- III. I further certify that all of the information we have supplied in the Disclosure form is full and complete and true, to the best of my knowledge.
- IV. In addition, I certify that I have all of the necessary authority conferred upon me by this company to guarantee the rates and charges in this Offer, and all other information contained herein.

Name:

Title:.....

Signature:

Date:

Name:

Title:.....

Signature:

Date:

SECTION IX – CONFLICT OF INTEREST FORM

CONFLICT OF INTEREST, CONFIDENTIALITY AND DISCLOSURE AGREEMENT

We,, (bidder's name)

Conflict of interest (check 1.a or 1.b)

1.a. Declare that we have no “conflict of interest” as per the definition below. We will also disclose any conflict of interest I could become aware of in the course of this tender process:

A conflict of interest arises when the activities and interests of a bidder prevent or may prevent them from performing their work in an objective, unbiased manner, especially when they are in a position to influence ILRI's business, research development or research work, or other decisions or policies in ways that could lead directly or indirectly to a financial gain or any other type of gain (favor, gift, recognition, free use of ILRI facilities or services..), for an ILRI staff member, his/her family, close friends, business or professional associates or give improper advantage to others to the detriment of ILRI.

This includes seeking personal gain from the use of information or material received in a confidential context or from the use of ILRI's assets.

1.b. Declare that I have a conflict of interest and therefore decline to be a member of this task force.

1. Confidentiality clause

Agree to the following confidentiality clause:

As a bidder, information provided by ILRI, potential service providers and other interested parties (e.g. companies contacted for reference-checking purposes) will be made available to me either in writing or verbally. I hereby commit not to reveal any of that information to anyone who is not a member of the tender task force other than the Director General or especially mandated members of the Internal Audit team, including the CGIAR Internal Audit team, either during the tendering process or after it is finalized. I understand that ILRI Management may wish to disclose some information to staff to explain the decision that will be made. That will in no way relieve me of this confidentiality clause.

I also understand that disciplinary measures could be taken against me if I breach the confidentiality clause.

3- Disclosure clause

Agree to share with the Task force any information that I may become aware of during this tendering process, including contract negotiation, and that may be of interest to the work of the Task Force.

Signed :

Date :