REQUEST FOR PROPOSAL

FOR

Provision of General Insurance Brokerage Service and Risk Management

RFP NUMBER: [ILRI/RFP/KE -014/2026]

ILRI

November 2026

Key Dates

1. Advertisement	**13th November 2026**
2. Clarification submission deadline	**19th November 2026**
3. RFP Submission deadline	**30th November 2026**

SECTION 1 (A) - REQUEST FOR PROPOSAL (RFP)

Date: 13th November 2026

Reference number: [**ILRI/RFP/KE -014/2026**]

Name of Assignment: Provision of General Insurance Brokerage Service and Risk Management

The International Livestock Research Institute (ILRI) invites sealed tenders from eligible bidders for the Provision of General Insurance Brokerage Service and Risk Management (the "Services"), as detailed in the Terms of Reference in Appendix 1. ILRI will offer an initial one-year contract renewable up to a maximum of three years; renewal will depend on the evaluation results of the cumulative previous performance. Tenders must be submitted by email in accordance with this RFP.

BACKGROUND

The International Livestock Research Institute (ILRI) works for better lives, better planet through livestock in developing countries. ILRI is co-hosted by Kenya and Ethiopia, has 13 offices across Asia and Africa, employs some 700 staff and has an annual operating budget of about USD100 million in 2024. ILRI is a CGIAR research centre, a global research partnership for a food-secure future. It has its headquarters in Nairobi, Kenya and a principal campus in Addis Ababa, Ethiopia and offices in other regions of Africa (Burkina Faso, Burundi, Mali, Senegal, Tanzania, Zimbabwe, Uganda, Nigeria); South Asia (India); East and Southeast Asia (Nepal, Vietnam).

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SECTION 2: GENERAL INSTRUCTIONS

Introduction	Bidders shall adhere to all the requirements of this RFP, including any amendments made in writing by INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE. This RFP is conducted in accordance with the ILRI Procurement Policy Any Bid submitted will be regarded as an offer by the Bidder and does not constitute or imply the acceptance of the Bid by INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE. INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE is under no obligation to award a contract to any Bidder as a result of this RFP. INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE reserves the right to cancel the procurement process at any stage without any liability of any kind for INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE, upon notice to the bidders or cancellation of the tender in the online portal.
Deadline for the Submission of Quotation	The deadline for submission of tenders is 30th November 2026. If any doubt exists as to the time zone in which the quotation should be submitted, refer to http://www.timeanddate.com/worldclock/.
Method of Submission	Quotations must be submitted as follows: Email: Send complete tender documents to the closed email address ILRI-GeneralInsuranceTender@cgiar.org, quoting the name of the bidder (broker) in the email subject. The payment receipt/bank deposit slip must be attached to the tender document. Hard copy documents will not be accepted. ▪ File Format: All documents must be in PDF format or continuously scanned, divided into (i) statutory documents for the broker, (ii) technical documents/proposal and (iii) quotes from underwriters, and submitted in a zipped folder. Do not attach any documents from the underwriters other than the quotes. ▪ File names must be in the Latin alphabet/keyboard and clearly indicate the content of the document to facilitate review. ▪ All files must be free of viruses and not corrupted.
Cost of preparation of quotation	INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE shall not be responsible for any costs associated with a Supplier's preparation and submission of a quotation, regardless of the outcome or the manner of conducting the selection process.
Supplier Code of Conduct, Fraud, Corruption,	All prospective suppliers must read ILRI's Conflict of Interest Policy and acknowledge that it provides the minimum standards expected of suppliers to ILRI. The ILRI policy on modern slavery and human trafficking, which includes **principles on labour, human rights, environment, and ethical conduct** Moreover, the INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE strictly enforces a policy of zero tolerance on proscribed practices, including fraud, corruption, collusion, unethical or unprofessional practices, and obstruction of INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE vendors, and requires all bidders/vendors to observe the highest standard of ethics during the procurement process and contract implementation. INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE's ANTI-FRAUD AND ANTI-CORRUPTION POLICY

Gifts and Hospitality	Bidders/vendors shall not offer gifts or hospitality of any kind to INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE staff members, including recreational trips to sporting or cultural events, theme parks, or offers of holidays, transportation, or invitations to extravagant lunches, dinners, or similar. In pursuance of this policy, INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE: (a) Shall reject a bid if it determines that the selected bidder has engaged in any corrupt or fraudulent practices in competing for the contract in question; (b) Shall declare a vendor ineligible, either indefinitely or for a stated period, to be awarded a contract if at any time it determines that the vendor has engaged in any corrupt or fraudulent practices in competing for, or in executing a INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE contract.
Conflict of Interest	**INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE requires Every prospective Supplier should** avoid and prevent conflicts of interest by disclosing to INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE If you, or any of your affiliates or personnel, were involved in the preparation of the requirements, design, specifications, cost estimates, and other information used in this RFP. Bidders shall strictly avoid conflicts with other assignments or their own interests and act without consideration for future work. Bidders found to have a conflict of interest shall be disqualified. Bidders must disclose in their Bid their knowledge of the following: a) If the owners, part-owners, officers, directors, controlling shareholders, of the bidding entity or key personnel who are family members of INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE staff involved in the procurement functions and/or the Government of the country or any Implementing Partner receiving goods and/or services under this RFP.
Eligibility	A vendor who will be engaged by INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE may not be suspended, debarred, or otherwise identified as ineligible by any UN Organization or the World Bank Group, or any other international Organization. Vendors are therefore required to disclose to the INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE whether they are subject to any sanction or temporary suspension imposed by these organizations. Failure to do so may result in termination of any contract or PO subsequently issued to the vendor by INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE. It is the Bidder's responsibility to ensure that its ultimate beneficial owners, employees, joint venture members, sub-contractors, service providers, suppliers, and/or their employees meet the eligibility requirements as established by INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE. Bidders must have the legal capacity to enter a binding contract with INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE and to deliver in the country, or through an authorized representative. Other, more specific eligibility requirements are included in Section 2.1 RFP Specific Instructions, if applicable.
Currency of Quotation	Quotations shall be quoted in Kenya Shillings (KES).
Joint Venture, Consortium	If the Bidder is a group of legal entities that will form or have formed a Joint Venture (JV), Consortium or Association for the Bid, they shall confirm in their Bid that : (i) they have designated one party to act as a lead entity, duly vested

or Association	with authority to legally bind the members of the JV, Consortium or Association jointly and severally, which shall be evidenced by a duly notarized Agreement among the legal entities, and submitted with the Bid; and (ii) if they are awarded the contract, the contract shall be entered into, by and between INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE and the designated lead entity, who shall be acting for and on behalf of all the member entities comprising the joint venture, Consortium or Association.
Only one Bid	The Bidder (including the Lead Entity on behalf of the individual members of any Joint Venture, Consortium, or Association) shall submit only one Bid, either in its own name or, if a joint venture, Consortium or Association, as the lead entity of such Joint Venture, consortium, or Association. Bids submitted by two (2) or more Bidders shall all be rejected if they are found to have any of the following: a) they have at least one controlling partner, director, or shareholder in common; or b) any one of them receives or has received any direct or indirect subsidy from the other/s; or b) they have the same legal representative for purposes of this RFP; or c) they have a relationship with each other, directly or through common third parties, that puts them in a position to have access to information about, or influence on the Bid of, another Bidder regarding this RFP process. d) they are subcontractors to each other's Bid, or a subcontractor to one Bid also submits another Bid under its name as lead Bidder: or e) Some key personnel proposed to be in the team of one Bidder who participates in more than one Bid received for this RFP process. This condition relating to the personnel does not apply to subcontractors being included in more than one Bid.
Price variation	No price variation due to escalation, inflation, fluctuation in exchange rates, or any other market factors shall be accepted at any time during the validity of the quotation after the quotation has been received.
Alternative Quotes	If an alternative quote is permitted, it may be submitted only if a conforming quote to the RFP requirements is submitted. Where the conditions for its acceptance are met, or justifications are clearly established, INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE reserves the right to award a contract based on an alternative quote. If multiple/alternative quotes are being submitted, they must be clearly marked as "Main Quote" and "Alternative Quote" directly in the portal and in any supporting document as relevant.
Right not to accept any quotation	INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE is not bound to accept any quotation, nor award a contract or Purchase Order
Right to vary the requirement at the time of award	At the time of award of Contract or Purchase Order, INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE reserves the right to vary (increase or decrease) the quantity of services and/or goods, by up to a maximum Ten per cent (10%) of the total offer, without any change in the unit price or other terms and conditions.
Policies and procedures	This RFP is conducted in accordance with ILRI's Procurement Policy.

SECTION 2.1: RFP SPECIFIC INSTRUCTIONS

Duties and taxes	INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE is exempt from all direct taxes, except charges for public utility services, and is exempt from customs restrictions, duties, and charges of a similar nature in respect of articles imported or exported for its official use. All quotations shall be submitted net of any direct taxes and any other taxes and duties, unless otherwise specified in the requirements section. All prices must: ☒ be exclusive of VAT and other applicable indirect taxes ILRI is duty and VAT exempt. The services will be exempt from VAT and excise duty under the terms of ILRI's host country agreement with the Government of Kenya. ILRI will issue the supplier with a VAT exemption certificate against each invoice.
Language of quotation	English. Including documentation, including catalogues, instructions, and operating manuals.
Quotation validity period	Quotations shall remain valid for 120 Days from the deadline for submission of proposals.
Payment Terms	☐ 100% within 30 days after receipt of goods, works, and/or services and submission of payment documentation. ☒ Other: [MANUAL UPDATE: Insert deliverable-based payment milestones and percentages]
Conditions for Release of Payment	☐ Passing Inspection [specify method, if possible] Complete Installation ☐ Passing all Testing [specify standard, if possible] ☐ Others [pls. specify]
Clarifications	Requests for clarification from bidders will not be accepted any later than seven (7) days before the submission deadline (i.e. after 19th November 2026). Responses to requests for clarification will be communicated by email to all prospective bidders within three (3) days of receipt.
Evaluation method	☒ The Contract will be awarded to the substantially responsive tenderer with the lowest evaluated tender, provided the tenderer is determined to be qualified to perform the contract satisfactorily. ☐ Other Click or tap here to enter text.
Evaluation criteria	☒ Full compliance with the Special Conditions of Contract and all mandatory documents specified in Appendix 1 ☐Earliest Delivery /shortest lead time ☒ Evaluation in three stages: (i) Bidder's profile – relevant experience and compliance with registration for business operations; bidders must provide all mandatory documents before passing to the next stage; (ii) Technical evaluation – relevant experience in end-to-end insurance and risk management, experience working with similar organizations, and capacity and ability to handle the contract; (iii) Financial evaluation – financial capacity based on the audited accounts and the offer as per the financial quotation.

Type of Contract to be awarded	☐ Purchase Order ☐ Contract for Works ☒ Contract for General Insurance Brokerage and Risk Management Services for an initial term of one (1) year, renewable up to a maximum of three (3) years subject to evaluation of cumulative performance.

RFP Instructions

1.0 Cost of tendering

The Tenderer shall bear all costs associated with the preparation and submission of its tender, and ILRI, will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the tendering process.

2.0 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 submission of a tender that is not substantially responsive to the tender documents in every respect, will be at the Tenderer's risk and may result in rejection of the tender.

3.0 Clarification of Documents

A prospective Tenderer may submit enquiries regarding the tender documents to ILRI in writing by email to **ilriprocurementkenya@cgiar.org**. ILRI will respond in writing to any request for clarification received no later than seven (7) days before the deadline for submission of tenders. ILRI's response, including an explanation of the query but without identifying its source, will be communicated to all prospective Tenderers who received the tender documents.

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

4.0 Amendment of documents

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.

All prospective tenderers who have obtained the tender documents will be notified of the amendment by email and such amendment will be binding on them.

To allow prospective Tenderers reasonable time to take an amendment into account when preparing their tenders, ILRI may, at its discretion, extend the deadline for submission of tenders.

5.0 Tender Currencies

Prices shall be quoted in Kenya Shillings (KES). The tenderer shall indicate on the price schedule the unit prices, where applicable, and total tender prices of the services it proposes to provide under the contract.

6.0 Taxes

ILRI is duty and VAT exempt. All invoices supplied to ILRI will be less the applicable VAT, and ILRI will issue the supplier with a VAT exemption certificate against each invoice.

7.0 Tenderers Eligibility and Qualifications.

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

8.0 Format and Signing of Tender

The tender document shall be typed or written in indelible ink and shall be signed by the tenderer or a person or persons duly authorized to bind the tenderer to the contract. All pages of the tender, except for un-amended printed literature, shall be initialed by the person or persons signing the tender.

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 or persons signing the tender.

9.0 Deadline for Submission of Tenders

All tenders must be received by ILRI at ILRI-GeneralInsuranceTender@cgiar.org not later than 30th November 2026 to be deemed received on time.

ILRI 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.

10.0 Modification and withdrawal of tenders

The Tenderer may modify or withdraw its tender after submission, provided that ILRI receives written notice of the modification, substitution or withdrawal before the deadline prescribed for submission of tenders.

No tender may be modified after the deadline for submission of tenders.

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.

ILRI may at any time terminate procurement proceedings before contract award and shall not be liable to any person for the termination.

ILRI shall give prompt notice of the termination to the tenderers and will not give reasons for termination.

11.0 Clarification of tenders

To assist in the examination, evaluation and comparison of tenders ILRI 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.

12.0 Award Criteria

ILRI will award the contract to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.

ILRI 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 or tenderers or any obligation to inform the affected tenderer or tenderers of the grounds for its action. If ILRI determines that none of the tenderers is responsive; it shall notify each tenderer who submitted a tender.

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 by ILRI from participating in future procurement.

13.0 Official email address

All enquiries and formal clarification requests should be sent to **ilriprocurementkenya@cgiar.org.** Tender submissions must be sent only to **ILRI-GeneralInsuranceTender@cgiar.org**.

14.0 Method of submission

Tenders must be submitted electronically by email to the closed email address **ILRI-GeneralInsuranceTender@cgiar.org**, quoting the name of the bidder (broker) in the email subject. Documents must be in PDF format, divided into statutory documents for the broker, technical documents/proposal and quotes from underwriters, and submitted in a zipped folder. No hard copy documents will be accepted. The bidder is responsible for confirming that all required files are attached before the stated deadline.

15.0 Contractual Arrangements

The selected firm will enter into a formal contract with ILRI, outlining the terms and conditions of the engagement, including deliverables, timelines, and payment schedules.

16.0 Tender Security

The tenderer shall submit a tender security equivalent to Kshs. 500,000.00 (Five Hundred Thousand) from a reputable bank or insurance company. The tender security shall be valid for a period of one hundred and twenty (120) days after the tender closing date.

17.0 Confidentiality

All information provided to the firm during the project must be treated as confidential and not disclosed to third parties without prior consent from ILRI.

18.0 Disclosure/Certification

For the firm to be able to provide the quality of services required and ensure there is no conflict of interest with the Center, please submit this form together with your proposal.

The information provided by you will be handled on a Strictly Confidential basis and is for the use of the Center only.

This form must be fully completed. For those questions not applicable to your company, please fill in the blank with "N/A" or "NONE". If the space provided after each question is insufficient, please record the information on a separate typed page and attach to the original.

1. List below the names and nationalities of all the Directors, Shareholders and/or Partners of your company.

2. List any other Companies, Holding Companies or other organizations and their addresses who hold a substantial interest in your company.

3. List the name of the Chairman and the Managing Director of the company.

4. Do any of the company employees, particularly those in management positions, have any family members or friends employed by ILRI?

Yes No

If yes, list their names and position in either organization.

5. Do you have a code of conduct or ethics governing your director's and your employees' behavior?

Yes No

If yes, please attach a copy with your offer.

6. List below the banks or Credit Institutions with which your company has accounts if this is not presented in your audited financial statements.

7. Does the company have Branch offices, which are owned and operated solely by the company?

Yes No

If yes, list below the Company owned branch facilities and their physical addresses:

8. Are the company's owned or leased premises insured against fire, theft, storm, etc.

Yes No

If yes, list below the companies Insurer(s), Classes of Policies held, Amounts Insured.

Are you insured for all third party or consequential liabilities?

Yes No

If yes, what is the limit of your liability?

9. Will any other parties or companies be authorized to act as your brokers/sub-contractors?

Yes No

If yes, list their names and physical addresses below.

CERTIFICATIONS

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

A. I,_____the Chairman/Director/ Managing Director of (company)_ hereby agree to all Provisions and caveats governing the submission of our offer.
B. 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).
C. 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.
D. 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: _____

Appendix 1 - Terms of Reference

INTERNATIONAL LIVESTOCK RESEARCH INSTITUTE (ILRI)

TERMS OF REFERENCE

Provision of General Insurance Brokerage Service and Risk Management

1. Introduction

The International Livestock Research Institute (ILRI) is a member of the CGIAR Consortium. ILRI works at the crossroads of livestock and poverty, bringing high-quality science and capacity-building to bear on poverty reduction and sustainable development for poor livestock keepers and their communities. ILRI's headquarters is in Nairobi, Kenya and its principal campus is in Addis Ababa, Ethiopia.

ILRI, located on Old Naivasha Road, Nairobi, is seeking a competent company (hereinafter referred to as the Provider) to provide insurance brokerage services and risk management for its General Insurance Programmes. ILRI will offer an initial one-year contract renewable up to a maximum of three years. Contract renewal will depend on the evaluation results of the cumulative previous performance.

This document is a formal Request for Proposal (RFP) for the provision of General Insurance and Risk Management services to ILRI as detailed in this Terms of Reference.

2. Background

ILRI has currently engaged one Broker to manage its general insurance programmes. The Broker works closely with a risk consultant to monitor risk exposures to the centre's assets as well as ensuring the adequacy of the centre's risk insurance.

ILRI is seeking to enter into an initial one-year contract, renewable up to a maximum of three years, with an insurance company to manage its General Insurance Programmes. In addition, the Provider is expected to offer risk management services related to these insurance programmes as an added value to ensure optimal insurance and risk mitigation.

The services provided will be exempt from VAT and excise duty under the terms of ILRI's host country agreement with the Government of Kenya.

A summary of ILRI's asset registers is provided in Annex A to assist bidders in assessing the optimal insurance programme and risk responses.

ILRI's three years' claims experience is shown in Annex B and the summary of the 2026 insurance programmes is shown in Annex C.

3. Business Objectives

Across ILRI, including our regional offices worldwide and at all levels, it is essential that we understand and manage the relationships between the business environment, our objectives, risk and performance.

We need to know that our risk management processes are fit-for-purpose, flexible and continuously

improving. To be effective, these processes must incorporate systems for identifying, assessing and responding to risks inherent to our assets and operations, together with mechanisms for bringing significant issues to the attention of management.

Insurance is one of the aspects of ILRI's risk-based approach to internal control that is meant to provide reasonable assurance of achieving ILRI's business objectives.

By undertaking insurance service of our general insurance and management of associated risks, we seek to enhance risk awareness by fostering an environment where the uncertainties associated with significant 'downside' risks are reduced and the rewards from taking 'upside' risks are realized.

As a non-profit international research institute, cost will be a very important criterion when selecting the solution to be implemented. Non-profit, charity or educational pricing should be used wherever possible, and ILRI has previously entered into arrangements with providers to become customer reference sites or case study sites in return for preferential pricing arrangements.

The business objectives of the general insurance service and management of associated risks to ILRI are:

- To have effective processes and systems for identifying, assessing and responding to risks associated with our assets and operations, together with mechanisms for bringing significant issues to the attention of management.
- To ensure that ILRI's systems of risk management are fit-for-purpose, flexible and continuously improving.
- To incorporate risk responses into a system of internal control which is designed to address opportunities, protect ILRI's assets, facilitate effective and efficient operations, and help to ensure reliable reporting and compliance with applicable laws and regulations.
- To ensure cost optimization of risk transfer via insurance by identification and evaluation of ILRI's significant risks, setting boundaries for risk taking and applying fit-for-purpose risk responses.

4. Technical Objectives

The performance of ILRI's General Insurance and risk management services is hinged on the extent to which the provisions of the Service Level Agreement (SLA) are fulfilled. The services are expected to meet the following technical objectives:

- Conduct of risk surveys and evaluation of the adequacy or otherwise of the current insurance programmes.
- Assessment of ILRI's insurance programmes with a view to identifying any gaps or overlaps and extensions or liability limits in need of review.
- Recommendation of restructured ILRI insurance programmes by optimizing costs and fit-for-purpose risk responses.
- Guidance in the selection of policies and the placement of the insurance company during the tender of the insurance service.
- Provision of timely advice on lodgment of claims and their effective administration.
- Provision of timely and quality advice on changes in the environment, e.g. legislative or regulatory.
- Effective management of the tripartite relationship between the centre, the broker and the underwriter.
- Continuous monitoring of the underwriter's governance and risk management policies and

practices, in particular the underwriter's corporate risk, and advising ILRI accordingly.
- Preparation and management of annual policy renewals, including negotiation of terms, rates and premiums with the underwriters.
- Quarterly claims and loss-ratio reports, and an annual review of the insurance programme with recommendations for improvement.
- Training and sensitization of ILRI staff on insurance cover, claims procedures and risk management.
- Acting as the primary liaison between ILRI and the underwriter(s), including escalation and resolution of disputed claims.

5. Special Conditions of Contract

5.1 Special conditions to be met by the underwriting insurance company

- Must be registered with the Insurance Regulatory Authority for the current year, and a copy of the current licence must be submitted.
- Must have achieved an average annual gross premium turnover in the previous two (2) years of Kshs. 3,000,000,000 (Three Billion) under general insurance business, and a minimum of Kshs. 1,000,000,000 (One Billion) in the preceding two years. Attach proof thereof.
- Must have paid-up capital of at least Kshs. 300 million (Three Hundred Million).
- Must give a list of five (5) reputable clients, each with total client premiums for the previous year of Kshs. 25 million, and submit evidence signed by the clients.
- Must submit copies of audited accounts for the previous three years (2023, 2024 and 2025).
- Must have a total management staff of at least five (5) senior managers.
- Must submit copies of the following documents:
  - PIN Certificate
  - Valid Tax Compliance Certificate
  - Certificate of Registration/Incorporation from the Registrar of Companies
  - City Council of Nairobi Single Business Permit
  - Company Profile
  - Current Licence from the Insurance Regulatory Authority
  - CR12
- Must be a member of the Association of Kenya Insurers (AKI).

5.2 Conditions to be met by the Insurance Broker (the insurance broker should be appointed by the insurance company)

- Must be registered with the Insurance Regulatory Authority for the current year, and a copy of the current licence must be submitted.
- Must have a bank or insurance guarantee of Kshs. 3 million (Three Million) deposited with the Central Bank of Kenya on behalf of the Insurance Regulatory Authority, and a copy must be submitted.
- Must have a Professional Indemnity Insurance cover of at least Kshs. 100 million (One Hundred Million), and a copy must be submitted.
- Must give a list of five (5) reputable clients, each with total client premium of Kshs. 25 million in the previous year, and submit evidence signed by the clients.
- Must submit copies of audited accounts for the previous three (3) years (2023, 2024 and 2025).
- Must be a duly registered and current member in good standing of the Association of Insurance Brokers of Kenya (AIBK), with valid membership credentials for the 2026/2027 membership

year.

- Must submit copies of the following documents:
  - PIN Certificate
  - Valid Tax Compliance Certificate
  - Certificate of Registration/Incorporation from the Registrar of Companies
  - City Council of Nairobi Single Business Permit
  - Company Profile
  - CR12
  - Data Controller and Data Processor registration certificates issued by the Office of the Data Protection Commissioner
  - Data Protection Compliance Statement
- Must have placed annual gross premium of at least Kshs. 1,000,000,000 (One Billion) in each of the last two (2) financial years, evidenced by audited accounts and the broker's returns to the Insurance Regulatory Authority. Self-declared figures will not be accepted.
- Must have an average annual brokerage commission income over the last three (3) financial years (2023, 2024 and 2025) of at least Kshs. [MANUAL UPDATE: insert amount], as shown in the audited accounts.
- Must demonstrate that its total annual premium placed is at least five (5) times ILRI's total annual premium under the general insurance programmes.
- Must attach three quotations from the underwriters, with duly signed letters from the proposed underwriters, which must clearly state the rates used to calculate the premiums for all policies. Do not attach any other documents from the underwriters other than the quotes.

6. Format of Responses

6.1 Provider's Profile

Item	Bidder's Response
1. A copy of the registration documents of your company	
2. Listing of any industry awards your organization has received (year, name, purpose of the award)	
3. Comprehensive audited company financial statements for 2023, 2024 and 2025 (for a member of a group of companies, the subsidiary statements will suffice). As a minimum, the statements should include the balance sheet, the income/profit and loss statement and a cash flow statement.	
4. A company organizational chart	
5. A listing of your top 5 clients in the last five years (name, turnover, major types of services rendered)	
6. A listing of your top 3 clients with whom you have an established contract. Please explain how long you have been working with them and the type of contract you have with them.	
7. Names and contact details of companies/organizations that have agreed to be references and can be contacted by ILRI.	

6.2 Technical Proposal

Item	Bidder's Response
1. Provide details of five clients to whom you have previously provided general insurance brokerage and risk management services.	
2. What are the key services that you will provide to ILRI if offered the general insurance brokerage contract?	
3. From the analysis of ILRI's asset registers, what risk exposures did you identify? What are your proposed mitigation measures?	
4. Please advise if the existing insurance coverage for ILRI is adequate. If not, what additional coverage would you propose? If over-stated, what coverage would you propose to remove?	
5. Based on the exposures identified above, what would you consider to be important factors when selecting the insurance company during the tender process?	
6. List the technical staff that you propose to support the contract. For each, state the role that they will play and provide a resume detailing their technical skills, experience, details of certification and training and specific areas of expertise.	
7. Explain the call reporting process and escalation procedures (please illustrate the escalation process using a flowchart). State the maximum acceptable turnaround time.	
8. Provide an operations service standards document detailing the mechanisms that will be put in place to provide timely support on site or on call.	
9. Provide a Service Level Agreement document that sets out the expected performance levels and the indicators. State how the indicators can be measured and monitored to ensure the expected level of service is attained. The document will include details of penalties and/or compensation/rebates that will be provided if the performance levels are not maintained.	
10. Do you have an online platform for scheme administration? Explain.	
11. Do you envisage that any portion of this contract will be sub-contracted? What portion and why? To whom?	
12. Provide details of any additional services that you can provide that will add value to the provision of brokerage services to ILRI.	

6.3 Financial Proposal

Item	Bidder's Response
1. From the analysis of ILRI's asset registers, insurance coverage and claims history provided, please provide the best quotation from your two proposed underwriters per category. If you propose additional coverage, provide the best quotation also. Your quotations per category should be in the format of the table in Section 6.4. You must attach signed quotes from the underwriters (see Section 5.2, Special Conditions of Contract – underwriter quotations).	
2. State the brokerage commission (%) per class of insurance that you will earn from the underwriters, any broker fees, and any other costs that ILRI will incur during the performance of the contract.	
3. Indicate any additional costs or savings associated with the recommendations you made in item 6 of the technical proposal.	
4. Are there any value-add services that you propose to provide to ILRI at no additional cost? If so, please list.	
5. What financial compensation will there be to ILRI if the performance indicators in the SLA are not attained or for late delivery on the implementation plan?	

6.4 Financial Quotation

Category	Quote (%)	Remarks
1. Industrial All Risks - Kenya		
2. Machinery Breakdown		
3. Property Terrorism and Sabotage		
4. Electronic Equipment		
5. Money		
6. Fidelity Guarantee		
7. Directors & Officers Liability		
8. Combined Liability		
9. Motor Insurance		

7. Tender Evaluation

Tenders will be evaluated in three stages using the evaluation matrix below. Only bidders that pass all Stage 1 requirements proceed to Stage 2, and only bidders scoring at least 70 points in Stage 2 proceed to Stage 3. The contract will be awarded to the technically qualified bidder with the lowest evaluated total premium.

No.	Evaluation Criterion	Max Score	Score Awarded
STAGE 1 – PRELIMINARY / MANDATORY REQUIREMENTS (Pass/Fail)			
A. Submission requirements			
M1	Tender security of Kshs. 500,000 from a reputable bank or insurance company, valid for 120 days after tender closing	Pass/Fail	Pass / Fail
M2	Bid submitted as zipped PDF to the official email, split into statutory documents, technical proposal and underwriter quotes; bidder name in subject	Pass/Fail	Pass / Fail
M3	Signed Disclosure/Certification form and Conflict of Interest Declaration	Pass/Fail	Pass / Fail
B. Insurance broker			
M4	Current Insurance Regulatory Authority (IRA) licence	Pass/Fail	Pass / Fail
M5	Bank or insurance guarantee of Kshs. 3 million deposited with the Central Bank of Kenya	Pass/Fail	Pass / Fail
M6	Professional Indemnity cover of at least Kshs. 100 million	Pass/Fail	Pass / Fail
M7	Current AIBK membership for 2026/2027	Pass/Fail	Pass / Fail
M8	Annual gross premium placed of at least Kshs. 1 billion in each of the last two years (audited accounts / IRA returns); 3-year average brokerage commission income of at least Kshs. [MANUAL UPDATE: insert amount]; premium placed at least 5× ILRI's annual premium	Pass/Fail	Pass / Fail
M9	Five (5) client references, each with premium of Kshs. 25 million in the previous year, signed by the clients	Pass/Fail	Pass / Fail
M10	Audited accounts for 2023, 2024 and 2025	Pass/Fail	Pass / Fail
M11	PIN, Tax Compliance Certificate, Certificate of Incorporation, Single Business Permit, Company Profile, CR12, Data Controller/Processor registration certificates and Data Protection Compliance Statement	Pass/Fail	Pass / Fail
M12	Three (3) signed underwriter quotations stating the rates used for all policies	Pass/Fail	Pass / Fail
C. Proposed underwriting insurance company (each underwriter)			
M13	Current IRA licence	Pass/Fail	Pass / Fail
M14	Average annual gross premium turnover of at least Kshs. 3,000,000,000 (Three Billion) under general insurance business in the previous two (2) years	Pass/Fail	Pass / Fail
M15	Paid-up capital of at least Kshs. 300 million	Pass/Fail	Pass / Fail
M16	Five (5) client references, each with premium of Kshs. 25 million in the previous year, signed by the clients	Pass/Fail	Pass / Fail
M17	Audited accounts for 2023, 2024 and 2025	Pass/Fail	Pass / Fail
M18	At least five (5) senior managers	Pass/Fail	Pass / Fail
M19	PIN, Tax Compliance Certificate, Certificate of Incorporation, Single Business Permit, Company Profile, IRA licence, CR12 and AKI membership	Pass/Fail	Pass / Fail
STAGE 2 – TECHNICAL EVALUATION (100 points; pass mark 70)			
T1	Relevant experience: years in general insurance brokerage (≥10 years = 5; 5–9 years = 3; <5 years = 0) and five comparable clients – international organizations, research institutions, NGOs (2 points each, max. 10)	15	
T2	Scope of services proposed for ILRI	5	

No.	Evaluation Criterion	Max Score	Score Awarded
T3	Risk exposures identified from ILRI's asset registers and proposed mitigation measures	15	
T4	Review of adequacy of existing cover, with justified recommendations on gaps, overlaps and limits	15	
T5	Underwriter selection approach and strength of the proposed underwriters	10	
T6	Qualifications and experience of key technical staff (CVs, certifications)	15	
T7	Dedicated account manager, claims reporting and escalation procedure (flowchart), claims turnaround times, dispute resolution process and service standards	10	
T8	Service Level Agreement with measurable KPIs, monitoring and penalties/rebates	5	
T9	Online platform for scheme administration	5	
T10	Value-added services (e.g. risk surveys, training) and sub-contracting arrangements	5	
	Total technical score	**100**	
STAGE 3 – FINANCIAL EVALUATION (only bids that pass Stage 2)			
F1	Total annual premium for all classes, computed from quoted rates × sums insured (Section 6.4 and Annex C) – lowest evaluated total premium ranked first	Ranked	
F2	Any additional costs to ILRI during the contract, added to the evaluated premium	Ranked	
F3	Financial capacity from clean audited accounts for 2023–2025: current ratio ≥ 1, positive revenue growth and positive return on assets	Pass/Fail	Pass / Fail

8. General Conditions of Contract

8.1 Inspection: ILRI shall have the right to review and verify the services to confirm their conformity with the contract. Services that do not conform shall be corrected by the broker at no cost to ILRI.

8.2 Assignment: The broker shall not assign, in whole or in part, its obligations under the contract without ILRI's prior written consent.

8.3 Termination for default: ILRI may, by written notice of default, terminate the contract in whole or in part if the broker fails to provide any or all of the services within the period(s) specified, or fails to perform any other obligation under the contract. ILRI may then procure similar services, and the broker shall be liable for any excess costs.

8.4 Termination for insolvency: ILRI may terminate the contract at any time by written notice, without compensation to the broker, if the broker becomes bankrupt or otherwise insolvent, or if its IRA licence is suspended or revoked.

8.5 Termination for convenience: ILRI may, by written notice, terminate the contract in whole or in part at any time for its convenience. The notice shall state the extent of termination and the date on which it becomes effective.

8.6 Applicable law: The contract shall be interpreted in accordance with the laws of Kenya, without prejudice to ILRI's privileges and immunities under its host country agreement.

8.7 Notices: Notices under the contract shall be sent by post or email and confirmed in writing to the other party's address as specified. A notice shall be effective when delivered or on its effective date, whichever is later.

Annex A - Summary of ILRI's Asset Base

Asset Group	Amount USD
Computers Equipment	1,239,689.92
Furniture & Office Equipment	817,368.36
Land and Buildings	30,984,146.63
Motor Vehicles	1,422,520.95
Other Fixed Assets	708,488.41
Plant, Machinery and Equipment	5,036,427.87
Research & Lab Equipment	10,985,123.34
Total	**51,193,765.48**

Annex B - ILRI's 3 Years' Claims Experience

Item Insured / Year	% Claim
Motor Insurance	
2023	9.4%
2024	43.1%
2025	14.3%
Corporate Travel	
2023	0%
2024	0%
2025	0%
Fidelity Guarantee	
2023	0%
2024	0%
2025	0%
Industrial All Risks	
2023	0%
2024	1.1%
2025	24.5%
Director's & Officers Liability	
2023	0%
2024	0%
2025	0%
Combined General Liability	
2023	0%
2024	0%
2025	0%
Property Insurance (Terrorism, Electronic & Machine Breakdown)	
2023	0%
2024	0%
2025	0%

Annex C - Summary of 2026 Insurance Programmes

1. ILRI Group Portfolio

ILRI EXECUTIVE SUMMARY – Limits under ILRI Main Account				
No.	**Class of Insurance**	**Location**	**Coverage**	**Sums Insured**
1	Industrial All Risks - Kenya	Nairobi	Loss or damage including increased costs of working following accidental, physical loss or damage to property except those incidents excluded in the policy. Increased cost of working responds to reduction in turnover or increase in cost of working to maintain turnover as a result of fire, bush fire, subterranean fire, explosion, spontaneous combustion, earthquake (fire & shock), malicious damage, storm or tempest, flood, bursting and overflowing of water pipes, tanks etc., aircraft, impact by non-owned road vehicles as per the Industrial All Risks Policy.	Material Damage Furniture & Office Equipment $817,368.36 Land and Buildings $30,984,146.63 Other Fixed Assets $708,488.41 Plant, Machinery and Equipment $5,036,427.87 Research & lab equipment $10,985,123.34 Total Sum Insured $51,193,765.48
2	Machinery Breakdown	Nairobi	Sudden and unforeseen damage to machinery whilst working, at rest or dismantling/erection for inspection or repair. Excluding risks normally covered under a standard fire/perils policy.	Total Sum Insured - USD 5,036,427.87
3	Electronic Equipment	Nairobi	Unforeseen loss or damage to computer machinery and/or auxiliary equipment, as declared, by any accidental means whilst working, at rest, or being dismantled for the purpose of overhaul, re-assembly, maintenance, movement or repair. Section A: Material Damage – indemnity against physical loss of or damage to the computer and/or auxiliary equipment arising from any cause not excluded by the policy. Section B: External Data Media, Data Reconstruction Expenses and Software. Section C: Increased Cost of Working – indemnity against additional expenditure arising out of interruption or interference of the business carried out at the premises in consequence of an accident to computer equipment.	Various computers, ICT equipment and accessories, servers and PABX Total Sum Insured USD 1,239,689.92
5	Fidelity Guarantee	Worldwide	Loss of money and/or physical stocks and/or contents caused by fraud or dishonesty of employees handling money and/or stock and other contents, including manipulation of Information Technology systems.	All employees of the insured handling cash & stocks, including those of Information Technology functions. Limit per claim/event/occurrence: Kshs. 10,000,000.00 Aggregate limit: Kshs. 10,000,000.00

ILRI EXECUTIVE SUMMARY – Limits under ILRI Main Account				
No.	**Class of Insurance**	**Location**	**Coverage**	**Sums Insured**
6	Directors & Officers Liability	Worldwide	Responds to any liability attaching out of any wrongful act by persons insured in their capacities as Directors or Officers of the Insured Company, and compensates for any awards that ILRI will be legally liable to pay, including any agreed defence costs and expenses.	Any one claim or several claims arising out of the same occurrence – USD 10,000,000 All claims in aggregate under the policy – USD 10,000,000
7	Combined Liability	Worldwide	Legal liability to third parties in respect of death of or bodily injury or illness of any person or loss of or damage to third party property (General Liability), including Products Liability, Employers Liability & Public Liability.	Aggregate – USD 10 Million
8	Travel Insurance	Worldwide	Reimbursement to the insured for expenses incurred by employees whilst travelling following illness, death, injury or disability because of an accident, trip cancellation and curtailment, travel delay, loss or theft of luggage and travel documents, premature returns, alternative employees, medical expenses, hijack, kidnap, personal liabilities and legal expenses.	Various – World Business Card Schedule of Benefits
9	Property Sabotage & Terrorism	Worldwide	Loss or liability resulting from terrorism, sabotage, mutiny, insurrection, rebellion and/or coup d'état and any ensuing fire damage, damage from looting or other damage caused by act of lawfully constituted authority for the purpose of suppressing or minimising the consequences of any of the aforesaid incidents during the policy period.	Furniture & Office Equipment $817,368.36 Land and Buildings $30,984,146.63 Other Fixed Assets $708,488.41 Plant, Machinery and Equipment $5,036,427.87 Research & lab equipment $10,985,123.34 Total Sum Insured $51,193,765.48
10	Motor Insurance	East Africa	Cover provided will be for loss or damage to insured vehicles on a comprehensive basis.	Sum Insured USD 1,422,520.95 (to be valued)
11	Cyber Security	Worldwide	Costs arising from unauthorised access, disclosure, theft or loss of confidential information, and financial losses resulting from hacking, malware, viruses and unauthorised access to IT systems.	