



ADDENDUM NO. 1:

PROVISION OF MEDICAL INSURANCE SERVICES FOR THE BOARD AND STAFF- NAC/OT/02/2021-2022

The authority wishes to make the corrections on the evaluation criteria as indicated below:

	DESCRIPTION	YES	NO
	Preliminary evaluation criteria		
MR1	Must be registered with IRA (attach certified license for the current year or a perpetual license by IRA)- For All Bidders		
MR2	Attach copy for the current year of Registration with Association of Insurance Brokers of Kenya (AIBK) for the current year. (For Brokers only)		
MR3	Attach copy of registration certificate with IRA as a medical Insurance Provider (MIP) (For brokers only)		
MR4	Must have at least 2 current clients each with at least Ksh.50 million in medical premiums (Evidence to be attached)- For All Bidders		
MR5	Submit certified audited accounts for the last 2 years (2019 & 2020)- For All Bidders		
MR6	Attach certified Copies of PIN, valid Tax compliance Certificate, Certificate of incorporation and valid business permit- For All Bidders		
MR7	Must be a member of Association of Kenya Insurers (AKI), attach certified valid certificate (For underwriters only)		
MR8	Must have handled Medical Premiums of at least KSh.1.5 billion in the last two years - For All Bidders		
MR9	Must have at least 10 years' experience in medical insurance business- Attach IRA certificate- For All Bidders		
MR10	Attach evidence of Paid-up capital of at least: For Underwriters- KSh.500Million. For Brokers- 10 million		
MR11	Provide a Work Plan / Methodology of the scheme administration - For All Bidders		
MR12	Evidence of medical service providers countrywide- For All Bidders (Brokers to attach the list from the underwriter proposed)		

MR13	Evidence of qualification/ experience of at least two key medical doctors in the medical department attach CV and appointment letter for each. - For underwriters only		
MR14	Broker must provide a Copy of the Recommended Underwriters Quotation (the quotation must be similar to the one provided by the underwriter and certified by the underwriter) – For brokers only		
MR15	Must submit tender security/Bid bond of Ksh.430,000 valid for 150 days - For All Bidders		
MR16	Must submit a Copy of Professional Indemnity policy with a limit of Kshs. 50 million - For All Bidders		
MR17	Provide letter of credit worthiness from the insurer’s bank- For All Bidders		
MR18	Provide 5 current (2020) reference letters from major hospitals - For All Bidders (Brokers to attach the list from the underwriter proposed)		
MR19	Dully filled, Signed and stamped Form of tender, Price schedule and Confidential business questionnaire provided - For All Bidders		
MR20	Provide a sample policy document- For All Bidders (Brokers to attach the policy document from the underwriter proposed)		
MR21	Litigation History- For All Bidders		
MR22	Certified evidence of re-insurance arrangement- For All Bidders (Brokers to attach the re-insurance arrangement from the underwriter proposed)		
MR23	Certified declaration that the underwriter/Broker Insurance company will not engage in any corruption or fraudulent practices in this tender- For All Bidders		
MR24	Certified self-declaration that the underwriter/ broker has not been debarred as a service provider in Kenya in the form provided. - For All Bidders		
MR25	Certified copy of current CR 12 not older than 6 six months from closing date of this tender For All Bidders		
MR26	Compliance to Additional Requirement In-Patient and Out-Patient Medical Insurance Cover as provided in the document- For All Bidders		
MR27	Must have over 10 Office branches country wide (for underwriters only)		
MR28	Pagination/serialization of tender document- For All Bidders		
MR29	Filled Self-declaration that the tenderer will not engage in any corrupt or fraudulent practice. - For All Bidders		
MR30	Filled declaration and commitment to the code of ethics - For All Bidders		
MR31	Filled tenderer information form- For All Bidders		

TECHNICAL EVALUATION CRITERIA

The tenderers shall be evaluated based on the criteria indicated below. In order to qualify for financial stage a bidder must score at least 75 marks at this level. Evidence must be provided.		Maximum score	Score attained
Operational Capacity	i). 10 Years in medical insurance underwriting business (1 point for every year's experience up to a maximum of 10 years)- For All Bidders	10	
	ii). Clientele base 5 reputable medical clients with a premium of at least Kshs. 50million. Provide evidence of contracts/LSOs (3 points per client with the right evidence, Zero for lack of evidence)- For All Bidders	15	
Financial Capacity	i). Assets Base (15 points) Below 2 Billion- 5 points Between 2-3 Billion – 10 points Above 3 billion---15 points (As per IRA Annual reports)- (For underwriters only)	15	
	Insurance broker to show their financial strength and capacity of the company in the last year. i. Turnover of over 500 million- (15 Marks) ii. Below 500 million to 300 million- (10 Marks) Below 300 million- (5Marks)	15	
	ii). Medical gross written premium in the previous year 2019- For All Bidders Below 750 million--0 points Over 750 million --10 points	10	
Human resource capacity.	i). Professional qualifications and experience of 5 keystaff members (a) Head of medical- Masters holder- ((5 marks)- For All Bidders (b) Two medical doctors –Degree/Diploma holder (4 marks) (Brokers Exempted)	25	

	<p>(c) Underwriter- Degree Holder (4 marks)- Brokers Exempted</p> <p>(d) Claims Officer- Degree Holder (4 marks)- For All Bidders</p> <p>(e) Liaison Officer- Degree Holder (4 marks)- For All Bidders</p> <p>Attach CVs and relevant certificate</p>		
	<p>ii). Branch network (5 points)</p> <p>Below 10 – (0 Points)</p> <p>Over 10 office branches countrywide (5 points). (For Underwriters only)</p>	5	
	<p>Established Head office (Attach Single business permit) – (for Brokers only)</p>	5	
Technical Proposal	<p>Attach a comprehensive proposal on; - For All Bidders</p> <ul style="list-style-type: none"> • underwriting and claims administration (5 points). • Case Management (5 points), • Service level agreement indicating timelines(5 points). • sample policy documents indicating all free benefits and exclusions (5 points). 	20	
SUB TOTAL		100	

Any other requirements in the document remain the same.