



### ADDENDUM NO. 3

## TENDER FOR PROVISION OF MEDICAL INSURANCE COVER TENDER NO.NHC/MIC/026/2022-2023

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The National Housing Corporation (N.H.C) wish to inform all eligible bidders that are willing to participate in the above tender advertised in My Gov Publication of 2<sup>nd</sup> May 2023 to take note of the following amendments which substitutes and supersedes the ones contained in the tender document and shall be used during the evaluation of bids.

1. The tender closing/opening date has been revised from 18<sup>th</sup> May 2023 to Monday 29<sup>th</sup> May 2023 at 11.00am.
2. The Eligibility has been opened to both Registered Medical Insurance Underwriters and Registered Medical Insurance Brokers.
3. The Evaluation Criteria/Requirements has been revised as follows:

#### EVALUATION REQUIREMENTS

##### a) Mandatory Qualifying Requirements for Brokers

- (i) Copy of Incorporation or Registration Certificate.
- (ii) Copy of Valid Tax Compliance Certificate.
- (iii) Tender Security of Kenya Shillings, Two Hundred Thousand (200,000).
- (iv) Copy of Registration as a medical insurance broker & Proof of renewal in the current period.
- (v) Copy of membership certificate from the Association of Insurance Brokers of Kenya.
- (vi) An original letter of undertaking from the proposed insurance underwriter.
- (vii) Duly filled, signed and stamped form of tender.
- (viii) Duly filled original price schedule.
- (ix) Original quotation from the proposed insurance underwriter.
- (x) Copy of CR 12 for Companies generated within the last 3 months.
- (xi) Duly filled Self Declaration that the Person/Consultant is not debarred in the Matter of the Public Procurement and Asset Disposal Act 2015.
- (xii) Duly filled Self Declaration that the Person/Consultant will not engage in any Corrupt or Fraudulent Practice.
- (xiii) The document should be legible and presentable. All pages of the bid document submitted MUST be sequentially serialized or paginated from 1st page to the last page

**b) Mandatory Qualifying Requirements for Underwriters**

- (i) Copy of Valid Tax Compliance Certificate
- (ii) Copy of Registration Certificate as an underwriter by the IRA & Proof of renewal in the current financial year.
- (iii) Copy of membership certificate from the Association of Kenya Insurers.
- (iv) Copy of Registration as a medical insurance provider (MIP) & Proof of renewal in the current period.
  
- (v) Evidence of Re-insurance Treaties
  
- (vi) Professional Indemnity Cover for not less than Kshs.200Million.
- (vii) Must have paid up capital of at least Kshs.600Million.
- (viii) Must have annual gross premiums of Kshs.500Million excluding Motor Insurance(for the two previous years – 2021 & 2022).
- (ix) The document should be legible and presentable. All pages of the bid document submitted **MUST** be sequentially serialized or paginated from 1st page to the last page
- (x) Must give a list of five (5) reputable clients each with a total medical premium of not less than Kshs. 70Million in each of the two previous years (2021 & 2022).
- (xi) Must have provided medical insurance cover for the last 10 years.
- (xii) Submit letters of recommendations/credit line from at least five (5) major hospitals that includes the following;
  - (a) Nairobi Hospital
  - (b) Mater Hospital
  - (c) MP Shah Hospital
  - (d) Karen Hospital
  - (e) Aga Khan Hospital
  - (f) Gertrude’s Hospital
- (xiii) Evidence of medical smart cards (Co-Branded)
- (xiv) Evidence from the underwriter of an online insurance management system that can generate member statements and quarterly reports.

**c) Technical Evaluation Criteria for Brokers– (100 Marks)**

| S/N | Technical Evaluation   | Score           |
|-----|--|-----------------|
| 1.  | Experience of at least 5 years in provision of medical insurance brokerage services evidenced by assignments handled ( <b>2Marks each year</b> )<br>Firms with more than five (5) years experience in provision of medical brokerage score one (1) mark for each additional year up to the max. number of points | <b>15 marks</b> |
| 2.  | A minimum annual turnover of Kshs. 200M (in 2022) scores 10 marks<br>c) For turnover above Kshs. 200M, one (1) point will be awarded for every Kshs. 100M up to the max. score.<br><br>NB. Evidence will be the Audited financial statements issued  | <b>15 marks</b> |

|    |   |                 |
|----|---|-----------------|
|    | within 18 months of this tender. Bidders must clearly indicate the Auditor's ICPAK practicing license registration number in the audited financial statements report.   |                 |
| 3. | <p>a) Expertise in handling Govt and Parastatal Clients. Provide list of clients and attach reference letters of the five (5) clients with a total premium of not less than Kshs 70Million with relevant contacts within the last 5 years (2 mark for each client reference letter)</p> <p>b) Those who have handled more than five (5) clients score one (1) additional mark for each client reference letter up to the max.score</p>  | <b>15 marks</b> |
| 4. | Audited accounts for the last 2 years (2021 & 2022),signed by the Auditor <b>(5 Marks for each year)</b>  | <b>10 marks</b> |
| 5. | Provide CVs and Testimonials of 2 key Professional and 2 key Technical staff. <b>(2.5 Marks for each)</b>   | <b>10 marks</b> |
|    | <p>(i) Tenderer shall provide evidence of paid up capital of at least Kshs.3Million as follows</p> <ol style="list-style-type: none"> <li>1. Below Kshs. 2.99 million-No marks</li> <li>2. Kshs. 3.0 million -5 Marks</li> <li>3. Kshs. 3.1-4.0 Million –Additional 1 mark</li> <li>4. Kshs. 4.1-5.0 million-additional 1 mark</li> <li>5. Above 5.million –Additional 1 mark to the max. Score</li> </ol>  | <b>10 marks</b> |
| 6. | <p>a) Tenderer shall provide evidence of valid professional Indemnity cover minimum limit of liability Kshs. 100M. Tenderers to attach policy document and/or Endorsement stamped by the Underwriter.</p> <p>b) For higher indemnity limits additional marks will be awarded up to the max. One (1) point for every 100M as follows:-</p> <p>(i) Below 100 million –Zero Marks, 100 million -5marks</p> <p>(ii)101M-200 M scores additional 1 marks</p> <p>(iii)201M -300M scores additional 1 marks</p> <p>(iv) Above 301M to scores the max. points</p> | <b>10 marks</b> |
| 6. | <p>Detailed write up on policies administration/claim processing timelines, care management, 24hrs call center,A robust chronic management program centered on convenience to members &amp; sustainability ( 5 marks)</p> <p>Tenderers shall provide value added services<br/>This should be evidenced by a proposed training calendar, indicating proposed courses, dates of attendance and targeted number of NHC personnel (10 marks)</p>  | <b>15 marks</b> |

**NB:**

To be eligible for the Financial Evaluation, a tenderer must score Seventy percent (70%) at the Technical Evaluation Stage

**(c) Financial Evaluation Stage**

At Financial Evaluation, Technically responsive bids will be ranked based on amount quoted.

The successful bidder will be the one with the lowest evaluated price that meets the requirements.

All other conditions and eligibility criteria remains the same.

Any clarifications on the same can be sought from the undersigned vide email address: [info@nhckenya.go.ke](mailto:info@nhckenya.go.ke)

Solomon Gichohi  
For: Managing Director