



**REQUEST FOR TECHNICAL AND FINANCIAL PROPOSALS  
FOR THE PROVISION OF INSURANCE BROKERAGE SERVICES**

By

**IUCN (INTERNATIONAL UNION FOR CONSERVATION OF NATURE)**

**Introduction**

IUCN (International Union for Conservation of Nature) is the world's oldest and largest global environmental organization, with more than 1,200 government and NGO Members and almost 11,000 volunteer experts in some 160 countries. IUCN's work is supported by over 1,000 staff in 45 offices and hundreds of partners in public, NGO and private sectors around the world.

IUCN helps the world find pragmatic solutions to our most pressing environment and development challenges.

**Location**

IUCN Eastern and Southern Africa Regional Office located along Mukoma Road off Magadi Road in Karen, Nairobi, Kenya is the regional headquarters for the countries in Eastern and Southern Africa which are home to a vast variety and abundance of the world's biological and natural resources.

**Services**

IUCN wishes to source for insurance brokerage services and is requesting for proposals from well-established insurance brokerage firms registered in Kenya to submit proposals for provision of Medical, LA/GPA/WIBA and General insurance schemes. The Insurance Broker shall submit various options for the below schemes. It's noted that the medical scheme will cover staff based in Kenya, Uganda, Tanzania and Rwanda.

- Self-funded outpatient medical cover for local staff
- Insured out & in-patient scheme for Expat staff
- Insured inpatient medical cover for local staff
- GLA/GPA/WIBA insurance for all staff
- General Insurance
- Travel Insurance
- Public Liability

**Mandatory Qualifications**

**Insurance Broker's Mandatory Qualifications**

- Company Profile
- Proof of meeting all legal requirements including Company Certificate of registration, PIN, Tax Compliance Certificate.
- Must be registered with Insurance Regulatory Authority for year 2023 and a copy of current license submitted.
- Evidence of Membership with Association of Kenya Insurers
- Evidence of professional indemnity cover (minimum of Kshs. 100 million)
- Must be a current member of the Association of Insurance Brokers Kenya (AIBK). A certified copy of current membership certificate must be attached.

- Evidence of a certified copy of Medical Insurance Provider (MIP) IRA License
- Proof of having done annual gross premium turnover of Kshs.60 million for the year 2022.
- Must submit a copy of audited financial statements for the last (2) years.
- Must have members of staff with relevant qualifications and experience in insurance matters. Provide CVs of key personnel (potential accounts/relationship managers)
- Provide proof of having been in the insurance brokerage business for the last ten years.
- Must submit recommendation letters from five (5) major hospitals.
- Must submit recommendation letters addressed to IUCN from clients with whom you have a working relationship showing the premiums, people and number of staffs covered applicable in the year 2023.
- Letter(s) from proposed underwriter(s) recognizing the insurance broker, addressed to IUCN

### Underwriter’s Mandatory Qualifications

- Company Profile
- Proof of meeting all legal requirements including company certificate of registration, PIN, Tax Compliance Certificate.
- Must be registered with Insurance Regulatory Authority for the current year and a copy of current license be submitted
- Membership with Association of Kenya Insurers
- Evidence of reinsurance
- Evidence of professional indemnity cover (minimum of Kshs. 100 million)
- Must be registered as a Medical Insurance Provider & Medical Insurance Provider Association of Kenya (MIPAK) and copy of the current licenses/certificates provided **-AS PER THE INSURANCE ACT PART XV SECTION 150A**
- Proof of having done annual gross premium turnover of Kshs.60 million for the year 2022.
- Must have paid up capital of at least Ksh.300 million.
- Must submit a copy of audited financial statements for the last (2) years.
- Must have members of staff with relevant qualifications and experience in insurance matters and give the CVs of key personnel.
- Must submit recommendation letters from five (5) major hospitals
- Must submit recommendation letters from clients with whom you have a working relationship showing the premiums, people and number of staffs covered applicable in the year 2023

The population details to be considered are as follows:

### MEDICAL INSURANCE

Family Size	LOCAL STAFF COVER	INTERNATIONAL STAFF COVER		
	No. of Families Kenya	No of Families - Kenya	No of Families -Rwanda	No of families- Tanzania
<b>M</b>	4	1	2	
<b>M+ 1 Count</b>	8			
<b>M+ 2 Count</b>	6	1		
<b>M+ 3 Count</b>	10	1		
<b>M+ 4 Count</b>	8		1	1

**GROUPLIFE/WIBA COVER**

Country	No. of Staff	Monthly Salaries
KENYA	50	Kes 24,880,018
TANZANIA	15	Tshs -86,507,939
RWANDA	18	Rwf – 49,952,966

**GENERAL INSURANCE**

Policy	Details	Estimated Values
Fire & Special Perils	Buildings	30 Million
	Furniture & Fittings	2 Million
	Canteen furniture	500,000
Burglary	Furniture & fittings Canteen furniture	
All Risks	Office equipment and fittings	
Electronic Equipment		8 million
Money	Cash in the safe	12 million annual carry
	Cash in transit	
Motor Private – Comprehensive	10 VEHICLES	

**TRAVEL INSURANCE**

Cooperate Travel Cover	Kenya staff only	50
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**MINIMUM BENEFITS**

Inpatient Minimum Benefits	Outpatient Minimum Benefits	GPA/WIBA/GLA Minimum Benefits	General Services	General Insurance
Age Eligibility	Smart Card Operations	Death Benefit	24hr call center	
Bed Type	Outpatient - HIV/AIDS, STDs, Chronic and Pre-existing conditions	Permanent Total Disability	Emergency Service Unit	
Pre-existing, Chronic & HIV Conditions:	Ante-natal and Post-natal	Temporary Total Disability	Smart Card operations	
C- Section	Specialist consultation fee	Medical Expenses	Employee Assistance Program /Workplace Program /Chronic Disease Management	
Maternity & Maternity Complications	Nutritional supplements	Last Expense (Principal Member)	Member Education	

Congenital Conditions	Baby vaccines (KEPI and baby friendly)	Last Expense (Spouse)	Periodical reporting and briefings	
Counselling & Psychiatric treatment	Travel vaccines	Critical Illness	Turnaround	
Inpatient Non-Accidental Dental Cover	Medical checkup - annual	Bereavement Assistance Program	Claims Records	
Inpatient Non-Accidental Optical Cover/ Ophthalmology	Fertility and FP services	Free Cover Limit	Waiting period	
Lodger Fees	External hearing aids & other appliances	Profit Share	Geographic footprint (including East Africa) /Provider list	
Overseas treatment	Circumcision	Repatriation	Clear articulation of exclusions	
Post Hospitalization	Overseas treatment		Other Offerings	
External appliances	Dental		Age Capping for dependents	
Chiropractor	Optical		Flexibility for individual top ups	
Last Expense (All members)			Parent-sibling covers	
Cancer Management (e.g. stem cell)				
Emergency evacuation /Emergency Units				

**ADDITIONAL BENEFITS**

- 24hr Call Centre
- Active Qualified Case Managers
- Free Employee Assistance Program Services with a 24hr functional counselling Centre in Kenya
- Medical Education health talks along emerging medical issues
- 1 Free Family Medical Camp per annum
- Management reports- Utilization and Trends.
- Member statements- Utilization.
- Updates on trends in the Medical sector.
- Education- Policy Interpretation/ Advice.