

PROCUREMENT OF GROUP LIFE (GL) INSURANCE COVER

Project/Activity Name:	PROCUREMENT OF GROUP LIFE (GL) INSURANCE COVER.
Agresso Work Order:	KE000HIKE20
Country:	KENYA

RFP Release Date:	Friday 9 th October 2026
RFP Submission Deadline:	Thursday 29 th October 2026
Question/ Inquiry Submission Deadline:	Friday 23 rd October 2026
Electronic submission to the attention of:	Procurement Kenya
Electronic submission:	procurement-ke@heifer.org
Contact information for inquiries about this RFP:	procurement-ke@heifer.org
Performance Period:	1 st December 2026 to November 30 th 2027

1. Background

Since 1944, Heifer International has worked with more than 43 million people around the world to end hunger and poverty while caring for the Earth. Working with rural communities in 19 countries in Africa, Asia, and the Americas, including the United States, Heifer International supports farmers and local food producers to strengthen local economies and build secure livelihoods that provide a living income.

Heifer started work in Kenya in 1981. Since then, Heifer Kenya has supported more than 682,000 families working in the dairy, meat, poultry, and horticulture value chains. Heifer Kenya is working with farmers to increase production and productivity by strengthening extension services and farmers' cooperatives where they gain vital skills that enable them to scale and sustain their businesses. Heifer Kenya implements its projects through community development and enterprise development approaches. Each of the projects focuses on three priority directions, namely, strengthening, and diversifying the resource base, strengthening country program efficiency, and increasing outreach and impacts through the utilization of innovative value chain systems.

2. Rationale

The current insuring period is coming to an end, and Heifer Kenya is seeking to engage a reputable and licensed insurance provider to offer Group Life Insurance Cover for its employees.

The purpose of the cover is to provide financial protection and security to employees and their beneficiaries in the event of death, permanent disability, critical illness and other insured risks as specified in the policy. The selected insurer shall provide comprehensive coverage, efficient claims administration, responsive customer service, and value-added services that support employee wellbeing and organizational objectives.

The insurance cover will be expected to run for a period of one year from 1st December 2026 with an option for renewal subject to satisfactory performance, budget availability and mutual agreement.

3. Objectives:

The objective of this procurement is to identify and contract an insurance provider capable of

1. Minimizing financial risks to both employees and the organization.
2. Ensuring timely claims management and compensation processes.
3. Accessing insurer expertise in risk management and loss prevention.

4. Scope of Services

The insurer shall provide and administer a group life insurance cover as detailed:

1. Group Life Cover

- a. Death in service benefit.
- b. Permanent total disability benefit.

2. Death Benefits

Compensation payable to beneficiaries in the event of death whilst in active employment.

3. Funeral/Last Expense Benefit: Payment to support funeral expenses following death.

Insured Events	Benefits Payable
Death	3 years' basic annual salary
Total Permanent Disability	3 years' basic annual salary
Funeral Benefit	Flat amount – Kshs.150,000
Critical Illness	

4. Coverage Population

The insurance cover shall apply to employees as determined by the organization. The indicative employee population is 40.

The organization reserves the right to increase or decrease employee numbers during the policy period.

STAFF INFORMATION	
Staff Numbers	40
Total Sum Monthly Basic Salary (Kshs.)	22,553,175
Average Age	43

5. Preliminary Evaluation

Bidders are advised that at this stage, the bidder's submission will either be responsive or non-responsive. The non-responsive submissions will be eliminated from the entire evaluation process and will not be considered further.

Note: Where stated for any documents to be provided/attached as valid, they must be certified by a Commissioner for Oaths. This section contains the criteria that the Employer shall use to evaluate the tender and qualify Tenderers. No other factors, methods or criteria shall be used other than specified in this Tender Document

S/N O	Parameter/Requirements	Submitted, Not Submitted
	MANDATORY REQUIREMENT FOR UNDERWRITERS	
1.	Certificate of Registration/Incorporation under the Company's Act	
2.	Valid and current Tax Compliance Certificate from KRA	
3.	Must duly fill, sign and stamp the Price Schedule in the format provided	

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4.	Must attach a copy of current and valid Business License	
5.	Must attach a copy of valid and current Form CR12	
6.	Must be registered with the Insurance Regulatory Authority as an Underwriter (<i>attach current Registration Certificate</i>)	
7.	Must be a member of the Association of Kenya Insurers (<i>Provide valid certificate</i>)	
8.	Must give at least five (5) current reputable clients with a GPA premium of Kshs.10 million . (<i>evidence of award letters and contracts to be attached</i>)	
9.	Must have a minimum of Paid-up Capital of Kshs.600 million	
10.	Must have undertaken Group Life premiums of over Kshs.50 million in each year for the last three years (2023, 2024, 2025)	
11.	Must attach copies of Letters of recommendation from at least five clients for the last three (3) years (2023, 2024, 2025)	
12.	Must Submit certified Audited Accounts for financial years (2023, 2024, 2025)	
13.	Must submit a list of the Value of Claims paid out including an Analysis of Ratio(s) of claims paid to claims reported for the last three (3) years i.e. (2023, 2024, 2025)	
14.	Proof of 5 years existence by Incorporation and Licensed by IRA for Group Life insurance business.	

Note: Underwriter must pass the preliminary stage to proceed to Technical Evaluation.

6. Technical Evaluation Criteria

No.	Criterion	Maximum Points
1.	Minimum Paid up Capital of Kshs. 600 million	10
2.	Group Life Insurance Revenue of Kshs.50M each year for the last three years (2023, 2024, 2025) Below Kshs.50M (0 marks) Above Kshs.50M (10 Marks)	10
3.	Principal Officer for the Assignment (Approval letter from IRA) (<i>Attach copies of signed CVs and Certified certificates</i>) • Possession of bachelor's degree) – 2 Marks • Possession of ACII/AIIK/Diploma in Actuarial Science – 4 Marks • Relevance experience of minimum of 5 years' experience after professional qualification – 4 Marks	10

	Professional qualifications and experience of two other technical personnel (Attach copies of signed CVs and Certified certificates) • Possession of ACII/AKII and with valid IIK Membership • Possession of a relevant Degree in Insurance (Option • Relevant 5 years' experience in insurance business.	10
4.	Relevant experience in underwriting Group Life Insurance. Tenderers must have underwritten the said business for at least Five (5) years. Please provide a letter regarding the same from AKI (<i>1 Marks for each year provided</i>)	5
5.	Provide five (5) recommendation letters from clients provided services to Group Life Insurance Details of services provided and the contact details of the clients (Each recommendation letter 2 marks)	10
6.	Provide evidence of Professional Indemnity Insurance Cover of a minimum value of Kshs.10 million. - 5 Marks	5
7.	List of proposed conditions for the benefits proposal to the Group Life Insurance Policy	30
8.	Have dedicated liaison personnel to cater for the Heifer scheme (<i>provide the details for the liaison officer</i>)	5
9.	Provide a draft Policy and training proposal for the scheme managers (Heifers Peoples Department Kenya)	5
	TOTAL	100

NB. Cut off points for the technical evaluation shall be 80 marks and bidders who shall not have attained this mark shall not proceed to the next stage of the evaluation process

7. Financial Evaluation

Only bidders who have successfully passed **Technical Evaluation I and II** shall proceed to the Financial Evaluation stage.

Financial evaluation shall be undertaken as follows:

- Ranking of Bidders: Bidders who have passed the technical evaluation shall be ranked in order of their evaluated bid prices, from the lowest to the highest.
- Basis for Award: The bidder with the most competitive bid, subject to meeting all applicable requirements and successful completion of the due diligence and approval processes, shall be considered for award.

The proposal (duly signed) from the service provider should comprise the technical and financial proposals. Applications will be accepted in soft copy through email and mentioning the subject line, “**PROCUREMENT OF GROUP LIFE (GL) INSURANCE COVER**” procurement-ke@heifer.org on or before **Thursday 29th October 2026**.

8. Late Submissions and Modifications

Proposals received after the submission deadline will not be considered. Applicants are responsible for ensuring their proposals are submitted according to the instructions stated herein. Heifer retains the right to terminate this request for proposal or modify the requirements upon notification to the applicants.

9. Validity of Proposals

Proposals submitted shall remain open for acceptance for sixty (60) days from the last date specified for receipt of the proposal. This includes, but is not limited to, pricing, terms and conditions, service levels, and all other information. If your organization is selected, all information in this document and the negotiation process is contractually binding.

10. Limitations

This Request for Proposal does not represent a commitment to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or to contract for services or supplies. Heifer reserves the right to fund any or none of the applications submitted and reserves the right to accept or reject in its entirety and absolute discretion any proposal received because of the request for the proposal.

11. Intellectual Property

Section 1. Ownership Generally. Subject to Section 2 below, any intellectual property (including but not limited to copyrights, trademarks, service marks, and patents), intellectual property rights, deliverables, manuals, works, ideas, discoveries, inventions, products, writings, photographs, videos, drawings, lists, data, strategies, materials, processes, procedures, systems, programs, devices, operations, or information developed in whole or in part by or on behalf of Contractor or its employees or agents in connection with the Services and/or Goods (collectively, the "Work Product") shall be the exclusive property of HPI. Upon request, the

Contractor shall sign all documents and take all actions necessary to confirm or perfect HPI's exclusive ownership of the Work Product.

Section 2. Prior-Owned Intellectual Property. Any intellectual property owned by a Party before the Effective Date ("Prior-Owned IP") shall remain that Party's sole and exclusive property. Regarding any of Contractor's Prior-Owned IP included in the Work Product, Contractor shall retain ownership, and hereby grants HPI a permanent, non-exclusive, royalty-free, worldwide, irrevocable right and license to use, copy, reproduce, publicly display, edit, revise, perform, and distribute said intellectual property, in any format or any medium, as part of the Work Product.

Section 3. Work Made for Hire. To the extent copyright laws apply to the Work Product, the Parties agree that (a) HPI specially ordered or commissioned the Work Product, (b) the Work Product is a "work made for hire" under United States copyright laws, and (c) HPI shall be deemed the author thereof and shall own all right, title, and interest therein. To the extent such rights, in whole or in part, do not vest in HPI as a "work made for hire", Contractor hereby irrevocably grants, assigns, and transfers to HPI, exclusively and in perpetuity, all of the Contractor's rights of any kind or nature, now known or hereafter devised, in, too, and in connection with the Work Product, and HPI shall solely and



exclusively own any rights therein, and in the elements thereof, including but not limited to any allied, ancillary, subsidiary, incidental, and adaptation rights. The contractor hereby waives all rights known as "moral rights", and any similar rights, which Contractor may have in connection with the Work Product. The description of Services and/or Goods provided in this Agreement shall in no way limit the way HPI may use the Work Product.

12. Diversity and Inclusion

Heifer International values diversity, equity, inclusion and belonging ("DEIB"), and believe that effectively accessing and managing diverse talent leads to improved outcomes. HPI takes a broad view of diversity, and inclusive of varied backgrounds including, but not limited to, age, experience, race, ethnicity, sexual orientation, gender, gender identity, disability status, national origin, and culture. HPI expect third-party providers to respect and reflect HPI's value of DEIB. HPI's ongoing monitoring of third-party service providers incorporates an assessment of vendors' commitment to, adherence with, and track record of accessing and retaining diverse and inclusive workforces.