REQUEST FOR PROPOSAL (RFP)

MSK REFERENCE: CALL FOR PROPOSALS FOR PROVISION BROKERAGE SERVICES FOR GENERAL AND MEDICAL INSURANCE SERVICES: GMI/ 001/08/2018

1. BACKGROUND
Since 1985, Marie Stopes Kenya (MSK) has provided a wide range of high quality, affordable and client-centered reproductive health services to men and women in collaboration with the Government of Kenya. The majority of MSK’s interventions aim to improve access to family planning and reproductive health care.

2. OBJECTIVE
Marie Stopes Kenya (MSK) intends to acquire reasonable but competitive General and medical Insurance service from a reputed insurance Brokerage firms. Proposals are invited from the interested insurance Brokerage firms, as per the scope of work described hereafter. MSK is soliciting for proposals for an insurance companies, agents and brokers who have the capacity to handle the placement and servicing of its general and medical insurance brokerage services and including management and follow up on the insurance and claims process.

3. SCOPE OF WORK
i) Fire & Allied Perils - To cover all furniture, office partitioning, fixtures, fittings and other office contents of every description and improvements. - Business interruption following fire – on additional cost of renting office space and facilities due to unforeseen circumstances/Fixed Costs
ii) Burglary - On all movable and immovable assets belonging to the insured whilst located at FSDT premises including but not limited to office furniture and other contents - Covering theft of any insured moveable assets whilst in the declared premises following break in or break out that is evident including furniture, fixtures, fittings, office contents and equipment
iii) Business all risks - On Laptops and Ipads, Mobile phones, Plantronics headsets - Covering all valuable assets that are regularly moved against theft and accidental damage, this includes laptops, projectors, still & videos cameras etc.
iv) Public liability; - Any one event, any on period of insurance
v) Electronic equipment- On desktops - On servers, UPS/Printers/Other electronic equipment - On new network equipment and other electronic equipment - On additional cost of data reconstruction following fire, theft and transit loss - On all electrical data cabling and wiring including switch boards etc
vi) In-Patient Treatment In-patient treatment will be provided to employees and their dependants
vii) Out-Patient Treatment
The out-patient treatment provided to employees and their dependants will be a cashless and management of self-funded optical dental scheme Medical Evacuation coverage
The Medical Evacuation coverage for staff only such as Tele-Medical Consultation, Evaluation and Referral 24 hours, Medical Evacuation and Repatriation, Hospital Admission, Monitoring of Medical Condition, Dispatch of Medicine in the event of Emergency, Emergency Message Transmission, transportation to Join Patient, Care/Transportation of Minor Children, Return of Mortal Remains, Interpreter and Legal Referrals, Pre-Trip Information and General Assistance Services, and Loss of Luggage or incorporating the final respect from both medical and Group Life. Document.

viii) The selected Brockerage should be willing to provide service to MSK for 2 years, with possibility of renewal based on terms and conditions as may be deemed fit
ix) Travel Insurance
To cater for staff who are travelling around the globe

4. SERVICE PROPOSAL REQUIREMENTS
Expectations
i. Place medical and general insurance programs with the proposed insurance companies immediately upon appointment and provide insurers confirmation that they are covered. It should also be noted that all shortlisted underwriters will have to make presentations to MSK management before a final decision is made.

ii. Structure the coverage; negotiate competitive cover enhancements and applicable operational structure

iii. Ensure motor vehicles are insured and insurance certificates availed before the expiry of the existing covers

iv. Ensure that accounting documents and endorsements are delivered to MSK and upon which MSK will make premium payments DIRECTLY to the underwriter

v. Ensure Policy documents are delivered to MSK within 30 days of arranging and concluding all negotiations of insurances

vi. Management of claims including negotiating payment of substantial claims by MSK

vii. Ensure quarterly client visits and review utilization reports for medical and any other pending issues and forward the same to MSK.

viii. Ensure immediate appointment of loss adjusters and motor vehicle assessment and authorization of accident repairs upon receipt of all claims supporting documents

ix. Ensure immediate release of accident vehicles from repair garages upon completion of repairs and payment excess, only if (excess) is applicable

x. Ensure, follow up and ensure full recovery of all refund premiums on medical insurance, which may arise by virtue of the original covers ending. Often it is provision of credit notes, but based on the extent to which the cover has been used

xi. Remain on call for any insurance consultancy (including off working hours) for any insurance related issues

xii. Evaluation of the existing MSK property and casualty insurance program and suggest recommendations for additions or changes to coverages and limits of insurance

xiii. Presenting a written report to document the quotes received from the various underwriters

xiv. Reviewing the individual policies for accuracy and completeness prior to delivery to MSK

xv. Performing an annual loss review and presenting a semi-annual loss report.

xvi. Coordination of loss evaluation with the insurer loss adjusters and negotiating for most economical compensation proposal values.

xvii. Ensure continual communication updates between the insurer and the insured on all matters related to the policies and any other operational disciplines.

xviii. Review and appraisal of policies to ensure optimal coverage at all times

xix. Review the current covers for appropriateness in terms of sufficiency and advise MSK accordingly

xx. Develop / draft tender documents to be used by underwriters providing quotations
xxi. Revisit the market and source for the best covers in the market in terms of cost and efficiency of the underwriter especially for Medical cover.

xxii. Analyze the quotations submitted by underwriters and make recommendations based not only the cost but on the financial standing and efficiency of the underwriter.

xxiii. Ensure duly executed policy documents are in place once the underwriter/s have been identified.

xxiv. Review utilization reports for medical cover, convene meetings for discussions of the reports, and recommend appropriate actions that need to be taken.

xxv. Together with the underwriter, undertake member education for MSK staff.

xxvi. Develop an SLA governing the relationship between MSK and self and indicate clear timelines for processing claims. Half year review of performance with Follow up on professional indemnity cases with underwriters and briefing / updating MSK on the same.

OTHER SERVICE AS MAY BE NEEDED

xxvii. Review pensions amounts for accuracy and report appropriately as and when requested.

xxviii. Assist with completion and submission of GPA / GL claim forms to the underwriters.

xxix. Follow up on GL and GPA claims and ensure they are processed on time.

xxx. Advise on all the regulatory requirements around the above covers.

5. **DURATION OF THE CONTRACT**

The contract will be initially for two years with the possibility of extension, subject to satisfactory performance of the contractor.

6. **Pricing**

Pricing obtained by Brokers from underwriters should be detailed to the most practical and competitive way giving the various options available for consideration by Mariestopos Kenya.

7. **SUBMISSION GUIDELINE**

7.1. **Proponent Organization/Profile Technical Skills/Experience**

Proposer shall present relevant management, administrative, financial capabilities as well as technical and necessary skills, qualifications and experience deemed appropriate to successfully undertake the contract and meet the RFP objectives. Bidder should submit a brief tender document outlining the above details.

7.2. **Proposal Rejection/RFP Cancellation**

Issuance of this RFP in no way constitutes a commitment by MSK in awarding a contract. MSK reserves the right to accept or reject in part or completely the proposal submitted and cancel this RFP if it is determined to be in MSK best interest.

7.3. **Cost of Preparing Proposal**

MSK shall not be liable for any costs incurred by proposer prior to issuance of or entering into a contract. Costs associated in developing the proposal, preparing oral presentations and any other expenses incurred by the proposer in responding to this RFP are entirely the responsibility of the proposer and shall not be reimbursed in any manner by MSK.

The proposal must be submitted in a sealed envelope marked: **GENERAL AND MEDICAL INSURANCE COMPANY, AGENTS AND BROKERAGE SERVICES: GMI/ 001/08/2018**
Other requirements are:

i. Proposals must be received as ORIGINAL on Brokerage letterhead, signed and stamped
ii. Please indicate MSK reference on the envelope.
iii. Proposals must be valid for 60 days
iv. Proposal MUST state the LEAD TIME (Number of required to commence work in the event of award of contract).
v. Goods/services should be delivered to the user section strictly within the LEAD TIME.
vi. The invoice should be sent to our support office (ATT; Director PL&S) according to the terms to be agreed
vii. Only successful bidder(s) will be contacted.

8. OTHER RELEVANT INFORMATION
Bidder shall submit any other pertinent information that deemed necessary for better insight into evaluation of the proposer.

Providing service agreement to cover MSK for 24 months (2 years). The selected Brokerage should be willing to provide service agreement of covering MSK for 2 years, based on annual renewal with possibility of terms and conditions changes.

9. CRITERIA FOR PROPOSAL EVALUATION
Minimum Criteria:
  o Fully registered with PIN number.
  o Proof of registration with Insurance Regulatory Authority (IRA)
  o 5 or more years of experience in Insurance in Kenya
  o Financial statements for the past 3 yrs.
  o Three written references from Existing Clients
  o
  a) Technical Proposal.
  b) Financial Health ********

Each bidder shall submit a technical proposal addressing the services required how they will meet the Centre’s requirements. The technical proposal will account for 70% of the total combined score. The proposal shall be evaluated according to the following criteria:
  i. Experience in Brokerage & personnel qualifications
  ii. Benefit coverage
  iii. Provider network (Medical providers, Coverage Area)
  iv. Quality of service (Reservation, billing and reporting systems)

10. QUALIFICATIONS OF THE BROKERAGE AND PERSONNEL QUALIFICATION
   a) Extensive experience and a proven track record in the General and or health insurance business
   b) Wide networks for national and international
   c) Reliable health coverage services
d) Sound experience in servicing international organizations

e) Ability to provide 24-hours service

f) Ability to provide reimbursement system by sending the claim to employee’s bank account

g) Real time administrative support systems

h) Ability to respond immediately to emergency situations, whilst maintaining high quality standards of service delivery

11. Due date of submission: Proposal Submission

The proposal must be received in hard copy (printed) version dropped at the Marie Stopes tender box at The Mirage Centre, Tower 1, 6th Floor on or before Monday 27th August, 2018 at 1600hrs. Email submission will not acceptable.

The proposer should deliver signed and stamped sealed **three (3) hard copies**, clearly marked ‘Original Technical Proposal, Financial Proposal, and References each on separate envelopes and ‘Copy’ for both Technical and Financial Proposal. The proposer’s package shall be delivered at the proposer’s expense to:

- Procurement Committee
- Marie Stopes Kenya,
- Support Office,
- Waiyaki Way, The Mirage, Tower 1, 6th Floor,
- P. O. Box 59328-00200,
- Nairobi, Kenya.

The proposer MUST be careful to sign the delivery sheet on the Tender box confirming date and time of submission for their proposal

The proposal that comes after the time will not be accepted. Short-listed bidders may be invited to make presentations to the evaluation team.

12. **REFEREES**

Bidder shall provide details of referees with contact email and telephone numbers (on a separate envelop).