



REQUEST FOR PROPOSALS

**PROVISION FOR INSURANCE BROKERAGE SERVICES
FOR MAASAI MARA WILDLIFE CONSERVANCIES
ASSOCIATION**

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PART 1: INSTRUCTIONS AND CONDITIONS TO BIDDERS

1.1. INTRODUCTION

The Maasai Mara Wildlife Conservancies Association (MMWCA) is a membership organization of all the Mara conservancies, open to any existing or upcoming wildlife conservancy whose land is part of or integral to the greater Maasai Mara ecosystem. The MMWCA is one of the 12 regional associations forming the Kenya Wildlife Conservancies Association (KWCA) as envisaged in the Wildlife Conservation and Management Act 2013.

MMWCA's Mission is: 'conserving the greater Maasai Mara ecosystem for the prosperity of all: biodiversity and wildlife, the regional Maasai population, recreation and tourism for the nation of Kenya'.

The MMWCA has three key objectives:

1. Provide a space for open discussions, a hub for knowledge sharing and coordination across conservancies, a voice for advocacy, lobbying county and national government and driving policy in the interest of conservancies and conservation related issues.
2. Support the creation and development of conservancies and their neighboring areas across the greater Mara ecosystem, as a sustainable form of land-use and to provide mechanisms for equitable and value-based benefit sharing to sustain land under conservation.
3. Lead or/and implement development and conservation programs across member conservancies to facilitate coordination, collaboration and synergetic action.

1.2. SUMMARY

MMWCA invites your organisation to submit **a technical and financial proposal** to provide insurance cover for the organisation. The detailed description of the requirement can be found in Part 2 of this Request for Proposal (RFP).

1.3. PROCUREMENT PROCESS

The following key dates apply to this procurement process:

- RFP issue date: 2nd April 2024
- RFP closing date and time: 16th April 2024, 17:00 EAT
- Estimated contract award date: 1st May 2024

1.4. CONDITIONS

MMWCA is not bound in any way to enter into any contractual or other arrangement with any proposer as a result of issuing this RFP. MMWCA is under no obligation to accept the lowest financials proposal or any proposal. MMWCA reserves the right to terminate the procurement process at any time prior to contract award. By participating in this RFP, proposers accept the conditions set out in this RFP.

1.5. QUERIES AND QUESTIONS DURING THE RFP PERIOD

Proposers are to direct any questions regarding the RFP to the MMWCA contact Betty Mutio at betty@maraconservancies.org . No other MMWCA personnel are to be contacted in relation to this RFP. Proposers must submit questions no later than 11th April 2024, 17:00 EAT.

As far as possible, MMWCA will share the responses to any questions, suitably anonymized, with all invited proposers. If you consider the content of your question confidential, you must state this at the time the question is posed.

1.6. AMENDMENTS TO RFP DOCUMENTS

MMWCA may amend the RFP document by issuing notices to that effect to all invited proposers and may extend the RFP closing date and time if deemed necessary.

1.7. PROPOSAL LODGEMENT METHODS AND REQUIREMENTS

Proposers must submit their technical and financial proposals to MMWCA no later than 16th April 2024, 17:00 EAT by email to: procurement@maraconservancies.org . The subject heading of the email should be 'RFP for MMWCA Insurance Brokerage Services by [organizational name].' Electronic copies are to be submitted in PDF, or MS Word, formats. The proposal must be submitted in English.

1.8. LATE AND INCOMPLETE PROPOSALS

Any proposal received by MMWCA later than the stipulated RFP closing date and time, and any proposal that is incomplete, will not be considered. There will be no allowance made by MMWCA for any delays in transmission of the proposal from proposer to MMWCA.

1.9. WITHDRAWALS AND CHANGES TO THE PROPOSAL

Proposals may be withdrawn or changed at any time prior to the RFP closing date and time by written notice to the MMWCA contact. No changes or withdrawals will be accepted after the RFP closing date and time.

1.10. VALIDITY OF PROPOSALS

Proposals submitted in response to this RFP are to remain valid for a period of 90 calendar days from the RFP closing date.

1.11. EVALUATION OF PROPOSALS

The evaluation of proposals shall be carried out exclusively with regards to the evaluation criteria and their relative weights specified in Part 3 of this RFP.

1.12. CONFIDENTIALITY

Any data, documentation or other business information furnished by or disclosed to the contractor shall be deemed to be property of MMWCA and must be returned to MMWCA upon request.

1.13. SUBMISSION REQUIREMENTS

All interested person(s)/firm should submit technical and price proposals by the deadline.

Deadline: 16th April 2024, 17:00 EAT

Proposals should be emailed to: procurement@maraconservancies.org

PART 2: REQUIREMENTS

2.1. BACKGROUND

The organization with its headquarters in Maasai Mara, Kenya requests for tenders from reputable and well established insurance brokerage firms for provision of the following:

- i. Medical cover for 32 staff members and their dependents (as attached in Annex 1)
- ii. WIBA cover for 32 members (as attached in Annex 2)
- iii. Property Insurance (as attached in Annex 3)

2.1.1. Medical Cover

- ⌋ The medical cover must cover the **principal member, spouse and 5 dependent children below 18 years and up to a maximum 24 years** if still a student in school or college. Children with disability or special needs where disclosed should be covered for as long as they continue to be dependent on the principal member.
- ⌋ The medical cover must be both in-patient and out-patient as one package and no co-payments. It should also include travel insurance, medical evacuation services and a COVID cover.
- ⌋ Any new member's premium shall be paid on a pro-rata basis
- ⌋ Members should be able to access services using a biometric smart card system or other ICT based system, the cost of which (including ID cards) should be indicated in the quote.
- ⌋ The proposed annual limit for inpatient services per family should include quotations based on the following details:

Provide premium rate and costing for each of the benefits below based on family sizes indicated in Annex 1:

- Inpatient limit - KES. 3,000,000 per family
- Outpatient limit - KES. 150,000 per family
- Dental limit - KES. 25,000 per family
- Optical limits - KES. 25,000 per family
- Maternity limit - KES 200,000 per family

2.1.2. WIBA Cover

- ⌋ The cover must include death, permanent total disablement, temporary total or partial disablement, accidental medical expenses and funeral expenses.

2.1.3. Property Cover

- ⌋ This cover must include:
 - ✓ Protection against fire and perils, burglary, public liability
 - ✓ As per Appendix 3, the following structures are made of **wood**: Mara base Kitchen, CEO Office Block, Staff Office Block, One-Bedroom House, Four-Unit Accommodation Block, CEO House, Ablution Block.

2.2.DURATION OF CONTRACT

This contract is expected to span as follows:

INSURANCE COVER	DURATION
Medical Cover	June 2024 - May 2025
WIBA	June 2024 - May 2025
Property	June 2024 - May 2025

2.3.APPLICATION REQUIREMENTS

Based on these Terms of Reference, the insurance service provider is expected to submit a technical and financial proposal detailing:

- i. Must have a valid Certificate of Incorporation/Registration
- ii. Must have a valid PIN/VAT Certificate and a valid Tax Compliance Certificate.
- iii. Must be registered with the Insurance Regulatory Authority (IRA) for the current year 2024 and a valid copy of the current license must be submitted.
- iv. Copy of the current membership certificate of the Association of Insurance Brokers of Kenya (AIB)
- v. Copies of the Audited financial statements for the last three (3) years
- vi. Must have been underwriting the quoted business for a minimum period of seven (7) years
- vii. Must give a list of 5 (five) clients (preferably NGOs or Conservation Industry) whom they have serviced for the last five years with a total premium of not less than Kshs.50 million per annum. Evidence in form of client reference letters from the clients must be provided.
- viii. Officers proposed for execution of the services sought in this tender; their CVs indicating the academic and professional qualifications and experience.
- ix. Indicate anticipated time taken to settle claims after complete documentation. Provide evidence of claim settled in the past five years.
- x. Detailed write up on policies administration /claims processing timelines
- xi. Provide evidence of a complaints handling system
- xii. Financial proposal detailing all relevant costs

PART 3: EVALUATION OF PROPOSALS

Evaluation of submitted proposals will use a merit-point scoring system and be selected based on sound technical capabilities. The evaluation will be carried out exclusively based on the weights specified in the table below:

		Marks Awarded
1.	Mandatory Requirements <ul style="list-style-type: none"> • Valid Certificate of Incorporation/Registration (2 marks) • Valid PIN/VAT Certificate (2 marks) • Valid Tax Compliance Certificate (2 marks) • Valid copy of 2024 membership certificate from Insurance Regulatory Authority (IRA) (2 marks) • Current membership certificate of the Association of Insurance Brokers of Kenya (AIB) (2 marks) • Copies of the Audited financial statements for the last three (3) years (5 Marks) 	15 Marks
2.	Evidence of the organization's ability and capability to provide the insurance services tendered for: <ul style="list-style-type: none"> • Evidence of underwriting the quoted business for a minimum period of seven (7) years (5 marks) • Qualifications and experience of key personnel and capacity to deliver service. <i>Evidence by CVs of key personnel</i> (10 marks) • Demonstration of resolution of complaints by at least 5 clients (1 mark for each client up to a maximum of five clients) • Demonstration of use of IT in claims management (5 marks) 	25 Marks
3.	Submission of evidence of provision of details of service including turnaround time for settlement of claims. Attach evidence of claims handled in the last 3 years and settlement timelines to prove technical capability to handle claims of over Ksh. 10M (10 marks)	10 Marks
4.	Five (5) clients (preferably NGOs or Conservation Industry) whom they have serviced for the last five years with a total premium of not less than Kshs.50 million per annum. <i>Evidence in form of client reference letters from the clients must be provided. (2 marks per clients)</i>	10 Marks
5.	Demonstration of a satisfactory management and execution plan: <ul style="list-style-type: none"> • Handling of underwriting and claims services (10 marks) • Evidence of Value Addition Services including risk management and training (5 marks) • Control and monitoring measures (5 marks) 	25 Marks

	<ul style="list-style-type: none"> • Service delivery mechanisms and performance reporting (5 marks) 	
6.	Financial Proposal <i>The lowest cost proposal will be awarded 15 marks. Other cost proposals will be awarded proportionate points as per formula: Financial Weight = (Lowest Cost/Proposal's Cost) X 15</i>	15 Marks
	TOTAL SCORE	100 Marks

The contract will be awarded to the proposal with the highest total score.