



CHRISTIAN HEALTH ASSOCIATION OF KENYA

P.O Box 30690 – 00100, Nairobi

Request for Proposal (RFP) for GPA, WIBA AND GLA Insurance Cover Services

Open date: 25/08/2025

Deadline :9th September 2025

RFP Reference Number: RFP/CHAK/GWG/03-2025

I. Introduction

CHAK is a leading national Faith Based Organization (FBO) of Protestant churches' health facilities and programs from all over Kenya. Established in 1946, CHAK has the goal of promoting access to quality health care. The organization's structure includes member health facilities and member programs, governance organs which include a regional structure, and the Secretariat based in Nairobi.

CHAK is seeking proposals from qualified and reputable insurance providers to offer comprehensive staff insurance coverage under the Work Injury Benefits Act (WIBA), Group Life Assurance (GLA), and Group Personal Accident (GPA). This is intended to safeguard the welfare of CHAK employees, enhance organizational compliance, and provide peace of mind to staff and their families.

2. Objective

The purpose of this Request for Proposal (RFP) is to solicit competitive bids from reputable and duly licensed insurance providers to offer **comprehensive staff insurance coverage**. The coverage sought should be **affordable, accessible, and supportive of the overall health, safety, and wellness** of CHAK employees.

Specifically, CHAK seeks to insure all eligible employees under the following categories:

- 1. Work Injury Benefits Act (WIBA)**
- 2. Group Life Assurance (GLA)**
- 3. Group Personal Accident (GPA)**

This integrated insurance package is intended to safeguard the welfare of CHAK employees and their dependents, while ensuring organizational compliance with statutory requirements and best practices in employee benefits.

3. Scope of Services

CHAK is seeking a comprehensive staff insurance package. The successful service provider will be expected to provide the following:

1. Work Injury Benefits Act (WIBA) Cover

- Comprehensive cover in accordance with the Work Injury Benefits Act, 2007 (and subsequent amendments).
- Protection of all eligible CHAK employees against accidental injury, disability, occupational disease, or death arising out of and in the course of employment.
- Coverage of medical expenses, compensation for temporary or permanent disability, funeral expenses, and death benefits to dependents as provided by law.

2. Group Life Assurance (GLA)

- Financial protection to employees nominated beneficiaries in the event of death from any cause (natural or accidental).
- Lump sum benefits payable in accordance with agreed policy terms.
- Inclusion of funeral expense cover and other related benefits.

3. Group Personal Accident (GPA) Cover

- Compensation for employees in the event of accidental injury, disability, or death occurring outside the course of employment.

- Benefits for accidental medical expenses, temporary or permanent disability, and death due to accident.

4. Claims Management & Reporting

- Efficient and transparent claims management processes, with prompt settlement of claims.
- Provision of annual reports on claims history, trends, and loss ratios.
- Dedicated account management and customer service support.

4. Minimum Cover Requirements

The cover should include but not be limited to:

A. Accidental, Illness& Natural Risks

1. Death Benefit – 60 months' earnings.
2. Permanent Total Disability – 60 months' earnings.
3. Funeral (Main Member) – 250,000
3. Temporary Total Disability – Weekly benefits up to 12 months.
4. Critical Illness – Kshs7,000,000.

B. Accidental and Occupational Risks

1. Death Benefit – 60 months' earnings.
2. Permanent Total Disability – 60months' earnings.
3. Disability Income (TTD) – 104 weeks salary
4. Medical reimbursement – 200,000.

5. Proposal Requirements

Proposals should comprehensively address the following key elements:

a). Company Profile

- Brief overview of the insurance company, including years of experience in providing WIBA, GPA, and GLA insurance.
- Demonstrated capacity and experience in supporting organizations of similar size and complexity to CHAK.

b). Coverage Details

- Detailed description of the proposed WIBA, GLA, and GPA covers, including scope of benefits, coverage options, and policy limits.
- Any value-added benefits offered in addition to the standard covers (e.g., funeral benefits, counselling services, or staff wellness programs).
- Clear breakdown of the premium costs for WIBA, GLA, and GPA on a per-employee basis.
- Disclosure of any additional costs, such as administrative fees, exclusions, or waiting periods.
- Detailed description of the claim's submission, approval, and settlement process, including timelines and service-level commitments.
- Information on customer support available to employees during claims processing.
- Customer Service & Account Management
- Details on the level of customer service provided, including availability of a dedicated account manager, helpdesk, hotline, and online support resources.
- Service standards for issue resolution and escalation procedures.
- Information on how the cover will be administered, including ease of enrolment, updates, and employee communication.
- Processes for handling staff movements (new joiners, exits, or changes in benefits).

- Key performance metrics such as average claim processing time, claim settlement ratio, and client satisfaction indicators.
- Commitment to provide annual claims history and loss ratio reports.
- At least three references from organizations of similar size that have been provided with WIBA, GPA, and/or GLA insurance services by the bidder.

5. Key Competency

Table 1: Mandatory Requirements for Insurance Brokers and Agencies as applicable

No	Required Item	Comply/Not Comply	Comments
1	Principal Officer Must be a fully qualified ACII/AKII with a minimum of 5 years' post qualification experience		
2	Must be registered with the Insurance Regulatory Authority for the current year 2025 and a copy of the current license be submitted		
3	Must submit a copy of Professional Indemnity Insurance Cover from a reputable insurance company with a minimum limit of Kshs.10 Million valid over the duration of the contract		
4	Must be a current member of the Association of Insurance Brokers of Kenya (AIBK) and a copy be submitted		
5	Must have a Bank guarantee or a lien from the Central Bank drawn in favour of the Insurance Regulatory Authority of Kshs.3 Million		
6	Must submit copies of the audited accounts for the last two years Financial strength of the bidder- i. Must have Annual Premium turnover of not less than Kshs.10 million in the last three (3) years		
7	Must give a list of 5 (five) corporate clients whom they have serviced for five years with a total premium of not less than Kshs.20 million per annum in total. Evidence in form of client reference letters from the clients must be provided.		
8	Conflicts of interest will lead to automatic disqualification; these events are described as follows; 1. Any event(s) influencing the capacity of a candidate, bidder or contractor to give an objective and impartial professional opinion, or preventing him, at any moment, from giving priority to the interest of CHAK and its members. 2. Receipt or granting of any consideration relating to possible contracts in the future or conflict with other commitments, past, present, of a candidate, bidder or contractor, or any conflict with their owner interests.		
Recommendation			

Table 2: Mandatory Requirements for Insurance Underwriters

N o	Required Item	Comply/ Not Comply	Comments
1	Must be registered with the Insurance Regulatory Authority for the current year 2025 and a copy of the current license be submitted		
2	Must have paid up capital of at least Kshs. 300 million (General insurer) or Kshs. 150 million (Long term insurer) – Attach certificate from Registrar of Companies		
3	Must have written gross premiums in the previous year of at least 1 billion excluding motor classes.		
4	Must be member of the Association of Kenya Insurers (AKI) and a copy of current membership certificate be submitted		
5	Must submit copies of the audited accounts for the last three years financial strength of the bidder- i. Working capital for the latest financial year should be positive ii. Must be financially secure with a liquidity ratio of not less than 1:1.		
6	Indicate anticipated time taken to settle claims after complete documentation. Provide evidence of claims settled in the past five years.		
Recommendation			

Mandatory Requirement for both underwriter, broker and agency

Certificate of Incorporation/Registration
Valid Tax Compliance Certificate
Valid Insurance Regulatory Authority (IRA) License for the current year
Certificate of Registration with the Medical Insurance Providers Association (if applicable)
Audited Financial Statements for the last 2 years
Fully filled and signed tender form and confidential business questionnaire
Duly signed declaration that the company is not debarred from participating in public procurement
Valid membership certificate from the Association of Kenya Insurers (AKI)

Proposal Evaluation Criteria

Bidders must meet all the following mandatory requirements to proceed to the technical evaluation stage. Failure to submit any of these will lead to automatic disqualification.

Preliminary Evaluation Criteria (Pass/Fail)

All bidders must meet the following requirements to proceed:

- Certificate of Incorporation/Registration
- Valid Tax Compliance Certificate
- Valid IRA License for 2025
- Membership Certificate from Association of Kenya Insurers (AKI)
- Audited Financial Statements (last 2 years)
- Fully completed Tender Form & Confidential Business Questionnaire
- Declaration of not being debarred from public procurement

Outcome: Only bidders meeting all mandatory requirements proceed to Stage 2.

Technical Evaluation (100 Marks)

Criteria	Weight (%)
Company Profile & Relevant Experience in WIBA/GLA/GPA (years of operation, similar clients)	15
Scope & Adequacy of Cover (extent of benefits under WIBA, GLA, GPA; policy limits; compliance with CHAK requirements)	30
Claims Management (turnaround time, procedures, customer support systems)	20
Customer Service & Account Management (dedicated team, accessibility, responsiveness)	10
Financial Stability (based on audited accounts, premium turnover, liquidity)	10
Value Added Services (wellness programs, counseling, reporting tools)	5
References & Past Performance (at least 3 similar organizations)	10
Total	100

Pass Mark: 70% minimum to proceed to Financial Evaluation.

Only bidders who score 70% and above will proceed to the financial evaluation stage.

Financial Evaluation Criteria

Criteria	Weight (%)
Premium Competitiveness (lowest cost = highest score, weighted comparison)	60
Clarity of Cost Structure (transparency of premiums, exclusions, additional costs)	20
Cost-Benefit Alignment (value relative to scope of cover)	20
Total	100

The lowest evaluated cost among technically compliant bids will be considered, subject to the offered scope and value. Evaluation will consider premium competitiveness, cost breakdown, and cost-benefit alignment with technical offer. Failure to include all relevant pricing and costs may be reason to exclude the bidder from selection at CHAK's discretion.

Schedule of Staffs Benefit and Size - Premium Proposals

Estimates Number of staffs 139

Gross Annual Salaries 240 million

- The affordability of the plan for the organization and employees.
- The extent and scope of the services provided.
- Access to reputable healthcare providers and medical facilities.
- The ease of accessing services and submitting claims.
- Any added value in terms of wellness programs, telemedicine, or other supplementary services.
- The track record and reputation of the insurance provider.

7. Conflict of Interest

In their proposal, proposers must (i) confirm that, based on their current best knowledge, there are no real or potential conflicts of interest involved in rendering services to, and set out their policy on dealing with conflicts of interest should these arise.

8. Confidentiality

All information provided in the proposal will be treated as confidential and will only be used for the purpose of evaluating your proposal. By submitting a proposal, you acknowledge and agree to this confidentiality provision.

9. Terms and Conditions

- All proposals shall remain valid and open for acceptance for a period of 90 calendar days after the date specified for receipt of proposals. In exceptional circumstances, CHAK may solicit the proposer's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing.
- A prospective proposer requiring any clarification of the RFP documents may notify in writing via email address **hr@chak.or.ke** by the specified 30/08/2025. CHAK will respond in writing to any request for clarification of the solicitation documents that it receives by the due date published below.
- The proposals prepared by the proposer and all correspondence and documents relating to the proposal exchanged by the proposer and CHAK, shall be written in English.
- Proposers shall submit their proposal in hard copy, to CHAK Tender Box located at CHAK Secretariate offices in Musa Gitau Road off Waiyaki Way
- Proposal queries must be sent **ONLY** to the address detailed below.
- Proposal queries sent to other addresses or to individuals will put them at risk of rejection. Proposals sent via any other mode other than physical delivery of proposals **WILL NOT BE ACCEPTED**.
- Please note the submitted proposals should not exceed 100 pages

10. Duration of Service

- The provision of the insurance cover (WIBA, GLA, and GPA) shall run for one-year effective 1st October 2026 to 30th September 2026.

II. Submission Date

Interested applicants are invited to submit their detailed proposals clearly marked:
RFP No. RFP/CHAK/GWG/03-2025 – Request for Proposal for GPA, WIBA AND GLA Insurance Cover Services in **sealed envelopes** addressed to:

The General Secretary

Christian Health Association of Kenya (CHAK)

P.O. Box 30690 – 00100 GPO

Nairobi, Kenya

Tel: (020) 4441920 / 0733 334419

The **Technical** and **Financial** proposals must be submitted in **separate sealed envelopes**, clearly labelled, and enclosed within one outer envelope.

Please note that **any proposals received after the deadline indicated below shall be rejected**. The deadline for submission is **Tuesday, 9th September 2025 at 12p.m**, after which the bids will be opened **immediately**.

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