



OUR REF: KEBS/T009/2025-2026

08<sup>TH</sup> JNUE, 2026.

TO ALL INTERESTED BIDDERS.

**REF: ADDENDUM NO. 1 TO THE TENDER NO. KEBS/T009/2025-2026 – PROVISION OF GENERAL INSURANCE SERVICES TO THE KENYA BUREAU OF STANDARDS FOR A TWO-YEAR PERIOD**

Please refer to the above tender.

**1. RELATIONSHIP WITH THE PRINCIPAL TENDER DOCUMENT**

Save where expressly amended by the terms of this addendum, the principal document shall continue to be in full force and effect.

The provisions of this addendum shall be considered to have been incorporated and shall be read as part of the principal tender document.

The following clarifications are made to the principle tender document.

**2. CLARIFICATION HAVE BEEN SOUGHT AS FOLLOWS:**

S/No.	Tender Reference	Clarification Requested	KEBS Response
1		<p>The tender requires that brokers submit quotations for the policies from the same underwriter as per below snippet. As per the provisions of the insurance act Section 26(1), Insurance companies are required to separate general business from Life business to protect the assets of the statutory funds relating to life business, ensuring that they are held exclusively for life policyholders and are not available to meet liabilities arising from general insurance business. This makes it impossible for bidders to submit all quotations from the same underwriter. Kindly confirm that brokers can therefore submit general insurance quotations from the same underwriter and the Group Life insurance quotation from a different underwriter provided the underwriter meets the mandatory requirements for underwriters.</p> <p>KEBS experience with both Insurer and Brokers will be considered where <b>applicable</b>. The Brokers should submit quotations for the policies from the same</p>	<p><b>Kenya Bureau of Standards has revised this to read;</b></p> <p><b>Quotation Sourcing:</b> Insurance brokers are allowed to source quotations from different underwriters for inclusion in their tender submissions.</p>

2	MR 8	<p><b>Mandatory Requirements for Underwriters</b></p> <p>Must have done annual gross premiums in the last financial year of at least Kshs. 5 billion. Five billion. Please confirm if this is applicable to Life underwriters as well since it will limit qualified Life insurance companies to only 4.</p>	<p><b>Mandatory Requirements for Underwriters</b></p> <p>Kenya Bureau of Standards has revised this to read; the insurance underwriters must have done gross premium in the last Financial Year of at least 500m.</p> <p>This should be in reference to the relevant data in the insurance Regulatory Authority (IRA) Insurance Industry Annual Report as of December 31, 2025</p>
3	MR 12	<p><b>Mandatory Requirements for Underwriters</b></p> <p>Must give a list of at least ten (10) reputable corporate entities with minimum premium turnover of Kshs 350 million (Three Fifty Million) in the previous financial year and at least seven reference letters addressed to KEBS Managing Director from corporates in the provided list. The average premium turnover for the ten clients should be at least Kshs. 350 million.</p> <p>Please confirm whether the Kshs 350 million is cumulative total premium for the ten (10) clients or it is at least Kshs. 350 million for each client.</p>	<p>The Kenya Bureau of Standards has revised this to read;</p> <p><b>Mandatory Requirement</b></p> <p><b>INSURANCE UNDERWRITERS</b> Must give a list of at least <b>three (3)</b> reputable corporate entities with minimum cumulative premium turnover of <b>Kshs. 350 million</b> in the previous financial year and <b>three reference</b> letters from corporates in the provided list.</p> <p><b>INSURANCE BROKER</b> Must give a list of three (3) reputable clients and the total cumulative premium for at least three clients of <b>Kshs. 200 million</b> in the previous year.</p>
4	MR 5 & MR 6	<p><b>Mandatory Requirements for Insurance Brokers</b></p> <p>We appreciate the information requested. However, at this stage, we have some concerns regarding the employee data being requested, particularly given the confidentiality and data privacy obligations we have towards our staff. Please confirm that payment receipts and compliance certificates will suffice.</p>	<p>The Kenya Bureau of Standards has revised Mandatory Requirements for Insurance Brokers MR5 &amp; MR6 this to read;</p> <p>Must submit copy of NSSF compliance certificate or evidence of remittance of Social Security contributions as required by NSSF (attach latest payment receipts) &amp; must submit copy of SHA/SHIF compliance certificate or evidence of remittance of employees' SHA/ SHIF contributions (attach latest payment receipts) respectively.</p> <p>Same applies to MR4 &amp; MR5 for the Insurance Underwriters</p>
5		<p><b>Technical Evaluation Criteria – Group Personal Accident/WIBA ENHANCED (STAFF) – Page 38</b></p> <p>We've noted that you have indicated two figures for Staff on contract – <b>17,091,478</b> and <b>24,191,978</b> Kindly confirm which figure</p>	<p><b>Technical Evaluation Criteria – Group Personal Accident/WIBA ENHANCED (STAFF) – Page 38</b></p> <p>The figures to be used for <b>264 Staff on Contract</b>, with a <b>Gross Annual Salary of KShs. 24,191,978.00</b>.</p>

6	MR 8	<p><b>UNDERWRITER MANDATORY REQUIREMENTS</b>  <i>Must have attained annual gross premiums in the last financial year of at least Kshs. 5 Billion</i></p> <p><b>Request for Review:</b>  We kindly request that this requirement be moved from the Mandatory Requirements section to the Technical Evaluation section, where underwriters with varying levels of premium turnover can be competitively scored rather than automatically disqualified.</p> <p>Additionally, we propose that the minimum threshold be reviewed from <b>Kshs. 5 Billion to Kshs. 2 Billion</b>. The current requirement significantly limits participation by excluding a substantial number of otherwise qualified insurers and appears to favour only a small segment of the market, thereby reducing competition.</p>	<p><b>Underwriter Mandatory Requirement</b></p> <p>Kindly refer to the response to S/No. 2 for clarification on this matter.</p>
7	MR 12	<p><i>Must provide a list of at least ten (10) reputable corporate entities with a minimum premium turnover of Kshs. 350 Million in the previous financial year and at least seven (7) reference letters addressed to the KEBS Managing Director. The average premium turnover for the ten clients should be at least Kshs. 350 Million."</i></p> <p><b>Request for Review:</b>  We respectfully request that this criterion also be evaluated under the Technical Evaluation framework rather than as a mandatory requirement. This approach would allow underwriters with demonstrable experience, but lower premium volumes, to compete fairly through a weighted scoring mechanism.</p> <p>Further, we propose that the minimum premium turnover requirement be revised to <b>Kshs. 100 Million</b>, which would encourage broader industry participation while still ensuring engagement with capable and experienced underwriters.</p>	<p><b>Kindly refer to the response to S/No. 3 for clarification on this matter.</b></p>
8	MR 10	<p>Must provide a list of ten (10) reputable clients with a total premium portfolio of at least Kshs. 250 million in the previous financial year and at least seven (7) reference letters addressed to the KEBS Managing Director.</p>	<p><b>Kindly refer to the response to S/No. 3 for clarification on this matter</b></p>

		<p><b>Request for Review:</b> We request that this requirement be transferred to the Technical Evaluation section to allow brokers to be assessed on a graduated scale instead of facing outright disqualification.</p> <p>We further propose that the minimum premium portfolio threshold be revised from <b>Kshs. 250 million to Kshs. 100 million</b> to foster greater inclusivity and enhance competitive bidding.</p>	
9	MR 12	<p>Tender Security of Kshs. 1,000,000.00 from either a Commercial Bank or a Microfinance Institution licensed by the Central Bank of Kenya.</p> <p><b>Request for Clarification:</b> We note that a similar Tender Security requirement has also been provided under the Underwriter Mandatory Requirements (MR 13). Since the tender security is meant to secure the same bid submission, we kindly request clarification on whether the Bid Bond is to be provided by the Broker, the Underwriter, or both parties.</p>	Bidders are required to submit the tender security in accordance with the mandatory requirements applicable to Insurance Underwriters and Insurance Brokers at the time of bid submission.
10		<p><b>UNDERWRITER QUOTATION REQUIREMENT</b></p> <p>Requirement: <i>"The Brokers should submit quotations for the policies from the same Underwriter. The quotations should, however, be separate for each policy."</i></p> <p><b>Request for Review:</b> We respectfully seek a review of this requirement, noting that the Kenyan insurance market does not currently have composite insurers offering both Life and General Insurance under a single underwriting entity. Consequently, it would not be practically feasible for brokers to source all policy classes from one underwriter.</p> <p>We therefore propose that brokers be permitted to partner with up to three (3) underwriters, where necessary, to provide comprehensive coverage across all classes of insurance while ensuring competitive pricing and optimal service delivery.</p>	Kindly refer to the response to S/No. 1 for clarification on this matter

### 3. DEADLINE FOR SUBMISSION OF TENDER

The tender closing date has not been revised. The tender shall be closed on Wednesday **17<sup>th</sup> June 2026**. The time for submission and opening remains the same as indicated in the Tender document.

All the other terms and conditions remain as per the tender document.



**Alex Muli**

**FOR CHIEF MANAGER – SUPPLY CHAIN**

