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Tender Summary

Tender ID : 27447

Tender Reference No : NBA/753/0001/2026-27

Procuring Entity : NATIONAL BIO-SAFETY AUTHORITY

Procurement Method : Open Tender

Notice Type : Tender

Bid Submission End Date & Time : 15/09/2026 11:00:00

Tender Title : PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS-UNDERWRITERS ONLY

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Tender Identification

Procuring Entity Name : NATIONAL BIO-SAFETY AUTHORITY

Procuring Entity Address : NACOSTI BUILDING, LORESHO, OFF WAIYAKI WAY.NAIROBI

Tender ID : 27447

Tender Reference Number : NBA/753/0001/2026-27

Tender Title : PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS-UNDERWRITERS ONLY

Procurement Category : Non Consultancy Services

Procurement Method : Open Tender

Evaluation Method / Selection method : Scoring Basis

Opening Level : Single

Tender Advertisement Date & Time : -

Tender Submission End Date & Time : 15/09/2026 11:00:00

Tender Opening Date & Time : 15/09/2026 11:01:00

Number of Addendum : -

Amended Tender Submission End Date & Time : -

Amended Tender Opening Date & Time : -

Date of Pre - Bid Meeting : -

Date of Publishing of Pre - Bid MoM : -

Envelope : Non-Financial Forms,Financial,

Total No.of Bids Received : 4

Original Estimated Cost of the Contract : 15800000.00

Margin of Preferrence Allowed : -

Tender Evaluation Committee Details

Sr. No.	Name	Entity	Department	Designation	Role
1	JULIA NJAGI	NATIONAL BIO-SAFETY AUTHORITY	8008000601-BIOSAFETY COMPLIANCE & ENFORCEMENT	Head of Department	Member
2	REGINAH KIBOR	NATIONAL BIO-SAFETY AUTHORITY	8008000301-PROCUREMENT DEPARTMENT HEADQUARTERS	Department User	Secretary
3	MOSES SANDE	NATIONAL BIO-SAFETY AUTHORITY	NATIONAL BIO-SAFETY AUTHORITY	Legal Officer	Chairperson
4	ESTHER NJERI THUKU	NATIONAL BIO-SAFETY AUTHORITY	NATIONAL BIO-SAFETY AUTHORITY	Finance Officer	Member

Summary of Bids Received

Sr. No.	Supplier Name	Address	Contact No.	Email ID	Form of Tender	Final Submission Date & Time
1	OLD MUTUAL GENERAL INSURANCE KENYA LIMITED	UPPER HILL, UPPER HILL ROAD	712328574	OldMutualGeneralInsurance@oldmutual.co.ke	Single	15/09/2026 10:41:57
2	FIDELITY SHIELD INSURANCE COMPANY LIMITED	WARIDI LANE	758196847	info@fidelityshield.com	Single	15/09/2026 10:50:50
3	CIC GENERAL INSURANCE LIMITED	MARA ROAD	720149484	salesgb@cic.co.ke	Single	14/09/2026 23:01:40
4	THE HERITAGE INSURANCE COMPANY KENYA LIMITED	MAMLAKA ROAD	721815059	victor.otieno@heritage.co.ke	Single	15/09/2026 10:50:19

Preliminary Evaluation Details

Sr. No.	Description	CIC GENERAL INSURANCE LIMITED		THE HERITAGE INSURANCE COMPANY KENYA LIMITED		OLD MUTUAL GENERAL INSURANCE KENYA LIMITED		FIDELITY SHIELD INSURANCE COMPANY LIMITED	
		Supplier Response	TEC Decision	Supplier Response	TEC Decision	Supplier Response	TEC Decision	Supplier Response	TEC Decision
1	SELF-DECLARATION FORM SD1&2	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
2	BIDDER MUST PROVIDE A COPY OF THE CERTIFICATE OF INCORPORATION FROM THE REGISTRAR OF COMPANIES IN PROGRESSIVE OPERATIONS FOR THE LAST SIX 6 YEARS SINCE THE DATE OF TENDER SUBMISSION 2020 TO 2025	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
3	BIDDER MUST PROVIDE THE CERTIFICATE/ PERPETUAL LETTER CERTIFIED BY THE INSURANCE REGULATORY AUTHORITY- IRAC OMMISSIONER OF INSURANCE TO	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

	UNDERTAKE MEDICAL INSURANCE SERVICES FOR THE YEAR 2026.								
4	BIDDER MUST PROVIDE MEMBERSHIP REGISTRATION CERTIFICATE CERTIFIED BY THE ASSOCIATION OF KENYA INSURERS (AKI) FOR THE YEAR 2026.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
5	BIDDER MUST PROVIDE PROOF OF UNDERWRITING MEDICAL CLASS OF INSURANCE BUSINESS FOR AT LEAST FIVE (5) YEARS AND ABOVE. ATTACH CERTIFIED IRA REGISTRATION CERTIFICATE 2021 TO 2025 OF MEDICAL INSURANCE	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
6	BIDDER MUST PROVIDE TENDER SECURITY OF KSHS 326,000 IN FORM OF BANK	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

	GUARANTEE REGULATED BY CBK/INSURANCE COMPANY REGULATED BY IRA VALID FOR 154 BUSINESS WORKING DAYS FROM THE DATE OF TENDER SUBMISSION								
7	BIDDER MUST ATTACH A COPY OF TAX COMPLIANCE CERTIFICATE VALID UP TO AND INCLUDING THE DATE OF TENDER SUBMISSION	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
8	BIDDER MUST SUBMIT EVIDENCE OF A VALID TRADING /BUSINESS PERMIT ISSUED BY A COUNTY GOVERNMENT WHERE THEIR HEADQUARTER OFFICE OPERATES VALID UP TO AND INCLUDING THE DATE OF TENDER SUBMISSION	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
9	BIDDER MUST	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No

	SUBMIT CR 12 ISSUED IN THE MONTH OF SEPTEMBER, 2026								
10	BIDDER MUST PROVIDE THE REGISTRATION CERTIFICATE /PERPETUAL LETTER CERTIFIED BY THE INSURANCE REGULATORY AUTHORITY (IRA) /COMMISSIONER OF INSURANCE TO UNDERTAKE MEDICAL INSURANCE SERVICES FOR YEAR 2026	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
11	EXTRACT OF CONTRACTS DEMONSTRATING CAPACITY TO PROVIDE MEDICAL COVER TO ATLEAST FOUR (4) REPUTABLE CLIENTS WITH A PREMIUM VALUE OF KSHS. 100M AND ABOVE PER CLIENT PER YEAR FOR THE YEARS, 2022 TO 2025	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No

12	BIDDER MUST SUBMIT COPIES OF AUDITED FINANCIAL STATEMENTS AND THE CORRESPONDING VALID PRACTICING LICENSE OF THE AUDITOR/FIRM FOR 2022 TO 2025	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
13	BIDDER MUST SUBMIT POWER OF ATTORNEY ON A COMPANY LETTERHEAD INDICATING TENDER NUMBER & NAME, NAME OF THE REPRESENTATIVE, DESIGNATION, SAMPLE SIGNATURE WITNESSED BY A COMMISSIONER OF OATH	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	BIDDER MUST PROVIDE LETTER OF UNDERTAKING ADDRESSED TO THE CEO NATIONAL BIOSAFETY AUTHORITY WITNESSED BY	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

	THE COMMISSIONER OF OATH COMMITING TO IMPLEMENT THE MEDICAL INSURANCE COVER BENEFIT								
15	BIDDER MUST PROVIDE EVIDENCE OF EMPLOYING A ROBUST BIOMETRIC SOLUTION FOR MEMBERS' IDENTIFICATION AND BENEFIT ENTITLEMENT CONTROL AND MUST BE ABLE TO PROVIDE ACCURATE AND UP TO DATE INFORMATION	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
16	BIDDER MUST PROVIDE AN AFFIDAVIT ON ANY LITIGATION OR ARBITRATION HISTORY RESULTING FROM CONTRACTS COMPLETED OR ONGOING FOR LAST THREE (3) YEARS FROM THE	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No

	DATE OF TENDER OPENING								
17	SUBMIT REINSURANCE ARRANGEMENTS FOR THE YEAR 2026) REINSURANCE APPROVAL FOR THE YEAR 2025, CERTIFIED BY THE INSURANCE REGULATORY AUTHORITY (IRA) II) REINSURANCE COVER NOTE FOR THE YEAR 2026.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
18	BIDDER MUST PROVIDE A COPY OF THE REGISTRATION CERTIFICATE FROM THE DATA PROTECTION COMMISSIONER AS DATA CONTROLLER AND DATA PROCESSOR VALID UP TO INCLUDING THE DATE OF TENDER SUBMISSION	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
19	BIDDERS MUST PROVIDE A COMMITMENT	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

	LETTER CONFIRMING THERE SHALL BE NO PREAUTHORIZATION FOR ALL OUTPATIENT CASES								
20	MUST FILL SIGN AND STAMP THE PRICE SCHEDULE FORM ATTACHED ON A COMPANY LETTER HEAD AND TRANSFER THE GRAND TOTAL PRICE TO PRICE SCHEDULE IN THE SYSTEM	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
21	MUST FILL SIGN AND STAMP AND ATTACH THE OPERATIONAL CAPABILITY FORM ATTACHED WITH RELEVANT ATTACHMENTS WHERE INDICATED	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Responsive/Non - Responsive		Responsive		Responsive		Responsive		Non - Responsive	
Remarks		RESPONSIVE		RESPONSIVE		RESPONSIVE		NON RESPONSIVE	

Technical Evaluation Details

Sr. No.	Supplier	Total Marks	Total Assigned Marks	Passing Score	Evaluation %	Status	Final Status	Remarks
1	OLD MUTUAL GENERAL INSURANCE KENYA LIMITED	100.00	74.000000	70.00	74.00	Responsive	Reject	THE BIDDER ATTANED 74 MARKS BEING WELL ABOVE THE PASS MARK OF 70, THEREFORE THEY PROCEEDED FOR THE NEXT EVALUATION STAGE
2	CIC GENERAL INSURANCE LIMITED	100.00	87.000000	70.00	87.00	Responsive	Reject	THE BIDDER ATTANED 87 MARKS BEING WELL ABOVE THE PASS MARK OF 70 THEREFORE THEY PROCEEDED FOR THE NEXT EVALUATION STAGE
3	THE HERITAGE INSURANCE COMPANY KENYA LIMITED	100.00	92.000000	70.00	92.00	Responsive	Approve	THE BIDDER ATTANED 92 MARKS BEING WELL ABOVE THE PASS MARK OF 70 THEREFORE THEY PROCEEDED FOR THE NEXT EVALUATION STAGE

Financial Evaluation Details

Rank	Supplier Name	Quoted Price	Evaluated Price
1	THE HERITAGE INSURANCE COMPANY KENYA LIMITED	20661892.94	20661892.94

Report Details

Recommendation

Background : THE TENDER FOR PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS IS A ONE YEAR CONTRACT INITIATED BY USER DEPARTMENT HUMAN RESOURCE DEPARTMENT FLOATED THROUGH OPEN TENDERS AND RESTRICTED TO MEDICAL INSURANCE UNDERWRITERS ONLY.

Scope of the Assignment : PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS

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Bidder's Responsiveness

Sr. No.	Supplier Name	Remarks
1	THE HERITAGE INSURANCE COMPANY KENYA LIMITED	LOWEST EVALUATED BIDDER

Remarks on Technical Evaluation : PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS ALL BIDDERS SCORED MARKS ABOVE THE SET PASSMARK OF 70

Remarks on Commercial Evaluation : IT WAS NOTED THAT OLD MUTUAL QUOTED DIFFERENT PRICES ON THE TENDER FORM RECORDED BY OPENING COMMITTEE AND THE PRICE SCHEDULE. WHILE THEIR TENDER PRICE WAS RECORDED AS KSHS. 21,158,111 THEIR PRICE SCHEDULE INDICATED KSHS. 20,158,111. THEREFORE THEY WERE NOT CONSIDERED AT FINANCIAL EVALUATION.CIC INSURANCE DESPITE QUOTING THE LOWEST EVALUATED PRICE OF KSHS. 19,319,630 FAILED TO MEET PREQUALIFICATION CRITERIA. DUE DILLIGENCE WAS UNDERTAKEN WITH CIC HAD BEEN THE PREVIOUS SERVICE PROVIDER FOR MEDICAL INSURANCE FOR NATIONAL BIOSAFETY AUTHORITY AND THEY HAD BEEN MARKED NOT FAILED TO BE SATISFACTORY ON MOST CONTRACT DELIVERABLES.

Analysis : THEREFORE THE TENDER EVALUATION COMMITTEE RECOMMENDED HERITAGE INSURANCE COMPANY LIMITED TO BE AWARDED TENDER NUMBER NBA/753/0001/2026-27: PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS- UNDERWRITERS ONLY AT A TOTAL PRICE OF KSHS. 20,655,724

Recommendation

Recommendation : Recommendation for Award

Recommendation Remarks : THEREFORE THE TENDER EVALUATION COMMITTEE RECOMMENDED HERITAGE INSURANCE COMPANY LIMITED TO BE AWARDED TENDER NUMBER NBA/753/0001 /2026-27:PROVISION OF MEDICAL INSURANCE COVER FOR STAFF AND BOARD MEMBERS-UNDERWRITERS ONLY AT A TOTAL PRICE OF KSHS. 20,655,724 HAVING BEEN AWARDED THE LOWEST AT POST QUALIFICATION.

Is post qualification required ? : Yes

Post Qualification Details

Sr. No.	PQ Criteria	TEC Input	TEC Remarks after PQ
1	PAST PERFORMANCE OF THE BIDDER -ACCESSIBILITY AND AVAILABILITY OF MEDICAL SERVICES	FAILED - CIC WAS UNSATISFACTORY	PERFORMANCE WAS UNSATISFACTORY
2	PRE-AUTHORIZATION AND APPROVAL OF MEDICAL PROCEDURES	FAILED - CIC WAS UNSATISFACTORY	PERFORMANCE WAS UNSATISFACTORY
3	CUSTOMER SERVICE AND RESPONSIVENESS	FAILED - CIC WAS UNSATISFACTORY	PERFORMANCE WAS UNSATISFACTORY
4	COMMUNICATION AND INFORMATION SHARING	FAILED - CIC WAS UNSATISFACTORY	PERFORMANCE WAS UNSATISFACTORY
5	HOSPITAL AND HEALTHCARE PROVIDER NETWORK	FAILED - CIC WAS UNSATISFACTORY	PERFORMANCE WAS UNSATISFACTORY
6	CLAIMS PROCESSING AND REIMBURSEMENT	FAILED - CIC WAS UNSATISFACTORY	PERFORMANCE WAS UNSATISFACTORY
7	PHARMACY AND PRESCRIPTION SERVICES	FAILED - CIC WAS UNSATISFACTORY	PERFORMANCE WAS UNSATISFACTORY
8	OVERALL EMPLOYEE SATISFACTION	FAILED - CIC WAS UNSATISFACTORY	PERFORMANCE WAS UNSATISFACTORY