

REQUEST FOR QUOTES For

Provision of Group Life Assurance (GLA) and WIBA & Group Personal Accident Insurance

Issued by: Counterpart International

Issue Date : April 2, 2026

RFQ Number : RFP_KEN/HR/1133/006

RFQ Name: **Request for Application for Provision of Group Life Assurance (GLA) and WIBA & Group personal Accident schemes for the USDA Food for Progress (FFPr) - Cooperative Agreement No. FCC-615-2025 014-00 – Kenya**

Questions due by: April 9, 2026 by 11:00 PM Eastern Standard Time.

Answers due by : April 13, 2026 by 11:00 PM Eastern Standard Time.

Closing Date for Responses: : April 16, 2026 by 11:00 PM Eastern Standard Time

Submit to : procurement.ke1133@counterpart.org

COUNTERPART International (hereinafter COUNTERPART) is seeking written quotes from qualified organizations and/or firms for Provision of Group Life Assurance (GLA) and WIBA & Group personal Accident schemes for an international development organization as further described below. Please take the time to read and understand these sections as failure to respond fully may result in your submission being determined to be non-responsive and removed from further consideration.

Questions and quotes are due to:

COUNTERPART International

E-Mail: procurement.ke1133@counterpart.org

No phone inquiries please.

1. INTRODUCTION/BACKGROUND

Counterpart International (Counterpart) is soliciting quotations for the supply of Group Life Assurance (GLA) and Work Injury Benefits Act (WIBA) & Group Personal Accident Insurance for the five-year United States Department of Agriculture's (USDA) Food for Progress (FFPr) Livestock Innovation and Feed Transformation (LIFT) project in Kenya that has an anticipated operational budget of \$18 million. The LIFT project aims to expand international trade in agricultural products and increase agricultural productivity through improved feed quality and affordability.

Offerors should put forward their qualifications and price quote to support COUNTERPART in Group Life Assurance (GLA) and Work Injury Benefits Act (WIBA) & Group Personal Accident Insurance (GPA) Service. As a result of this RFQ, COUNTERPART anticipates issuing a Service Contract.

1. SCOPE OF WORK

COUNTERPART seeks an organization or firm to provide service for GLA, GPA and WIBA Insurance for Counterpart International for 1 year for up to 15 staff.

2. REQUIRED QUALIFICATIONS/ TECHNICAL SPECIFICATIONS

Offerors must show qualifications areas as stipulated in section 5 below (5.Evaluation Procedures and Criteria/ Technical specifications):

3. ANTICIPATED PERIOD OF PERFORMANCE

The anticipated period of performance for this scope is approximately 12 months,

4. PRICE OFFER

Quotations in response to this RFQ must be provided on a unit price basis per staff member, inclusive of all applicable costs, taxes, and service charges. Pricing must be presented in **Kenya Shillings**. Offers must remain valid for not less than Ninety (90) calendar days after the offer deadline. Offerors are requested to provide quotations on official letterhead or format.

In addition, offerors responding to this RFQ are requested to submit the following:

- Organizations or firms responding to this RFQ are requested to submit a copy of their official registration or business license.

5. EVALUATION PROCEDURES AND CRITERIA

The award will be made to a responsible offeror whose offer follows the RFQ instructions, meets the eligibility requirements, and lowest-priced, technically-acceptable approach.

Subject to the eligibility requirements in this RFQ, Counterpart will award a Service contract to the Offeror, if any, whose proposal is deemed acceptable and that offers the best value based after evaluation of the following criteria, with the weights applied accordingly

Stage 1: Offerors will be evaluated based on their ability to respond to the methodology, core services, and specific tasks.

Within the technical response, Offerors should include information which will allow Counterpart to adequately assess the following:

At this stage the quotations will be subjected to a preliminary examination to verify the overall completeness and responsiveness of the quotations as received. Any quotations that will be found to be incomplete, invalid or substantially unresponsive will be eliminated at this stage. To qualify for **stage 2** evaluation, a vendor **must** meet the following **Mandatory Eligibility Requirements**:

- Must have completed the vendor information form/ offer letter as provided (Annex 1), and attached supporting documents as required .
- Must have completed the GLA, GPA AND WIBA proposal summary structure provided.
- Be registered with the (IRA)Insurance Regulatory Authority (Commissioner of Insurance. Attach a copy of the current & valid IRA license/certificate.
- Submit a summary of Audited financial statements for the last two years. (Not more than 5 pages)

- Must submit copies of the following documents:
 - Valid Certificate of Incorporation.
 - PIN Certificate.
 - Valid Tax Compliance Certificate.
 - Company Profile (Not more than 5 pages).
 - List of re-insurers
 - A list of 5 (five) reputable clients and total premiums per client for the last two years.
- Must provide proof of membership of the Association of Kenya Insurers (AKI).
- Complete the RFQ and price schedule in the format specified.
- Completed benefit computation sample in excel format-Show formulas.
- Must be acceptable to the pro-rata adjustment of premiums with change of insured staff. Please include pro-rata methodology to be utilized in your technical proposal.

Nb: Only bidders who qualify in the above stage (1) will qualify for stage 2 evaluation.

Stage 2 Technical Evaluation (80 points)

The total technical points assigned to each proposal will be determined by adding and weighting the scores assigned by the evaluation committee to the technical features of the proposal in accordance with the criteria below:

Criterion	Total Possible Points
<p>Claim administration-Provide information on the administration of the scheme – giving details on the provision of the services sought, enlisting the contact persons, timelines and how claims and complaints will be handled</p>	20 points
<p>Past Performance: Provide evidence of providing GLA/GPA/WIBA cover to five (5) major corporate clients for the last three (3) years, indicating number of staff under the scheme.</p> <p>Attach 5 recommendation letters and the sum assured.</p> <p>Sum assured mark allocation.</p> <p>KES. 150 Million and above</p> <p>KES. 75 Million and above</p> <p>Below KES. 75 Million</p>	20 points
<p>Key Personnel-Provide at least three (3) key personnel with their specific portfolio/tasks, each with the sound and relevant qualifications and experience, i.e.</p> <p>Account/Contract manager - Minimum undergraduate bachelor’s degree in insurance, actuarial science plus an associate of Chartered Institute or equivalent (attach</p>	20 points

certificates and CV, experience of not less than 7 years as a senior manager in the insurance industry The other two with a minimum of a diploma of Chartered Insurance institute or Equivalent (attach copies of certificates and Testimonials) and a minimum of 5 years' experience in the insurance industry	
Claim Settlement: Provide actual turnaround time for settling claims (attach evidence) and reference from two clients (on the claim settlement procedure). Turnaround period for compensation under cover not to exceed 30 days upon lodging claim with the insurer.	20 points
Total Possible Points	80 points

Only bidders who score at least 80% (64 points) in Stage 2 will qualify for Stage 3. Technical scores beyond the 64-point threshold will not be used for ranking, the award will be based on the lowest price among technically qualified bidders.

Stage 3 - Financial Evaluation.

The lowest priced bid that meets all of the minimum technical specifications on the RFQ will be awarded the contract for provision of these services

Please note that if there are significant deficiencies regarding responsiveness to the requirements of this RFQ, an offer may be deemed “non-responsive” and thereby disqualified from consideration. Counterpart reserves the right to waive immaterial deficiencies at its discretion.

Best-offer quotations are requested. It is anticipated that award will be made solely on the basis of these original quotations. However, Counterpart reserves the right to conduct any of the following:

- Counterpart may conduct negotiations with and/or request clarifications from any offeror prior to award.
- While preference will be given to offerors who can address the full technical requirements of this RFQ, Counterpart may issue a partial award or split the award among various suppliers, if in the best interest of the LIFT Project.
- Counterpart may cancel this RFQ at any time.

Please note that in submitting a response to this RFQ, the offeror understands that USDA is not a party to this solicitation and the offeror agrees that any protest hereunder must be presented—in writing with full explanations—to the LIFT Project for consideration, as USDA

will not consider protests regarding procurements carried out by implementing partners. Counterpart, at its sole discretion, will make a final decision on the protest for this procurement.

INSTRUCTIONS ON SUBMISSION OF OFFERS

You are requested to submit signed and dated offers to the office specified in this solicitation at or before the exact time specified in this solicitation. Offerors must provide the following information:

- a. The solicitation/RFQ number;
- b. The name, addresses (street, email, other), and telephone number of the offeror;
- c. Brief qualifications of the consultant, organization or firm and its capacity to fulfill the technical specifications including corporate capabilities;
- d. Proof of eligibility to work and or registration in Kenya.
- e. Brief bios or CVs of key customer care representatives who will actually be assigned the portfolio for COUNTERPART. Further interviews with key staff are likely to ascertain fit.
- f. Past performance information: include recent and relevant contacts for demonstrating evidence of providing GLA/GPA/WIBA cover to five (5) major corporate clients for the last three (3) years, indicating number of staff under the scheme ;
- g. Price quote
- h. "Remit to" address, if different than mailing address.

It is contemplated **one service contract vendor** will be awarded to the responsive Offeror whose offer has the highest evaluation score. COUNTERPART reserves the right to make an award based on initial submission. COUNTERPART reserves the right to make no award if it is determined that the offers submitted do not satisfy the needs of the organization. Offers shall be submitted via email and received no later than on the closing date and time. Offers received after the specified time and date will be considered late and will be considered only at the discretion of COUNTERPART. All written Quotations submitted must be valid for a period of not less than ninety (90) calendar days from the stated closing date.

6. QUESTIONS AND REQUESTS FOR CLARIFICATIONS

Questions regarding the technical or administrative requirements of this RFQ may be submitted no later than **11:00 pm EAT time on April 9, 2026** by email to procurement.ke1133@counterpart.org. Questions must be submitted in writing; phone calls will not be accepted. Questions and requests for clarification—and the responses thereto—that COUNTERPART believes may be of interest to other offerors will be posted on COUNTERPART's website as an amendment to the RFQ.

Only the written answers posted by COUNTERPART will be considered official and carry weight in the RFQ process and subsequent evaluation. Any verbal information received from employees of COUNTERPART or any other entity should not be considered as an official response to any questions regarding this RFQ.

7. NOTIFICATION OF SELECTION

Prior to the expiration period of proposal validity, COUNTERPART will notify the offeror who submitted the highest scoring proposal in writing by Email. Clarifications and revision of minor errors and omissions may be requested. Upon completion of either, offeror may be required to submit a revised quote.

8. Acceptance of Privacy Policy and Terms and Conditions.

By Submitting quotation to Counterpart International, The company consents to Counterpart's privacy policy terms and conditions (<https://www.counterpart.org/terms-and-conditions/>), and provides Counterpart International permission to process the company's personal data specifically for the performance of, and purposes identified in, this solicitation document and in compliance with Counterpart's legal obligations under applicable United States and European Union laws, data protection and regulations and any other applicable legal requirements. The company may withdraw their consent at any time by contacting privacy@counterpart.org. If consent is withdrawn, Counterpart reserve's the right to accept or reject the offer.

Section 2: Offer Checklist

To assist offerors in preparation of quotations, the following checklist summarizes the documentation to include an offer in response to this RFQ:

- Cover letter, signed by an authorized representative of the offeror (see Section 4 for template)
- Official quotation, including specifications of offered [services] (see Section 3 for example format)
- Copy of offeror's registration or business license (see Section 1.5 for more details)
- Mandatory Eligibility Requirements as stated in section 5 above:
 - Must have completed the vendor information form/ offer letter as provided (Annex 1), and attached supporting documents as required .
 - Must have completed the GLA, GPA AND WIBA proposal summary structure provided.
 - Be registered with the (IRA)Insurance Regulatory Authority (Commissioner of Insurance. Attach a copy of the current & valid IRA license/certificate.
 - Submit a summary of Audited financial statements for the last two years. (Not more than 5 pages)
 - Must submit copies of the following documents:
 - Valid Certificate of Incorporation.
 - PIN Certificate.
 - Valid Tax Compliance Certificate.
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 - Complete the RFQ and price schedule in the format specified.
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 - Must be acceptable to the pro-rata adjustment of premiums with change of insured staff. Please include pro-rata methodology to be utilized in your technical proposal.

Section 3: Specifications and Technical Requirements

The table below contains the technical requirements of the services. Offerors are requested to provide quotations containing the information below on official letterhead or official quotation format. In the event this is not possible, offerors may complete this Section 3 and submit a signed/stamped version to Counterpart.

	Risk Type	Scheme Benefits	Level of cover
GROUP LIFE (GLA)	Accidental, Illness & Natural Risks	Death (Illness)	
		Death (Accidental)	
		Last Expense	
		Optional items Free Spouse Last Expense Free child last expense no limit on number of children Free Last expense for parents and parents in-law no age limit	
		Critical Illness - Stand-Alone	
GROUP PERSONAL ACCIDENT/ WIBA	Accidental & Occupational Risks	Death	8 Years' Salary
		Permanent Disability	8 Years' Salary
		Temporary Disability	
		Medical Reimbursement	Kes.xxxxxxxxxx
Free Cover Limit		Kes.xxxxxxxxxx	

Total Premiums	
Enhancements at no additional cost	

Section 4: Offer Cover Letter

The following cover letter must be placed on letterhead and completed/signed/stamped by a representative authorized to sign on behalf of the offeror:

To: LIFT Project
Nairobi Kenya

Reference: RFQ no. [enter RFQ #]

To Whom It May Concern:

We, the undersigned, hereby provide the attached offer to perform all work required to complete the activities and requirements as described in the above-referenced RFQ. Please find our offer attached.

We hereby acknowledge and agree to all terms, conditions, special provisions, and instructions included in the above-referenced RFQ. We further certify that the below-named firm—as well as the firm’s principal officers and all commodities and services offered in response to this RFQ—are eligible to participate in this procurement under the terms of this solicitation and under USAID regulations.

Furthermore, we hereby certify that, to the best of our knowledge and belief:

- We have no close, familial, or financial relationships with any Counterpart or LIFT project, project staff members;
- We have no close, familial, or financial relationships with any other offerors submitting Quotations in response to the above-referenced RFQ; and
- The prices in our offer have been arrived at independently, without any consultation, communication, or agreement with any other offeror or competitor for the purpose of restricting competition.
- All information in our proposal and all supporting documentation is authentic and accurate.
- We understand and agree to Counterpart’ prohibitions against fraud, bribery, and kickbacks.

We hereby certify that the enclosed representations, certifications, and other statements are accurate, current, and complete.

Authorized Signature: _____

Name and Title of Signatory: _____

Date: _____

Company Name: _____

Company Address: _____

Company Telephone and Website: _____

Company Registration or Taxpayer ID Number: _____

Does the company have an active bank account (Yes/No)? _____

Official name associated with bank account (for payment): _____
