



## **EXPRESSION OF INTEREST (EOI)**

### **IRA/141/2020-2021 EXPRESSION OF INTEREST FOR PROVISION OF CONSULTANCY SERVICES TO CONDUCT A NATIONAL INSURANCE SURVEY ON TREATING CUSTOMERS FAIRLY**

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#### **1. Background**

The Constitution of Kenya 2010, the Consumer Protection Act 2012 and the International Association of Insurance Supervisors guidance notes place a high premium on fair treatment of consumers/customers. In line with this, the Authority implemented the Treating Customers Fairly Framework (TCF) in the industry. Implementing the TCF framework puts a higher responsibility on, insurers and service providers to ensure they design, distribute, and serve consumers of insurance services to a set standard to address specific market conduct issues. The framework has six outcomes that insurers are required to adopt.

They include TCF culture; products and services meet customer needs; customers are kept well informed and updated by insurers before, during and after point of sale; advice given be accurate and suitable taking into account circumstances of the consumer; customer experience with products performance is of an acceptable standard and the service is in tandem with what they have been led to expect by insurers. Further, Customers should not face unreasonable post-sale barriers imposed to change products, submit a claim or make a complaint.

The six outcomes are applicable to the entire product life cycle: product and service design; promotion and marketing; advice; point of sale; information after point of sale; and, complaints & claims handling.

#### **2. Statement of the Problem**

The requirement for insurers to treat their customers fairly is not new: it has been and continues to be part of the internationally best practice accepted standards and is also anchored in the IRA strategic plan 2018-2022. It is therefore a key consumer protection agenda for IRA that aims to ensure an efficient and effective market with a focus on informed consumers, simple and understandable information for, and used by, consumers, well managed and adequately capitalized firms who treat their customers fairly; and risk-based and proportionate regulation.

The Authority rolled-out the implementation of TCF in the insurance industry in

January 2017 and it is expected that insurers adhere to the requirements of the framework. In TCF, IRA is keen on resting responsibility for its success on senior management as they are expected to embed the principle of TCF in their corporate strategy and to build it into their company's culture and day-to-day operations. This means addressing the fair treatment of customers through the product lifecycle, including: product design and governance; identifying target markets; marketing and promoting the product; sales and advice processes; after-sales information and services; and complaint handling.

To ensure its full implementation, the Authority rolled out stakeholder awareness program targeting chief executive officers of insurance companies, senior management as well as other regulated entities such as brokers and agents. In order to enable monitoring and evaluation of scale of uptake and roll out of TCF, a baseline survey was carried out among insurers. Three follow-up survey have also been carried out subsequently to measure progress of TCF implementation. The surveys employed a self-evaluation approach in which case insurance firms rated themselves on their progress in implementing TCF initiatives with respect to the six outcomes set out in the framework.

In undertaking the survey, the primary assumption was that the TCF initiative starts from the position that the vast majority of insurance firms intend to treat their customers fairly. Indeed, what is required of firms varies considerably depending on their starting point. And in reaching an overall view on industry progress with delivering the TCF consumer outcomes it has been observed that the position is complex – every firm is unique, and the challenges that firms face will depend on a range of factors including size, structure, and the lines of business and markets in which they operate. Overall, the baseline TCF self-assessment index was computed to be 90% in 2019 with varying rating across all the six outcomes for all the insurance companies. To cross-validate the self-rating of insurance companies on TCF implementation, the Authority conducted a national TCF customer satisfaction survey in 2019; the TCF baseline customer satisfaction index was determined to be 64% showing a significant variation with how insurers perceive to treat their customers. To keep abreast with how insurers, treat their customers, the Authority wishes to conduct a follow-up survey on TCF national customer satisfaction survey among insurance customers and potential customers as per the requirement in the Authority's 2018-22 strategic plan to conduct the TCF customer survey annually.

### **3. Objectives**

This second follow-up TCF National customer seeks to assess customer experiences with insurance services consistent with the TCF framework. Specifically, the study will assess the extent to which;

- a) Consumers of insurance services are confident that the insurance companies they deal with have as their corporate culture fair treatment of customers
- b) Products and services marketed and sold by insurance companies are designed to meet the needs of identified consumer groups and that they are targeted accordingly

- c) Consumers are provided with clear information and kept appropriately informed before, during and after buying insurance
- d) The advice received by consumers is deemed suitable and takes into account their circumstances
- e) Consumers are provided with insurance products that perform as insurance companies have led them to expect, and the associated service is both of an acceptable standard and as they have been led to expect
- f) Consumers do not face unreasonable post-sale barriers imposed by insurance companies to change product, switch provider, submit a claim or make a complaint
- g) Based on the findings of the analysis, make recommendations for enhancing service delivery to insurance consumers.

#### **4. Scope of services**

The Authority is seeking the services of an independent consultant to:

- a) Assess motivations of consumers of insurance services to good quality services.
- b) Analyze TCF components from consumer perspective.
- c) Assess opportunities for entrenching TCF fair customer treatment practices.
- d) Assess service delivery needs of consumers in line with TCF, how the different TCF outcomes could meet their needs
- e) Propose solutions that could be implemented by IRA as part of the TCF framework
- f) Suggest appropriate TCF indicators and interventions to be included in the roll out of TCF to benefit consumers and the accompanying Work Plan
- g) Develop a policy brief from the findings.

#### **5. Eligibility criteria**

The Expression of Interest must be accompanied by the consultants' qualifications, professional capabilities and documentary evidence of having successfully completed assignment/ project of similar nature. Interested firms should provide specific information which will be the basis for shortlisting and further invite to respond to comprehensive terms of reference as indicated below: -

##### **a) Technical/Functional Skills**

**Deputy Team Leader:** Develops data collection plans and schedules, working with the team leader and the IRA team. Assumes lead responsibility for survey scheduling and logistics, plays a lead role in data collection training and pilot testing. Works in the field during data collection to provide overall management of data collection teams to ensure survey operations follow protocols and stay on schedule. Troubleshoots and resolves emerging issues in consultation with the team leader and IRA team. The proposed candidate will have a university degree in social sciences or a related field, at least 5 years' experience managing similar field teams for evaluation surveys.

**Data collectors:** Collect data for the survey working with other members of their team and under the direction of the team leads. Participate in the data collection training and pilot testing. Proposed data collectors will have prior experience (at least 5 years) in collecting survey data and will have completed university

**Data manager:** Responsible for the management of data from the point of field collection to the creation of analysis files. Manages electronic data entry (if needed). Oversees the data cleaning process and ensures that the survey files are prepared and cleaned according to the SOPs and that the data editing process is thoroughly documented. Prepares the final analysis file and its documentation. The proposed candidate will have a university degree and prior experience (at least 5 years) as a data manager for a large survey.

**b) Mandatory requirements**

- i) Submit a copy of certificate of incorporation/business registration.
- ii) Submit a valid tax compliance/ Exemption certificate from Kenya Revenue Authority.
- iii) Provide Company profile of the firm indicating the contact details including physical address, telephone number, email and contact person on behalf of the bidder.
- iv) Confidential business questionnaire.
- v) Copy of CR 12 for Limited companies.
- vi) Copy of certificate of registration with relevant regulatory bodies.
- vii) Self-declaration letter that the consultant is not debarred in the matters of Public Procurement and Asset Disposal Act, 2015.
- viii) Self-declaration that the person or tenderer will not engage in any corrupt or fraudulent practice.
- ix) Access to Government Procurement Opportunities (AGPO) Certificate from National Treasury where applicable

**6. Clarifications**

IRA shall promptly respond to all request for any clarification relating to expression of interest where such request is received before the deadline for submission. Any request for clarification must be sent in writing by electronic mailed to:

**Manager Procurement,  
Insurance Regulatory Authority,  
Zep-Re Place, Longonot Road, Upper hill,  
P.O. Box 43505-00100  
Nairobi, Kenya  
Email: [procurement@ira.go.ke](mailto:procurement@ira.go.ke)**

**7. Submission**

Completed EOI proposal shall be submitted in ONE (1) "ORIGINAL hard copy and in CD/Flash Disk saved in PDF format clearly labelled your company name and placed in separate sealed envelopes The two envelopes shall be placed in an outer

envelope and sealed bear IRA address, EoI name and number and clearly marked “DO NOT OPEN before day, date and time of EOI closing/Opening date.

**“IRA/141/2020-2021 - EXPRESSION OF INTEREST FOR PROVISION OF CONSULTANCY SERVICES TO CONDUCT A NATIONAL INSURANCE SURVEY ON TREATING CUSTOMERS FAIRLY”**

The pre-qualification application must be delivered (by hand or registered mail) to:

**Tender Box at Insurance Regulatory Authority Offices on Ground Floor, Zep - Re Place, Longonot Road, Upperhill, Nairobi** or be addressed to:

**Chief Executive Officer,  
Insurance Regulatory Authority,  
10<sup>th</sup> Floor Zep Re Place, Longonot Road, Upperhill,  
P.O. Box 43505 – 00100 Nairobi, Kenya  
Telephone: +254-20-4996000; 254-719-047000  
Email: [procurement@ira.go.ke](mailto:procurement@ira.go.ke); Website: <http://www.ira.go.ke>**

On or before: **10<sup>th</sup> March, 2021 at 11:00 a.m.** The EOI shall be opened immediately on **10<sup>th</sup> March, 2021 at 11:00 a.m.** and in the presence of tenderers’ representatives who choose to attend. in the presence of tenderers’ representatives who choose to attend strictly observing MOH protocols on Covid -19 Pandemic.

Only firms shortlisted under this procedure will be invited to submit their Technical and Financial proposals under the Request for Proposals (RFP).

**CHIEF EXECUTIVE OFFICER/COMMISSIONER OF INSURANCE**

**CONFIDENTIAL BUSINESS QUESTIONNAIRE FORM**

You are requested to give the particulars indicated in Part 1 and either Part 2(a), 2(b) or 2(c) whichever applies to your type of business.

***NB. Attach Company Registration Business Registration Certificate or Certificate of Incorporation, Valid Tax Compliance certificate from Kenya Revenue Authority (KRA), Access to Government Procurement Opportunities (AGPO) from the National Treasury (for firms owned by Youth, Women & persons with Disability)***

**Part 1 - General:**

Business Name .....  
*(Attach Copy of Registration Certificate/ Certificate Incorporation)*  
Location of Business Premises .....  
Plot No. .... Street/Road .....  
Postal Address.....Tel. No. (Landline).....  
Mobile Phone(s):.....  
Website:..... E-mail:.....

Nature of Business .....  
Single Business Permit (from a County Government)

No. .... Expiring Date .....  
*(Attach Copy of Permit/ Payment Receipt)*

PIN Certificate No.....  
*(Attach Copy of PIN Certificate)*

Tax Compliance Certificate No..... Expiring Date.....  
*(Attach Copy of Valid Tax Compliance from Kenya Revenue Authority)*

Maximum value of business which you can handle at any one time:  
K£.....

Name of your bankers ..... Branch .....

**Part 2 (a) Sole Proprietor:**

Your name in full ..... Age .....

Nationality ..... Country of origin .....  
 Citizenship details .....

**Part 2 (b) Partnership**

Give details of partners as follows:

	<b>Name</b>	<b>Nationality</b>	<b>Citizenship Details</b>	<b>Shares</b>
1.				
2.				

**Part 2 (c) Registered Company:**

Private or Public .....

State the nominal and issued capital of the company: -

Nominal K£ .....

Issued K£ .....

Give details of all Directors as follows: -

	<b>Name</b>	<b>Nationality</b>	<b>Citizenship Details</b>	<b>Shares</b>
1.				
2.				
3.				
4.				
5.				

**Part 3 – Declaration**

I / We, the undersigned state and declare that the above information is correct and that I / We give IRA authority to seek any other references concerning my / our company and application from whatever sources deemed relevant.

Full name.....  
Signature.....  
For and on behalf of M/s.....  
In the capacity of.....  
Dated this .....day of .....2021.

Suppliers' / Company's Official Rubber Stamp  
.....

**FORMAT OF CURRICULUM VITAE (CV) FOR PROPOSED PROFESSIONAL STAFF**

Proposed Position: \_\_\_\_\_

Name of Firm: \_\_\_\_\_

Name of Staff: \_\_\_\_\_

Profession: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Years with Firm: \_\_\_\_\_ Nationality: \_\_\_\_\_

Membership in Professional Societies: \_\_\_\_\_

Detailed Tasks Assigned: \_\_\_\_\_

**Key Qualifications:**

*[Give an outline of staff member's experience and training most pertinent to tasks on assignment. Describe degree of responsibility held by staff member on relevant previous assignments and give dates and locations].*

**Education:**

*[Summarize college/ Company and other specialized education of staff member, giving names of schools, dates attended and degree[s] obtained.]*

**Employment Record:**

*[Starting with present position, list in reverse order every employment held. List all positions held by staff member since graduation, giving dates, names of employing organizations, titles of positions held, and locations of assignments.]*

**Certification:**

I, the undersigned, certify that these data correctly describe me, my qualifications, and my experience.

\_\_\_\_\_ Date: \_\_\_\_\_  
*[Signature of staff member]*

\_\_\_\_\_ Date; \_\_\_\_\_  
*[Signature of authorized representative of the firm]*

Full name of staff member: \_\_\_\_\_

Full name of authorized representative: \_\_\_\_\_

**SELF DECLARATION THAT THE PERSON/TENDERER WILL NOT ENGAGE IN ANY CORRUPT OR FRAUDULENT PRACTICE**

I, .....of P. O. Box ..... being a resident of ..... in the Republic of ..... do hereby make a statement as follows: -

1. **THAT** I am the Chief Executive/Managing Director/Principal Officer/Director of ..... (*insert name of the Company*) who is a Bidder in respect of **Tender No.** ..... for .....(*insert tender title/description*) for .....(*insert name of the Procuring entity*) and duly authorized and competent to make this statement.
2. **THAT** the aforesaid Bidder, its servants and/or agents /subcontractors will not engage in any corrupt or fraudulent practice and has not been requested to pay any inducement to any member of the Board, Management, Staff and/or employees and/or agents of .....(*insert name of the Procuring entity*) which is the procuring entity.
3. **THAT** the aforesaid Bidder, its servants and/or agents /subcontractors have not offered any inducement to any member of the Board, Management, Staff and/or employees and/or agents of .....(*name of the procuring entity*)
4. **THAT** the aforesaid Bidder will not engage /has not engaged in any corruptive practice with other bidders participating in the subject tender
5. **THAT** what is deponed to hereinabove is true to the best of my knowledge information and belief.

Full name.....  
Signature.....  
Dated this .....day of .....2021.

Suppliers' / Company's Official Rubber Stamp