



**KENYATTA UNIVERSITY TEACHING, REFERRAL & RESEARCH HOSPITAL  
SUPPLY CHAIN MANAGEMENT**

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**DATE: 12/05/2023**

**RE: ADDENDUM NO. 1 TO TENDER NUMBER KUTRRH /TNR/S/095/ PSMI/2022-2023,  
PROVISION OF STAFF MEDICAL INSURANCE COVER.**

The above is to provide clarification as below of the above-mentioned tender:

Clarification/Amendment:"

**MR 8** - The Bidder Must have underwritten (2.5B) Medical Premiums per year, for the last three years 2022,2021 and 2020(reduce to this requirement to Kshs 1.5Billion to allow us a wider choice of underwriter. Most important is efficiency and stability).

MR 8 - Revise Medical Premiums to 2B from 2.5B for the last three years 2022,2021 and 2020.  
TR 3 – Revise Average Medical Insurance Claims for the last Three (3) Years to less than 1B. 2020.

TR 1 - Revise Clients whose General insurance business premiums are Kshs. 150 million

MR19- Underwriting profit in medical class for the last three years

**Stage 2** -Technical Evaluation 1(a) Provide a list of five (5) assignments providing medical insurance cover services to corporate clients whose medical insurance business premiums are Kshs. 150 million and above for each client within the last three years. (1Mks per client, maximum 5 Marks)

- We request that you allow insurers with clients with portfolio over Kshs 60M or replace medical business with General business customers worth Kshs 150m.This will allow you enjoy insurance coverage with insurers who have a balanced portfolio because a big medical account does not translate to profitable business. Avoid loss makers. Reward

efficiency and stability.

3 - a) Average Medical Insurance Claims for the last Three (3) Years of above Kshs. 5 Billion as per IRA reporting. (20 Marks)

- We request you allow any profitable insurer with medical claims of over Kshs 500million. Some underwriters have written over annual premium of over Kshs. 5 Billion but have claims below Kshs 1 billion because of good claims management and effective customer education and enough systems to deter fraud. Give such underwriters a chance other than promoting underwriters that are making huge losses in terms of huge claims portfolio of over Kshs 5 billion.

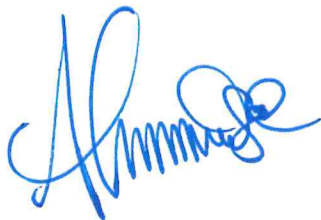
Technical Evaluation

1. Provide a list of five (5) assignments of Kshs. 150 million for the last three years.
2. Gross underwriting profit of Kshs. 400 million for the last three years
3. Average medical insurance claims for the last three years of above Kes. 5 billion.

**Clarification:**

1. *Evaluation Criteria is meant to cushion Procuring entity and ensure that the Procuring Entity is covered adequately. The assertion that criteria is targeting only two underwriters is not correct. As a public entity, we have no preferred service provider.*
2. *As a procuring entity, we are looking for an underwriter who is profitable for proper service delivery and performance. The subject here is Medical and therefore one must demonstrate underwriting profit in medical class.*
3. *Evaluation Criteria is meant to cushion Procuring entity and ensure that the Procuring Entity is covered adequately; and therefore it is meant to arrive at a bidder who will meet the obligation of the Procuring Entity both efficiently and effectively, in a timely manner. As a public entity, we have no preferred service provider.*

All other terms and conditions remain unchanged.



**AHMED DAGANE, RN, BA, BSN, MBA-HCM**  
**CHIEF EXECUTIVE OFFICER**

JM/pn

**END OF TENDER ADDENDUM**

