



REPUBLIC OF KENYA

## THE NATIONAL TREASURY & PLANNING

### FINANCIAL SECTOR SUPPORT PROJECT

#### CONSULTANCY TO DEVELOP A COMPREHENSIVE LEGAL AND REGULATORY FRAMEWORK FOR REGULATION, SUPERVISION AND DEVELOPMENT OF HEALTH INSURANCE IN KENYA

#### REQUEST FOR EXPRESSIONS OF INTEREST (CONSULTING SERVICES – FIRMS SELECTION)

FSSP/PIU/IRA/44/2018-19

Credit No: 5627 KE

Project ID No: P 151816

1. The Government of Kenya (GoK) has received financing from the World Bank towards the cost of the Financial Sector Support Project (FSSP) whose overall development objective is to strengthen the legal, regulatory and institutional environment for improved financial stability, access to and provision of, affordable and long term financing. It is intended that part of the proceeds of this credit be applied to eligible payments under the contracts to develop a comprehensive legal and regulatory framework for supervision and development of medical health insurance in Kenya for the Insurance Regulatory Authority (IRA) to be implemented over a period of six (6) months.

#### 2. Objective of the Assignment

The overall objective of this consultancy is to review and develop an appropriate legal framework for medical health insurance in Kenya.

#### 3. Scope of the Work

The scope of work of the assignment will cover, but is not limited to, the tasks described below:

- Review the current insurance act and make recommendations on necessary amendments aimed at strengthening medical insurance regulation;
  - Review medical insurance underwriting practices, flagging out regulatory gaps and developing an appropriate regulatory framework for regulating medical insurance business in Kenya
  - Identify inherent gaps in the legal framework while keeping in mind factors that challenge provision of medical insurance in Kenya such as affordability, market fragmentation and inflation linked cost of medical insurance, etc.
  - Review the feasibility of adopting an inclusive regulatory framework bringing together the new institutional arrangement and health regulators;
  - Develop a common framework for regulation of healthcare providers and insurers that could provide guidance on standardization of care and pricing guidelines;
  - Develop a proposed legal framework for regulating medical insurance business in a viable and efficient manner.
4. The National Treasury (the Client), through its Project Implementation Unit (PIU), now invites **eligible consulting firms “Consultants”** to express their interest in providing this service. Interested Consultants should provide information demonstrating that they have the required qualifications and relevant experience to perform the Service for a similar institution. The consulting firm and its consultants should have extensive experience in insurance. This should include in-house capability in: Insurance regulation in a developing country context; Medical Insurance underwriting practice; Development of legal and regulatory frameworks within the context of insurance market development preferably in a developing country context. The shortlisting criteria are: (a) Consultancy experience; (b) Relevant job assignments undertaken in the last five years in the field of insurance regulation; (c) Experience in developing/emerging markets.

5. The attention of interested Consultants is drawn to paragraph 1.9 of the World Bank's Guidelines: *Selection and Employment of Consultants* [under IBRD Loans and IDA Credits & Grants] by World Bank Borrowers published in *January 2011* and revised in *July 2014* ("Consultant Guidelines"), setting forth the World Bank's policy on conflict of interest.
6. Consultants may associate with other firms in the form of a joint venture or a sub-consultancy to enhance their qualifications.
7. A Consultant will be selected in accordance with Consultant Qualification Selection (CQS) method set out in the Consultants Guidelines.
8. Further information can be obtained at the address below during office hours i.e. 0900 to 1700 hrs.
9. **Expressions of Interest** must be delivered in a written form in plain sealed envelopes with consultancy **reference and name clearly marked on top** in person, by mail or by email to the address shown below or placed in the tender box at our offices on the 7<sup>th</sup> floor, Anniversary Towers, North Tower.

**Postal Address:**

Project Implementation Unit  
Attention: Procurement Specialist  
P.O Box 21190 –00100  
Nairobi, Kenya.

Telephone No: +254-20-2210271/4

**Physical Address:**

Project Implementation Unit  
Attention: Procurement Specialist  
7<sup>th</sup> Floor, Anniversary Towers, North Tower.  
Building No.19 Monrovia Street/University Way  
Nairobi, Kenya.

E-mail: [procurement.fssp@piu.go.ke](mailto:procurement.fssp@piu.go.ke);

10. **Deadline for submission of Expressions of Interest is 13<sup>th</sup> June 2019 at 1600 hours Kenyan local time.**

**PROCUREMENT SPECIALIST**  
**FOR: PRINCIPAL SECRETARY/NATIONAL TREASURY**