



## **REQUEST FOR PROPOSAL**

### **PROVISION OF CUSTOMER SATISFACTION & BRAND HEALTH RESEARCH SERVICES (NPS, CSAT & BHS) RFP/2022/08-003**

**RFP RELEASE DATE: 23<sup>rd</sup> August 2022**

**BID CLOSURE DATE: 5<sup>th</sup> September 2022 4.00 PM 5:00 PM (GMT+3) in Nairobi**

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**EXPRESSSION OF INTENT TO PARTICIPATE IN TENDER**

This form is to be completed on receipt of the tender document from Britam Insurance Company (Kenya) Limited.

This page is to be completed immediately and scan copy in PDF format e-mailed to Procurement [procurement@britam.com](mailto:procurement@britam.com). The data contained in this form will be used to send out any addenda that may arise. Firms that do not register their interest by completing this form may not be sent addenda that may arise.

Name of the firm’s representative completing this form:

\_\_\_\_\_

Firm’s Name: \_\_\_\_\_

Address: \_\_\_\_\_

Tel No: \_\_\_\_\_

Email Address: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signed by (Name): \_\_\_\_\_

Position in Firm: \_\_\_\_\_

## 1 INTRODUCTION

### 1.0 Purpose of the Tender

The Britam Insurance Company Limited ("Britam") invites qualified firms to submit their proposals for the Provision of CUSTOMER SATISFACTION & BRAND HEALTH RESEARCH SERVICES (NPS, CSAT & BHS)

This Request for Proposal (RFP) is an open tender to all interested research services providers. This document is intended to provide vendors with sufficient understanding of the Britam's requirements to enable them to respond.

For the purposes of the RFP it is necessary to disclose information in this document, and its schedules, which is considered confidential and should therefore not be used (otherwise other than in furtherance of this tender) or disclosed to any third party without explicit prior written consent of Britam.

Britam on its part also acknowledges that it is requesting through this RFP for information that is confidential and therefore commits in equal terms to reciprocal confidentiality.

### 1.1 Acknowledgement of Bidding Documents

Britam invites proposals for Provision of **Customer Satisfaction & Brand Health Survey Research** Services in accordance with the requirements set out in this document. Within four (3) working days of receipt of the RFP, the Bidder is required to acknowledge receipt of the RFP, and notify his intention to submit a bid by email to Britam at [procurement@britam.com](mailto:procurement@britam.com). The mail will include the signed registration template on Page 4 of this document.

Working days are defined as being any day of the week between Monday and Friday (0800 – 1700 Hrs) excluding weekends and gazetted public holidays in the Republic of Kenya).

Failure to do so shall be perceived as an intention not to submit a bid and the Bidder will be eliminated from the bid process, and required to destroy the RFP document in keeping with confidentiality requirements.

## **1.2 Point of Contact**

All enquiries or correspondence concerning the details of this tender should be addressed, in the first instance by e-mail to: [procurement@britam.com](mailto:procurement@britam.com) . The subject on the email should be "**CLARIFICATION ON THE RFP FOR PROVISION OF CUSTOMER SATISFACTION & BRAND HEALTH RESEARCH SERVICES**"

- All responses from Britam to the Bidder shall be channelled through the Procurement Officer.
- It is the responsibility of the Bidder to obtain any further information required to complete this RFP.
- Any clarification request and their associated response will be circulated to all Bidders.
- All clarifications must be sought at the latest 2 days prior to the close of the RFP.

## **2 ABOUT BRITAM HOLDINGS PLC**

### **2.0 Organization Profile**

**Britam Holdings PLC** ("Britam") is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The group has interests across the Eastern and Southern Africa region, with operations in Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. The group offers a wide range of financial products and services in Insurance, Asset management, Banking and Property. For more information, please visit <http://www.britam.com/>

The Group offers a wide range of products and services to individuals, small businesses, corporations and government entities. The range of products includes life insurance, pensions, health insurance, and general insurance through its insurance businesses in the region. The financial solutions which include, unit trusts, investment planning, wealth management, off-shore investments, retirement planning and discretionary portfolio management which are offered through its asset management business. In addition, the company carries out property development, and also has

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substantial investments in the banking sector. For More information please visit <http://www.britam.com>

## **2.1 Britam Vision**

To be leading diversified financial services company in our chosen markets across Africa.

## **2.2 Britam Mission**

Providing you with financial security every step of the way.

### **3 OVERVIEW OF THE PROPOSAL**

#### **3.0 Overview**

Research is core in implementation of our 2021-2025 strategy which seeks to put our customers at the core of everything we do. We conduct a customer satisfaction & brand health survey on an annual basis in a bid to collect insightful data and customer feedback. This proposal seeks to bring on board a partner who is able to deliver on this vision in a timely and efficient manner.

#### **3.1 Objective of the Corporate Customers and market sizing research services**

Britam seeks services of a qualified CUSTOMER SATISFACTION AND BRAND HEALTH RESEARCH PARTNER with expertise to provide comprehensive supplier prequalification services and tender evaluation services.

#### **3.2 Scope of Work**

Britam seeks for a partner to facilitate in carrying out this exercise as per below key objectives.

- Understand our customers' satisfaction with our products and services
- To generate a Net Promoter Score and CSAT for Britam
- To generate a Brand Health Score for Britam
- To develop a like for like comparative analysis of Britam & Competition in terms of NPS ,CSAT & Brand Health Scores

#### **Respondent Profile & Methodology**

- Britam customers and competition
- Britam customers should include both retail and institutional customers
- Geographical Scope: Kenya
- Methodologies to be advised by Agency

**Sample sizes;**

**Retail segment:** Sample size is 600 respondents in total and broken down per product as demonstrated below:

<b>Category</b>	<b>Britam sample size</b>	<b>Competitors sample size</b>
<b>Retail Products Sample - Total Sample Size</b>	<b>600</b>	<b>205</b>
Education policies	60	20
Savings products	60	20
Retirement savings & retirement income	60	20
Pure protection	60	20
Last expense covers	40	15
Medical Insurance	70	25
Motor Insurance	70	25
Domestic Insurance	60	20
Personal Accident	60	20
Other General Insurance Products	60	20

**Corporate Segment;** sample size is 60 respondents broken down as per the table below:

<b>Category</b>	<b>Britam sample size</b>	<b>Competitors sample size</b>
<b>Corporate Business Function – Total sample size</b>	<b>60</b>	<b>30</b>
Corporate Life Product	20	10
Corporate GI Product	25	10
Corporate AMC	15	10

## Other segments;

Category	Britam sample size	Competitors sample size
Partnerships & Digital Channels Business Function	10	-
AMC	100	50

**Channels:** Total samples size for our channels is 300 for Britam customers and 150 for competitors. Note that these should be mined from the other samples described above and are not additional samples. The questionnaire administered to both Individual & Corporate customers should therefore incorporate specific questions on the 3 channels.

Category	Britam sample size	Competitors sample size
Customer Portal (Online/App)	100	50
Contact Centre	100	50
Branches	100	50

**Competitors:** The competitor sample sizes indicated above are total numbers and should be split evenly across the identified key competitors per segment;

Category	Total sample size	Comp. 1	Comp. 2	Comp. 3
Retail Products	205	68	68	69
Corporate Business Function	30	10	10	10

AMC	50	16	17	17
<i>Channels*</i>	150	50	50	50

\*The channels insights should be mined from the Retail, Corporate & AMC sample sizes. This is not an additional sample size.

**Timing, costs and agency selection**

- Agency to advice on costs
- The report will be expected **6 - 8 weeks** after commissioning
- Agency to be selected through competitive bidding

**Deliverables**

Any additional information required to be supplied on request.

## 4 FORMAT OF RESPONSE TO TENDER

### 4.0 Information to be provided by bidders

All bids should contain **ALL INFORMATION REQUESTED IN SECTIONS 4.1 TO 4.5**. The information should be in the following order.

#### 4.1 General Information about the firm

Provide the following documentation in respect of your company.

- (i) Certificate of registration (or its equivalent) that is valid in accordance with any legally recognised jurisdiction
- (ii) Tax compliance certificate (or its equivalent) that is valid in accordance with any legally recognised jurisdiction
- (iii) Current County Trade license/Business permit
- (iv) Accreditation or a licence to perform similar services in by the Insurance Regulatory Authority.
- (v) Company Profile, with a clear organogram and area of speciality
- (vi) List of Directors (Name, ID Number/passport number, Nationality, Telephone and physical address

- (vii) Britam Non-Disclosure Agreement (document to be provided to accompany this RFP)
- (viii) Britam Supplier Code of Conduct (document to be provided to accompany this RFP)
- (ix) Britam Business Litigation and Probity; and Lead Time and Credit Period Declaration Form (document to be provided to accompany this RFP)

#### **4.2 Organization of the firm**

- Depth of the firm's practice in serving global clients of the scale and scope of Britam.
- Briefly highlight the profiles and technical qualifications of the research staff to be involved. This could include the numbers of years of experience in a research role; level of research professional qualification with reputable research bodies; and any other relevant qualification. The firm must have at least two qualified Specialists from a reputable research body.
- Statement summarizing the benefit to Britam of engaging the firm.

#### **4.3 Reference Sites**

Statement of capabilities and references in similar projects undertaken over the last three years including a brief description of the projects undertaken and reference letters. The firm needs to have conducted similar work with an insurance company, Financial Institution in Africa of the same or bigger, size and operation with Britam.

By responding to this Tender the service provider confirms that they have no objection to Britam obtaining independent references from their current customers in furtherance of this Tender.

#### **4.4 Particulars of the Project Deliverables**

This section shall provide details including but not limited to your methodology and deliverables as outlined in paragraph 3.2.

#### **Deliverables**

- Executive Summary Report

- Full reports that should include NPS and Customer Satisfaction Score for each customer segment/category/Channel/Product, analysis, key areas of strengths & weakness, areas of improvement
- Comparative competitor scores for each defined category
- Overall Brand Health Score
- Clean Raw Data set
- Face to face presentation to the Britam team

#### **4.5 Bid Preparation and Submission**

Bid documents should be submitted in PDF format via e-mail to [procurement@britam.com](mailto:procurement@britam.com) in two separate documents, 1(one) technical and 1 (one) commercial bid clearly identified as:

- The file with the technical proposal should be identified as follows:  
`TECHNICAL PROPOSAL (**PROVISION OF NPS, CSAT & BHS**)`
- The file with commercial proposal should be identified as follows:

“COMMERCIAL/FINANCIAL PROPOSAL (**PROVISION OF NPS, CSAT & BHS**)”

This RFP has been issued for release on **Tuesday 23<sup>rd</sup> August 2022** and bids close on **Monday 5<sup>th</sup> September 2022 at 5:00pm EAT**

Both files must **be password protected** and electronically submitted as prescribed in Section 4.5 of this RFP document. Passwords should be shared on the closing date of the RFP and not earlier

## **5 GENERAL CONDITIONS OF CONTRACT**

### **5.1. Introduction**

Specific terms of contract shall be discussed with the bidder whose proposal will be accepted by the Company. The resulting contract shall include but not be limited to the general terms of contract as stated below from 5.2 to 5.14.

## **5.2. Award of Contract**

Following the opening and evaluation of proposals, the Company will award the Contract to the successful bidder whose bid has been determined to be substantially responsive and has been determined as the best evaluated bid. Britam will communicate to the selected bidder its intention to finalize the draft conditions engagement in consultation with the bidder

## **5.3. Application of General Conditions of Contract**

These General Conditions (sections 5.2 to 5.14) shall apply to the extent that they are not superseded by provisions in other parts of the Contract that shall be signed.

## **5.4. Bid Validity Period**

Bidders are requested to hold their proposals valid for ninety (90) days from the closing date for the submission.

## **5.5. Non-variation of Costs**

The prices quoted for the service and subsequently agreed and into the contract shall be held fixed for the contract period.

## **5.6. Delays in the Bidder's Performance**

- 5.6.1. Delivery and performance of the Transaction shall be made by the successful Bidder in accordance with the time schedule as per Agreement.
- 5.6.2. If at any time during the performance of the Contract, the Bidder should encounter conditions impeding timely delivery and performance of the Services, the Bidder shall promptly notify the Company in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Bidder's notice, the Company shall evaluate the situation and may at its discretion extend the Bidder's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.

- 5.6.3. Except in the case of "force majeure" as provided in Clause 5.14, a delay by the Bidder in the performance of its delivery obligations shall render the Bidder liable to the imposition of liquidated damages pursuant to Clause 5.8.

### **5.7. Liquidated damages for delay**

The contract resulting out of this RFP shall incorporate suitable provisions for the payment of liquidated damages by the bidders in case of delays in performance of contract.

### **5.8. Governing Language**

The Contract shall be written in the English Language. All correspondence and other documents pertaining to the Contract which are exchanged by the parties shall also be in English language.

### **5.9. Applicable Law**

This agreement arising out of this RFP shall be governed by and construed in accordance with the laws of Kenya and the parties submit to the exclusive jurisdiction of the Kenyan Courts.

### **5.10. Successful Bidder's Obligations**

The successful bidder:

- 5.10.1. Is obliged to work closely with Britam staff, act within its own authority, and abide by directives issued by the Company that are consistent with the terms of the Contract.
- 5.10.2. Will abide by the job safety measures and will indemnify the Company from all demands or responsibilities arising from accidents or loss of life, the cause of which is the Bidder's negligence. The Bidder will pay all indemnities arising from such incidents and will not hold the Company responsible or obligated.
- 5.10.3. Will be responsible for managing the activities of its personnel, or subcontracted personnel, and will hold itself responsible for any misdemeanours.

5.10.4. Will not disclose the Company`s information it has access to, during the course of the work, to any other third parties without the prior written authorization of the Company. This clause shall survive the expiry or earlier termination of the contract

### **5.11. PAYMENT TERMS**

Britam will not make any payments in advance. Britam will issue an LPO for all services required and the LPO will be paid 30 days from receipt of invoices in arrears.

Britam will not accept partial deliveries and neither will it make partial payments.

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## **6 BRITAM SUPPLIER CODE OF CONDUCT**

### **6.1 GENERAL**

This Code is applicable to all Britam suppliers (hereinafter “Supplier” or “Suppliers”) and their employees (be they temporary, casual or permanent) and sub-contractors throughout the world. Britam requires all Suppliers to conduct their business dealings with Britam in compliance with this Code and in compliance with all laws applicable to the Supplier’s business, wherever conducted. By entering into business transactions with Britam, the Supplier agrees to abide by the terms of this Code and acknowledge that compliance with this Code is required to maintain the Supplier’s status as a Britam Supplier. Britam shall have the right to terminate any Supplier’s contract for failure to comply with the provisions of this Code. Britam recognizes that local laws may in some instances be less restrictive than the provisions of this Code. In such instances Suppliers are expected to comply with the Code. If local laws are more restrictive than the Code, then Suppliers are expected to comply with applicable local laws.

### **6.2 PROVISIONS**

In particular, Suppliers must comply with the following:

#### **6.2.1 Relations with competitors**

Suppliers will be required to comply with applicable antitrust or competition laws and will not engage in any restrictive trade practices. Suppliers will at all times act in a manner that will uphold and encourage healthy competition.

#### **6.2.2 Bribes, Conflicts of Interest, Gifts and other Courtesies**

##### *6.2.2.1 Bribes*

Suppliers shall not make or offer bribes or payments of money or anything of value to any Britam employee or any other person including officials, employees, or representatives of any government or public or international organisation, or to any other third party for the purpose of obtaining or retaining business with Britam. For the avoidance of doubt Britam considers an act of bribery to include the giving of money or anything of value to anyone where there is belief that it will be passed on to a government official or Britam employee

for this purpose. Suppliers are required to comply with all applicable local anti-bribery laws.

#### *6.2.2.2 Gifts and other business courtesies*

Suppliers shall ensure that any expenditure incurred in relation to any particular Britam employee or government official is in the ordinary and proper course of business and cannot reasonably be construed as a bribe or so as to secure unfair preferential treatment. A general guideline for evaluating whether a business courtesy is appropriate is whether public disclosure would be embarrassing to the Supplier or Britam.

Britam employees may accept unsolicited gifts from Suppliers provided:

- they are items of nominal value – KShs 1500 or less, or
- they are advertising or promotional materials having wide distribution e.g. calendars, stationaries, diaries, etc; and
- Acceptance of the gift does not violate any applicable law.

#### *6.2.2.3 Conflicts of Interest*

No supplier shall enter into a financial or any other relationship with a Britam employee that creates a conflict of interest for Britam. A conflict of interest arises when the material personal interests of the Britam employee are inconsistent with the responsibilities of his/her position with the company. All such conflicts must be disclosed and approval to the transaction given.

### **6.2.3 Compliance and implementation**

#### *6.2.3.1 Licenses and Returns*

The Supplier will be required to obtain and renew, in accordance with any law or regulations all permits, licenses and authorizations required for it to carry out its business. In addition, the Supplier will

be required to prepare and file any returns that it may be required to file under its incorporation statute, the Companies Act.

#### *6.2.3.2 Taxation, Financial Integrity and Retention of Records*

- The Supplier will comply with all revenue laws and will not evade tax.
- Suppliers will be required to maintain accurate and reliable financial and business records and shall not have any false or inaccurate accounting books or records related to Britam for any reason. Suppliers shall maintain all business records at the minimum in compliance with the provisions outlined by the Kenya Revenue Authority or local revenue authorities from time to time.
- When any government investigation or audit is pending or ongoing then Suppliers will not destroy any relevant records until the matter has been investigated and closed.

#### **6.2.4 Violations**

If a Supplier becomes aware of any known or suspected improper behaviour by another Supplier in relation to their dealings with Britam or if a bribe or other inducement is requested from a Supplier by any Britam employee or any other person with the promise of influencing Britam's position as far as that Supplier is concerned or if the Supplier feels that a conflict of interests exists with one of Britam's employees then all pertinent details should be reported in confidence to the following Contact Address

Procurement [procurement@britam.com](mailto:procurement@britam.com)

#### **6.2.5 Variations**

Britam reserves the right to vary this Code at any time.