



REQUEST FOR PROPOSAL

RFP FOR PROVISION OF THIRD-PARTY ADMINISTRATOR (TPA) SERVICES

RFP-2025-007/003

RELEASE DATE: 8th JULY 2025

CLOSING DATE: 31st JULY 2025 3 PM EAT

RFP for PROVISION OF THIRD-PARTY ADMINISTRATOR (TPA) SERVICES.

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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 Holding PLC.

This page is to be completed immediately and scan copy in PDF format e-mailed to Procurement tenders@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 Holding Company Limited ("Britam") invites qualified firms to submit their proposals for provision of **THIRD-PARTY ADMINISTRATOR (TPA) SERVICES**.

This Request for Proposal (RFP) is being made available to interested service providers on a restricted tender basis. 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 **RFP for Provision of Third-Party Administrator (TPA) Services** in accordance with the requirements set out in this document.

Within **three (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 tenders@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.

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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: tenders@britam.com . The subject on the email should be **"CLARIFICATION ON THE RFP FOR PROVISION OF THIRD-PARTY ADMINISTRATOR (TPA) 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 5 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, offshore investments, retirement planning and discretionary portfolio management which are offered through its asset management business. In addition, the company carries out property development and has substantial investments in the banking sector. For More information, please visit <http://www.britam.com>

2.1 Britam's Vision

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

2.2 Britam's Mission

Providing you with financial security EVERY STEP OF THE WAY.

3 OVERVIEW OF THE PROPOSAL

3.0 Overview

Britam Health seeks to engage a Third-Party Administrator (TPA) with the capacity to provide end-to-end management of both healthcare provider networks and claims adjudication across multiple African markets. This is in line with our 2026-2030 strategy for Health business to offer cover across Africa.

The Third-Party Administrator (TPA) will be responsible for building and managing the provider network, handling member services, and administering the full claims lifecycle, including payment disbursement to providers. The selected TPA will act as a strategic partner in managing medical claims, contracting providers, improving claims turnaround time, and enhancing member satisfaction.

3.1 Objective of the RFP

1. **Build and Maintain a Quality-Assured, Cost-Effective Provider Network**
 Establish and manage a robust network of healthcare providers that meet Britam's quality, cost, and regulatory standards. This includes continuous credentialing, onboarding processes, performance monitoring, and rate negotiations to ensure services are both clinically sound and financially sustainable. The TPA is expected to uphold high standards of medical care while promoting cost efficiency and equitable access across geographies.
2. **Conduct Pre-Authorization Checks, Eligibility Validation, and Claims Adjudication**
 Implement standardized processes to verify member eligibility, assess medical necessity through pre-authorization checks, and adjudicate claims accurately and promptly. This ensures that only valid claims aligned with policy terms are processed, thereby improving transparency, turnaround time, and overall service delivery. These functions should be supported by integrated systems that allow real-time decision-making and communication.
3. **Reduce Fraud, Errors, and Inefficiencies in Claims Processes**
 Utilize fraud detection mechanisms, clinical audits, coding accuracy checks, and AI-enabled analytics to detect and prevent fraudulent or erroneous claims. The TPA must implement internal controls and verification protocols to ensure claims integrity, thereby safeguarding Britam's financial health and enhancing trust with members and providers.
4. **Facilitate Secure Provider Payments Upon Claims Validation and Approval**
 Manage disbursement of payments to healthcare providers only after claims are reviewed, validated, and approved by Britam. The TPA must offer secure, auditable, and timely financial processing systems that ensure providers are paid efficiently, reducing disputes and maintaining a positive working relationship with the network.
5. **Generate Data-Driven Reports to Support Financial and Operational Performance**
 Provide comprehensive, timely, and accurate reports on claims trends, utilization patterns, provider performance, fraud detection outcomes, and member servicing metrics. These reports will enable Britam to make informed strategic decisions,

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improve policy design, and monitor cost trends and operational KPIs across different regions and business lines.

3.2 Scope of Work

3.2.1 Functional Requirements

The selected TPA must demonstrate a strong operational capacity to execute end-to-end healthcare administration processes while maintaining high service quality, data accuracy, and member/provider satisfaction.

a) Provider Network Development and Contracting

- Capability to establish and maintain a robust, cost-effective provider network aligned with Britam's quality, pricing, and geographic access requirements.
- Experience in contract negotiation, credentialing, re-credentialing, and periodic provider audits to ensure ongoing compliance and clinical quality.
- Ability to manage provider tiers, specialist panels, and network optimization initiatives.

b) Adjudication and Management of Claims

- Expertise in medical claims review, coding validation (ICD-10, CPT, etc.), and application of policy rules, benefit limits, and medical necessity guidelines.
- Ability to detect and flag fraudulent, wasteful, or abusive claims using both manual and automated rules.
- Multi-tiered adjudication workflows for different claim types: inpatient, outpatient, chronic, maternity, etc.

c) Member Eligibility and Policy Management

- Tools to perform real-time eligibility checks across all facilities.
- Synchronization of policy details, including benefit limits, covered services, and exclusions, with Britam's system.
- Capability to issue electronic member cards or digital IDs where applicable.

d) Pre-Authorization and Referral Management

- Structured workflow for pre-approvals of high-cost or complex procedures (e.g., surgeries, MRIs).
- Intelligent routing and referral mechanisms to guide members to in-network or cost-effective providers.
- SLAs for turnaround times for pre-authorization approvals.

e) Claims Payment and Reconciliation

- Seamless management of the payment process, including provider invoice matching, remittance
- advice generation, and disbursement notifications.
- Reconciliation modules for aligning payments with approved amounts, deductibles, and co-pays.
- Capable of handling multi-currency and multi-country payment processing where applicable.

- Service Provider Portal allowing providers to view member eligibility, submit and track claims, upload pre-authorization requests, download remittance advices, and manage their contract terms.
- This portal should be securely accessible, role-based, and support integration with Britam's backend systems.

f) Member and Provider Support Desk

- 24/7 multichannel support (phone, chat, email, web portal) for both members and providers.
- Support teams should be multilingual and familiar with local regulations and healthcare nuances.
- Tools to manage complaints, feedback, and real-time issue resolution, with clear escalation paths to Britam.
- Customer Claims Portal for members to log and track their reimbursement claims, submit required documentation, and receive status notifications in real time.

g) Reporting, Analytics, and Compliance

- Provide detailed operational reports: utilization trends, cost drivers, provider performance, preauth turnaround, claims ratios, fraud patterns.
- Support regulatory filings and compliance documentation (e.g., insurance commission, health ministry) across relevant jurisdictions.
- Built-in audit trail, quality assurance, and compliance frameworks.

h) SLA and KPI Monitoring

- Define and monitor Key Performance Indicators (KPIs) for TAT, claim accuracy, dispute resolution, call handling times, etc.
- Enable dashboards for SLA tracking to ensure accountability and real-time performance monitoring

3.2.2 Technical Requirements

The TPA must demonstrate a secure, scalable, and interoperable technology infrastructure capable of real-time data exchange and compliant handling of sensitive health and financial information.

a) Digital Portals and Real-Time Access

- Web-based, secure portals for real-time eligibility checks, claims submission, pre-auth management, and benefit verification.
- Role-based access for different user groups (providers, members, Britam admins).
- Service Provider Portal allowing providers to view member eligibility, submit and track claims, upload pre-authorization requests, download remittance advices, and manage their contract terms.

b) Robust API Integrations

- APIs to connect with Britam's core policy administration, CRM, ERP, finance, and provider management systems.
- Support for data synchronization, real-time updates, and notifications (e.g., member status change, provider onboarding).

c) Advanced Claims Validation Logic

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- Configurable rules engine for validating claims against clinical guidelines, benefit limits, and provider contracts.
- AI or ML modules for fraud detection, overutilization, and cost anomalies.

d) Secure Data Management and Privacy Compliance

- End-to-end encryption (in transit and at rest), access controls, and audit logs.
- Compliance with GDPR, Kenya Data Protection Act, and any applicable country-specific health data regulations.
- Periodic penetration testing and security audits.

e) Customizable Dashboards and MIS Reporting

- Configurable dashboards for both operational teams and executives.
- Drill-down capability for granular data insights (claims by region, provider fraud alerts, service mix, etc.).
- Exportable and automated reporting features (daily/weekly/monthly).

f) Disaster Recovery and Business Continuity

- Clear BCP and DR protocols with guaranteed uptime (e.g., 99.9%).
- Cloud-based infrastructure with backup and redundancy.

g) Mobile Technology and Accessibility

- Mobile-responsive portals for provider and member use.
- SMS/email notifications for key transactions (e.g., claim submitted, payment made, pre auth decision).
- The portal should support mobile application (Britam Customer Application) integration to enable users to interact with support channels directly through the platform.

h) Scalability and Modular Design

- The platform should support multi-country operations, regional localization, and future feature expansion.
- Modular architecture for plug-and-play components (e.g., adding chronic disease Management module or telemedicine).

3.3 Delivery Timeline

August 2025

3.4 Evaluation Criteria

TECHNICAL EVALUATION REQUIREMENTS

BACKGROUND CHECKS SERVICES			TECHNICAL SCORE				
No.	Description of Criteria	Marks	A	B	C	D	Notes
1	Network Capability & Claims Operations						
	Established Provider Network (Local & Regional)	10					Demonstrated network presence in key markets (Kenya, EA, Africa); provider contracting ability
	Claims Adjudication Expertise	10					Medical necessity checks, policy alignment, fraud detection
	Pre-Authorization & Referrals Management	10					Efficiency and controls for high-cost services
	Member & Provider Support Infrastructure	5					Contact centers, language capabilities, escalation procedures
2	Regulatory Compliance & Risk Management						
	Data Privacy & Protection Compliance	10					Alignment with GDPR, Kenya DPA, and relevant health regulations
	Claims and Payment Integrity Controls	5					Fraud mitigation systems, audit controls, reconciliations
3	Service Quality & Turnaround						
	Claims Turnaround Time (TAT)	10					TAT benchmarks for outpatient/inpatient/pre-auth
	Report Accuracy & Customization	5					Error rate, adaptability of reports to Britam's needs
4	Technology & Integration						
	Real-time Eligibility & Claims Portals	10					Self-service portals for members, providers, Britam users
	API Integration Capability	5					Seamless data sync with Britam systems (e.g., core insurance, finance)
	Analytics & Dashboard Reporting Tools	5					BI, trend analytics, MIS dashboards
5	Customer Support & Experience						
	Quality of Support Team	10					Dedicated account manager, helpdesk SLA, multilingual
	Local Presence & Operational Independence	5					Country-level licensing, staffing, and infrastructure
Total Weighted Score		100					

3.5 Technical Proposal

Potential respondents to provide the following **mandatory** information.

- I. **Company Profile:** Document detailing the company including its background, Products & services, clients and expertise. **Network Maps/Lists:** Attach current provider network directory by region (Kenya, East Africa, Africa-wide).

II. Functional Capability

(i) Provider Network Development

- Description of current provider network across Africa.
- Credentialing processes, tiered network setup, and network optimization strategies.
- Contracting experience and audit mechanisms.

(ii) Claims Management

- End-to-end claims processing workflow including coding validation (ICD-10, CPT).
- Use of AI/ML for fraud detection.
- Claims categorization: inpatient, outpatient, chronic, etc.

(iii) Member Eligibility & Pre-Authorization

- Tools for real-time eligibility checks and policy sync.
- Workflow for pre-authorization approvals with SLAs.
- Referral management capabilities and routing logic.

(iv) Claims Payment & Reconciliation

- Process for secure, auditable provider payments.
- Invoice matching, co-pay handling, multi-currency capability.
- Provider Portal capabilities (e.g., contract viewing, remittance downloads).

(v) Support Infrastructure

- 24/7 multilingual support channels for members & providers.
- Ticketing/escalation processes and issue resolution SLAs.
- Self-service member portal for claims and documentation tracking.
- TAT Reports: Historical turnaround time metrics by claim type (inpatient, outpatient, etc.).
- SLAs: Current service level agreements, including penalties and incentives.

- III. **Technical documentation:** Comprehensive system technical documentation detailing the following.

(i) Platform Architecture

- Overview of core systems and their modularity (support for scalability and regionalization).
- DR/BCP protocols and uptime guarantees (e.g., 99.9%).

(ii) API Integration

- APIs to integrate with Britam's policy admin, CRM, finance, ERP, etc.
- Data sync workflows and system compatibility.

(iii) Portals & Mobile Integration

- Secure web/mobile portals for members, providers, Britam staff.
- Role-based access, support for SMS/email notifications.
- Integration with Britam's mobile app.

(iv) Data Protection & Compliance

- Alignment with **GDPR, Kenya Data Protection Act**, and regional laws.
- Encryption, access control, audit trails.
- Penetration testing and audit records.
- **Policy Documents:** Data protection policy, privacy statements, and third-party risk management protocols.
- **Certifications:** Attach GDPR, ISO 27001, HIPAA (if applicable), or Kenya DPA compliance documentation.

(v) Reporting & Analytics

- Dashboards for operations and executives.
- Reporting templates (utilization, fraud, provider performance, etc.).
- Customizable, exportable, and automated reporting tools.

- IV. **Project Team:** Documentation detailing the proposed project team including the Professional qualifications, experience and role and the Org chart of support and technical teams.
- V. **Project governance structure:** document detailing the Respondent project governance structure detail the escalation matrix, risk management and problem management policy.
- VI. **References:** Potential vendor to provide references and summary of similar jobs undertaken in last 3 years. Kindly following details project baseline and actual timelines, project scope, project outcomes and case studies of similar partnerships.

3.6 Financial Proposal

- I. Provide competitive financial proposal detailing all applicable cost including taxes.

4 FORMAT OF RESPONSE TO TENDER

4.0 MANDATORY Information to be provided by bidders.

All bids should contain **ALL INFORMATION REQUESTED IN SECTIONS 4** 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) **Accreditations** or a licence where applicable
- (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 Bid Preparation and Submission

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All Tenders may also be posted/ delivered earlier than the deadline to the below email:

tenders@britam.com

with a clear subject line "*RFP FOR PROVISION OF THIRD-PARTY ADMINISTRATOR (TPA) SERVICES RFP-2025-007/003*"

Offers must be submitted in two separate documents, 1(one) technical- and 1 (one) commercial bid, **password protected** and clearly identified as:

- The file with the technical proposal should be identified as follows:

NAME OF THE COMPANY, TECHNICAL PROPOSAL FOR PROVISION OF THIRD-PARTY ADMINISTRATOR (TPA) SERVICES.

- The file with commercial proposal should be identified as follows:

NAME OF THE COMPANY, COMMERCIAL / FINANCIAL PROPOSAL

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

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 5.7.

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.

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 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 – Kes1500 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

6.2.5 Variations

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