



ADDENDUM 1

Pursuant to section 75 of the PPADA 2015, Kenya Reinsurance Corporation Limited wishes to clarify to various aspects of the tender **SUPPLY AND INSTALLATION OF AN AGENTIC AI AUTOMATION SYSTEM WITH RPA INTEGRATION-**
TENDER NO. KRC/2026/2763/169

Sr.No.	References	Queries	PDF Page No.	Kenya Reinsurance Response
1	Business Processes	Please share the list of departments and business processes/use cases that need to be automated under this project.	31-40	Phase 1 : Finance department(Bank reconciliation, Debt allocation), Underwriting (Treaty, Facultative), Claims and customer service. Phase 2: The system should be able to have capacity to accommodate additional processes fully integrating with core systems.
2	Process Volume	Please share the expected monthly transaction volume, peak transaction volume and future growth for each automation process.		Facultative Underwriting (Data heavy in terms of document processing) Per week an average of 300 new offers. Peak volume on Monday (Roughly 100 new offers). We expect the system to support approximately 500 transactions per day.
3	Existing Applications	Please share the list of applications that need to be integrated with the proposed solution (such as Core Insurance, ERP, CRM, DMS, HRMS, Email, SharePoint, etc.), along with their versions.	32, 35	Core Insurance (SICS) v4, Email(Microsoft 365), Sharepoint, Shared folder, SAP BO(Business Objects), Reporting (QlikSense), Oracle EBS 12.2.10, Laserfiche(ECM) v11
4	API Integration	Will Kenya RE provide the API documentation, API access and technical details required for integrating with the existing applications?	32-33	Access will be provided on a need basis. DB level access can be provided once development commences.
5	Document Processing	Please share the document types (PDF, Word, scanned images, etc.), sample documents, supported languages, and average number of pages per document for Intelligent Document Processing (IDP).	31, 33-34, 38	Underwriting - Offer letters PDFs, Scanned images, Excel Avg. 100 pages per offer Claims - Treaty Slips PDFs Avg 40 pages Statements and Bordereaux Excel/PDFs Avg 10pgs Supported language (English mainly)

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6	Document Processing	Please share the expected monthly and yearly document volumes for each document type to be processed through the IDP solution.		We anticipate to process 2,000 documents per month per process. However, the system should be able to scale on a need basis.
7	AI Models	Does Kenya RE have any preferred AI/LLM model (such as Azure OpenAI, OpenAI, Gemini, Claude, Llama, etc.), or should the bidder recommend one?	31, 37-39	No. We expect support for a number of frontier LLMs. Consider Deepseek, Kimi, OpenAI and Gemini. Etc, however evidence of working solutions as per mandatory specifications will be required
8	AI Deployment	Please confirm whether the AI/LLM solution should be deployed On-Premises, in a Private Cloud, or in a Public Cloud.	34-35	Give us your proposal. Preferred option is private cloud
9	Chatbot	Is Chatbot included in the project scope? If yes, please confirm the required channels (Web, WhatsApp, Microsoft Teams, etc.).	38	Yes, agentic chatbots targeting core business processes are in scope. Web chatbots will be most appropriate.
10	Chatbot Volume	If Conversational AI/Chatbot is in scope, please share the estimated monthly and annual chatbot conversation volumes, peak concurrent users, and expected future growth.		We don't have that data. It depends on the use case of the chatbot.
11	Language Support	Please confirm the languages required for OCR, Chatbot, Agentic AI and the user interface.	32, 37	Minimum required support is English and French.
12	Training	Does Kenya RE require training for its internal team? If yes, please confirm whether training is required for RPA, IDP, Chatbot, and Agentic AI, along with the	39-40	-Training for staff will be required for submitted and accepted solutions Finance solutions (10) Underwriting solutions(27) Claims(20)

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		number of participants and preferred training duration.		System admins training(5) -Training duration depends on the complexity of the system Please note this is training needed for staff to use developed products by the bidder.
13	Warranty & Support	The tender mentions a six-month warranty period. Please confirm the required duration of the AMC (Annual Maintenance Contract) after the warranty period.	30, 39	AMC minimum required 12 months.
14	Commercial Format	Please share the required commercial/Bill of Material (BOM) format indicating separate line items for Software Licenses, Implementation Services, Training, Warranty, AMC and Professional Services. 1. No. of Unassisted BOT in Production 2. No. of Assisted BOT in Production 3. No. of Unassisted Bot in Development 4. No. of Unassisted BOT in UAT 5. No of Pages (ICR/OCR) to be Processed every Year 6. Type of Chatbot (Web or WhatsApp) & Quantity / Dept in which chatbot will be deployed 7. No. of Agentic AI BOTs in Production	34-40, 95	Give us a price schedule as per your proposed solution. The price schedule should include i. Implementation costs for 1st year. ii. Maintenance cost for 2nd year. iii. Maintenance cost for 3rd year. The price schedule should include the cost of hosting the solution if a cloud-based option is proposed, as well as any additional costs associated with the proposed solution. All inclusive of applicable taxes
15	Infrastructure & High Availability	Please confirm whether High Availability (HA) and Disaster Recovery (DR) are required as part of the proposed solution.	34, 37	Yes

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16	Deployment Model	Please confirm the preferred deployment model: On-Premises, Private Cloud, Public Cloud, or Hybrid Cloud.	34-35	Give us your proposal. Preferred option is private cloud
17	Existing Environment	Are any RPA, OCR, IDP, Chatbot, or Agentic AI solutions currently in use? If yes, kindly share the platform details and scope of implementation		Yes, we have a number of chatbots and agentic AI applications currently in use in the department. All of them are in-house developed.
18	Gen AI Services / LLM	Will Kenya RE provide the Gen AI / LLM services approved in Kenya by Govt.? Does Kenya RE has any specific choice of LLM (on Cloud or On premise) to be used in this Project?	31, 37-39	The vendor should propose as per requirements in the tender document. Consider on-cloud LLMs.
19	Scope Baseline	Please confirm whether all capabilities listed across Technical Specifications Tables A to G are mandatory for licensing, configuration and implementation in Phase 1, or whether some are included only for technical evaluation and future consideration.	31-40	Those are our ideal technical requirements that the bidders will be evaluated on based on the requirements listed and the highest technical score will be considered for further evaluation.
20	Implementation Quantity & Complexity	Please confirm the exact number of business processes, RPA bots and Agentic AI agents to be designed, developed, tested and deployed within the one-year implementation period, with a split by attended, unattended and autonomous agent type.	25, 40	Phase 1 : Finance department(Bank reconciliation, Debt allocation), Underwriting (Treaty, Facultative), Claims, customer service Phase 2: The system should be able to have capacity to accommodate additional processes, fully integrating with core systems. Please give us a proposed project plan on how we can be able to achieve that.

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21	Prioritization & Phasing	Please share the prioritized list of use cases and the expected phase-wise rollout sequence, including pilot, production waves and target go-live dates for each process.	40, 95	Priority will be given to core reinsurance business processes i.e underwriting and claims business processes. -Underwriting automation – Facultative/Treaty -Claims automation - -Finance automation – Debt allocation, Bank reconciliation This will be based on your proposed project plan once all the documentation have been finalized.
22	Acceptance Criteria	Please define the functional, accuracy, performance, security and UAT acceptance criteria for each automation use case, including the authority responsible for final sign-off.	40, 87, 95	Underwriting automations scope The solutions should cover facultative and treaty submissions across all classes of business, risks Key functionalities include: • Automated email and document handling. •Risk data extraction and summarization. •AI-based analysis for pricing, share recommendations, and portfolio impact. •Market insights and competitor trend tracking. •Automated decline/acceptance letters and portfolio dashboards. The goal is an AI-powered reinsurance underwriting platform that: •Ingest submissions directly from emails and repositories. •Extracts and structures risk details automatically. •Analyzes risks, loss histories and financials. •Suggests pricing, share recommendations, and terms. •Assesses impact on the reinsurer’s overall portfolio in real-time.

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				•Provides explainable, consistent, and transparent outputs. Claims automations scope Developed solution covers all classes of non-life business written under proportional treaties (surplus and quota share), across all accounting quarters. a)AI bot to scan email attachments for a cedant's statement of account and its supporting premium and/or claims bordereaux. This should be within an accounting quarter. b)AI bot to identify and sum the paid loss column from the claims bordereau and the premium column from the premium bordereau, based on underwriting year. c)Bot to compare summed bordereaux figures with the corresponding statement of account totals and flag out any differences, or give a green light to proceed if all totals agree. d)Using the treaty slip or SICS system treaty details, AI bot to compare the exclusions clause with the submitted bordereaux benefit columns for any exclusions that may be present. These are extracted into a report to be shared with the cedant. e)Bot to use the claims bordereau to check that the date of loss for paid losses falls between the policy dates and that the payment date falls within the accounting quarter. f)Bot to check for duplications using various options, all dates especially date of loss, Claim No, broker/cedant reference etc.

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				g) Bot to request verification of the statement of account by a supervisor once no non-conformities are found. h) Once the statement of account is verified, bot to create the necessary details to process the transaction in SICS PC, generate the respective credit note and reports for the necessary communication. Authority responsible for the final sign off will be shared in the project initiation phase and will be agreed upon.
23	Environment Landscape	Please confirm the number and segregation requirements for Development, Test, UAT, Production and DR environments, and whether separate infrastructure and licenses are required for each environment.	34-35	Test and Production Provide licenses as per the environments stated herein
24	Infrastructure Responsibility & Sizing	Please confirm which party will provide and manage compute, storage, operating systems, databases, load balancers, SSL certificates, backup, DR, cloud subscriptions and bot-runner machines, and share any available sizing baseline.	34-35, 85, 95	This will be shared responsibility between Kenya Re and the successful bidder. Bidders should propose the relevant sizing requirements as per requirements herein.
25	Platform Compatibility	Please share the current versions and architecture details of Oracle, .NET applications, Ivanti, Active Directory, SharePoint, Microsoft Teams, Citrix/VDI, operating systems and supported	32, 35	The above and all modern internet browsers.

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		browsers that the solution must integrate with.		
26	Connectivity & Technical Access	Please confirm the required VPN, firewall rules, proxy settings, ports, IP/domain whitelisting, service accounts, certificates and outbound internet access for implementation and steady-state operations.	32, 85, 95	This information will be provided during implementation.
27	DR Targets	Please specify the required RTO, RPO, DR topology, failover/failback approach, backup frequency, retention period and DR drill frequency for the platform and deployed automations.	34, 37	This information will be provided during implementation.
28	Data Residency & Cloud Region	Please confirm the applicable data-residency requirement, approved hosting country/region and any restriction on using public cloud, cross-border data transfer or offshore support access.	36-37	Data residency and approved hosting country will follow the approved office of the data protection commissioner (ODPC) guidelines.
29	Identity, RBAC & Credential Vault	Please confirm the required SSO/MFA integration, user roles, maker-checker access model, privileged-access controls and whether Kenya RE will provide an enterprise credential vault/KMS or expects the bidder platform to provide one.	36-37	The proposed solution will follow the RBAC model of maker-checker and bidders are expected to provide any SSO/MFA integration.

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30	Logging, SIEM & Retention	Please specify the audit and operational log retention period, required log formats, SIEM integration, alerting channels, dashboard/reporting frequency and access required for auditors and administrators.	34, 36-37	The system is expected to integrate with the current SIEM. Other details will be provided during implementation.
31	Security Assurance	Please confirm the required security certifications, VAPT, secure-code review, dependency/SBOM checks, penetration-testing frequency, remediation timelines and whether testing must be performed by an approved Kenyan third party.	36-37	VAPT will be performed on the deployed solution. The solution is expected to be IEC/ISO 27001 compliant and/or certified.
32	External AI Services & Data Protection	Where external LLM, OCR or cognitive services are used, please confirm whether data masking/tokenization, zero-retention, no-model-training and private-endpoint controls are mandatory, and whether Kenya RE will approve each service before use.	31, 36-37	Data masking is not mandatory provided that the LLM provider strictly confirms that they won't use our prompts to train their data. Zero retention is mandatory, best practice is to use AI models that assure us of this.
33	AI Governance & Human Oversight	Please define the permitted autonomy level for Agentic AI, mandatory human-in-the-loop checkpoints, approval thresholds, explainability requirements, confidence thresholds and handling of hallucinations or unsafe actions.	33, 37-39	AI should handle the heavy lifting, however all final decisions should be left for humans with expertise in the subject areas.
34	Knowledge Base / RAG	Please confirm whether Retrieval-Augmented Generation or enterprise knowledge search is in scope and, if	37-38	RAG search is in scope. Data sources is mainly a shared folder hosted on premise. Data comprises of images, pdfs and excel sheets.

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		yes, share the source repositories, content volumes, formats, refresh frequency, access controls and citation/traceability expectations.		
35	AI/LLM Consumption	Please share the expected LLM request/token volumes, concurrency, response-time expectations and rate limits, and confirm whether cloud/LLM accounts and consumption charges will be owned by Kenya RE or included in the bidder price.	39-40, 95	Consumption charges will be covered by Kenya re. As for token volumes, this depends on the automation and the amount of data that it processes. However it will be best for the automation to show the token consumptions over time for proper planning.
36	IDP Accuracy	Please define the minimum field-level and document-level accuracy required for each document type, language and handwritten/printed content, together with the measurement method and acceptable confidence threshold.	31, 33-34, 38	Printed/Typed documents - 95% Handwritten text – 90%
37	IDP Training Data	Please confirm who will provide representative sample documents, labelled ground truth and subject-matter experts for model training/retraining, and the minimum sample volume available for each document class.	33-34	Kenya RE will provide these.
38	Exception & Human-in-the-Loop Workflow	Please describe the expected exception-management and human-validation workflow, including maker/checker roles, escalation levels,	33, 36-38	AI should handle the heavy lifting, however all final decisions should be left for humans with expertise in the subject areas.

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		reprocessing rules, user counts and turnaround times.		
39	Data Migration	Please confirm whether historical data, bot assets, models, queues, credentials or documents must be migrated from any existing platform, and share the volume, source format, cleansing, reconciliation and cutover requirements.	32	There won't be any data migration from existing bots.
40	API Security & Limits	For each integration, please share the authentication method, API gateway requirements, sandbox availability, rate limits, timeout/retry rules, payload limits, certificate requirements and service-account ownership.	32-33	Authentication method should best be implemented using Azure AD. For the other areas, please follow best practice.
41	Application Readiness & Availability	Please confirm whether non-production application environments and test data will be available, identify application owners for integration support, and specify permitted deployment, patching and downtime windows.	32, 85, 95	Yes, non-production application environments will be available.
42	Process Mining Scope	Please confirm whether process/task mining is part of the initial implementation and, if yes, specify the target processes, user/device population, log sources, observation period, privacy approvals and expected deliverables.	37-38	No, this won't be part of the initial implementation.

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43	Test Automation Scope	Please confirm whether application, API, mobile and Agentic AI workflow testing must be implemented as project deliverables or is included only as a platform capability for technical evaluation.	38	Yes, automation testing scope is part of the deliverables.
44	Chatbot Operating Model	If Chatbot is in scope, please confirm authentication requirements, knowledge sources, live-agent handoff, escalation rules, conversation retention, analytics and integration with existing contact-center or service-management tools.	38	Main knowledge source is a shared folder available on premise. Follow best practice for live agent handoff, escalation rules and conversation retention.
45	Support SLA	Please specify the support service window and time zone, incident priorities, response and resolution targets, uptime commitment, escalation matrix, restoration targets and service-credit/penalty mechanism.	39, 93	This will be as per our approved service desk policy, which will be shared during implementation. Support is expected to be available 24/7.
46	AMC Scope	Please define the inclusions and exclusions of the post-warranty AMC, including platform patches, version upgrades, monitoring, backup/recovery, bot break-fix, application-change remediation, minor enhancements and new use cases.	30, 39	AMC must include the upgrades and support.
47	License Metrics	Please confirm the required license quantities and metrics for developers, attended/unattended runners,	34-40, 95	5 developers and at least 100 runners.

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		orchestrator/command room, IDP pages, chatbot, Agentic AI, test agents, non-production and DR environments.		
48	Subscription & Price Escalation	As tender prices are stated to be non-adjustable during contract performance, please confirm how subscription renewals, cloud consumption, LLM/OCR usage and OEM price changes after the initial term should be quoted and treated.	26, 94	Any price adjustment on renewal will follow the PPRA Act.
49	Payment Milestones	Please provide the final payment milestones and percentages for mobilization, design, licenses, environment setup, development waves, UAT, go-live, stabilization, warranty and final acceptance.	93, 95	100% system readiness.
50	Payment Terms	Please confirm the invoice-payment period, final-payment period, required supporting documents, applicable retention and interest rate for delayed payments.	86, 93	An invoice to be required for payment processing.
51	Liquidated Damages & Penalties	Please specify the liquidated-damages rate per day, maximum LD cap and the percentage/method used to calculate lack-of-performance penalties.	83-84, 93	Any liquidated damages and penalty will follow the PPRA Act.
52	Warranty & Defect Liability	Please confirm when the six-month warranty starts, the applicable defect-liability period, defect-severity based correction timelines and whether the	30, 87, 94	This will be defined as per the contract.

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		defect-liability period runs concurrently with or after warranty.		
53	Performance Security	Please confirm the required performance-security amount or percentage, acceptable form, issuing institution, currency and exact validity period applicable to this contract.	23, 84	Follow the guideline in ITT 21.1 in the tender document.
54	POC / Demo	Please define the free POC/demo scope, use case, dataset, success criteria, required integrations, infrastructure, user participation, presentation method, ownership of developed assets and whether it will be requested before or after technical evaluation.	29	This will be provided upon request from Kenya Re and required dataset will also be communicated as per the guideline under mandatory requirements item 4.
55	Due Diligence & Site Visit	Please clarify the due-diligence and post-qualification checks, site-visit location, documents/evidence to be demonstrated, notice period and whether the visit will be to the bidder, OEM, reference client or proposed delivery center.	42	This will be communicated upon post qualification.
56	Performance & Availability NFRs	Please specify platform uptime, planned-maintenance windows, bot throughput, end-to-end response-time targets, concurrency limits, queue latency and performance-test volumes for normal and peak operations.	35-36	Platform uptime – 99.9% The rest cannot be availed right now.

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57	DevOps, Versioning & Release Management	Please confirm the required source-control, version-control, CI/CD, segregation-of-duties, release-approval, rollback and promotion process for bots, agents, prompts, models and configuration across environments.	31, 34-36	Please define this in your proposals.
58		After careful review of the document, and a thorough analysis by our team, we have concluded that the RFP is not requesting any development from our team but rather seeking advice and associated license costing for a platform that fits their requirements. Our understanding is that Kenya RE would then use the platform to meet some of their AI and automation needs. Please confirm that this is the case and if not, provide scope of delivery services that may be required.		We are not only looking for a platform but also an experienced AI developer with industry experience that can be verified to assist with development of the chosen AI solutions to optimize specific business processes.
59		Would you kindly give an extension of the tender closing date to enable us sufficiently prepare a comprehensive document.		Extension allowed up to 12th August 2026

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60		Due to data protection laws some customers client recommendations can only be shared along with the respective customer contact details after a signed NDA is in place, due to confidentiality requirements. We request to provide success stories case studies, testimonials, and use cases as references and give further details during the due diligence stage.		Since due diligence will only be done to the successful candidate, all bidders MUST provide verifiable recommendation letters from clients with successful and running implementations as indicated in the mandatory requirements.
61	Joint Venture Participation	We note that ITT 4.1 contains general provisions for Joint Ventures (JV), while the Tender Data Sheet (TDS) under ITT 4.1 specifies that a Joint Venture is "not applicable." Kindly consider allowing Joint Venture for this tender		Joint Venture is allowed, all partners' roles and responsibilities to be indicated clearly in an executed JV partnership
62	Attended and Unattended Automation Licenses	The tender document does not specify the required license volumes for the automation system. Kindly provide the required initial quantities for: o Named User / Attended licenses — for business users and developers who will interact with, build, or trigger automation workflows; and		This has been responded to in the above questions.

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		o Unattended Robot licenses — for fully automated, scheduled, or back-office processes that run without human interaction.		
63	Infrastructure and Hosting Responsibility	Kindly confirm if Kenya Re is okay with the SaaS solution. If Kenya Re prefers the self-hosting, kindly confirm that the necessary servers and infrastructure will be provided by the corporation.		SaaS solution is recommended, privacy, accessibility and transfer of data after termination to be clearly addressed or clarified
64	Price Schedule	Kindly note that the price schedule was not attached to the tender, please advise.		Give us a price schedule as per your proposed solution. The price schedule should include iv. Implementation costs for 1st year. v. Maintenance cost for 2nd year. vi. Maintenance cost for 3rd year. The price schedule should include the cost of hosting the solution if a cloud-based option is proposed, as well as any additional costs associated with the proposed solution.
65	Request for Extension	We request an extension of one week from the submission date to allow us sufficient time to prepare a competitive response. Also, we request that the submission date be extended by 3 weeks, i.e. from 4th August 2026 to 25th August 2026.		Extension allowed up to 12 th August 2026

The addendum has been sent to all bidders who have so far downloaded the respective tender documents. Any bidder who has not received their relevant addendum may download the same from the Kenya Re website **www.kenyare.co.ke**. All other conditions and requirements in the respective principal tender documents remain the same.

Prospective bidders may download the principal tender document from the Kenya Re website **www.kenyare.co.ke** free of charge