



**KENYA REINSURANCE CORPORATION ZAMBIA OFFICE  
LTD**

**TENDER FOR  
SUPPLY AND DELIVERY OF OFFICE FURNITURE**

**TENDER NO. KRCZ/2026/049**

**SUBMISSION DEADLINE – 20<sup>TH</sup> OCTOBER 2026**

**TO:**

**THE REGIONAL CEO**

**KENYA REINSURANCE CORPORATION ZAMBIA LIMITED**

**1 CHILA ROAD D.G OFFICE PARK**

**P.O. BOX 30578**

**LUSAKA**

E-mail: [skarimi@kenyare.co.ke](mailto:skarimi@kenyare.co.ke)  
Website: [www.kenyare.co.ke](http://www.kenyare.co.ke)

## 1. INVITATION TO TENDER

PROCURING ENTITY: **KENYA REINSURANCE CORPORATION ZAMBIA LIMITED**

CONTRACT NAME: **DESIGN, SUPPLY AND DELIVERY OF OFFICE  
FURNITURE**

2. The Kenya Reinsurance Corporation Zambia Limited invites sealed tenders for supply and delivery of office furniture.
3. Tendering will be conducted under the open competitive method National using a standardized tender document. Tendering is open to all qualified and interested Tenderers.
4. Tendering is **OPEN TO ALL QUALIFIED AND INTERESTED BIDDERS.**
5. Qualified and interested tenderers may obtain further information during office hours, i.e., 0900to 1500 hours at the address given below.
6. Completed tenders must be delivered to the address below on or before **20<sup>th</sup> October 2026 at 12.00 pm.**
7. Late tenders will be rejected.
8. The address referred to above is:

**Assistant Manager Zambia  
Kenya Reinsurance Corporation Zambia Ltd  
DG Office Park, No. 1, Chila Road, Lusaka  
P.O. Box 30578- 10101  
Phone: +260 211 399 802  
Cell: +260 967 746055  
Email:  
[skarimi@kenyare.co.ke](mailto:skarimi@kenyare.co.ke)**

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# **TENDERING PROCEDURES**

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## SECTION II – TENDER DATA SHEET (TDS)

The following specific data shall complement, supplement, or amend the provisions in the Instructions to Tenderers (ITT). Whenever there is a conflict, the provisions herein shall prevail over those in ITT.

| ITT Reference                                  | Particulars Of Appendix to Instructions To Tenders                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>A. General</b>                              |                                                                                                                                                                                                                                                                                                                                                                    |
| <b>ITT 1.1</b>                                 | The reference number of the Invitation for Tenders is: <b>KRC/2026/049</b><br>The Procuring Entity is: <b>Kenya Reinsurance Corporation Zambia Ltd.</b> The name of the Contract is: <b>SUPPLY AND DELIVERY OF OFFICE FURNITURE</b>                                                                                                                                |
| <b>ITT 3.1</b>                                 | Maximum number of members in the Joint Venture (JV) shall be: <b>N/A</b>                                                                                                                                                                                                                                                                                           |
| <b>B. Contents of Tendering Document</b>       |                                                                                                                                                                                                                                                                                                                                                                    |
| <b>ITT 6.1</b>                                 | Address where to send enquiries is P.O. Box 30578 – 10101 LUSAKA or <a href="mailto:skarimi@kenyare.co.ke">skarimi@kenyare.co.ke</a> to reach the Procuring Entity not later than <b>16<sup>th</sup> October 2026</b> .                                                                                                                                            |
| <b>ITT 6.3</b>                                 | The questions to reach the Procuring Entity not later than <b>16<sup>th</sup> October 2026</b> .                                                                                                                                                                                                                                                                   |
| <b>C. Preparation of Tenders</b>               |                                                                                                                                                                                                                                                                                                                                                                    |
| <b>ITT 13.5</b>                                | The prices quoted by the Tenderer <b>shall not</b> be subject to adjustment during the performance of the Contract.                                                                                                                                                                                                                                                |
| <b>ITT 14.2</b>                                | Foreign currency requirements <b>not allowed</b> .                                                                                                                                                                                                                                                                                                                 |
| <b>ITT 16.2 (a)</b>                            | Manufacturer's authorization is <b>N/A</b>                                                                                                                                                                                                                                                                                                                         |
| <b>ITT 17.1</b>                                | The Tender validity period shall be <b>120</b> days.                                                                                                                                                                                                                                                                                                               |
| <b>E. Evaluation and Comparison of Tenders</b> |                                                                                                                                                                                                                                                                                                                                                                    |
| <b>ITT 31.1</b>                                | The currency that shall be used for Tender evaluation and comparison purposes to convert at the selling exchange rate all Tender prices expressed in various currencies into a single currency is: <b>Zambian Kwacha</b><br>The source of exchange rate shall be: <b>Bank of Zambia</b><br>The date for the exchange rate shall be: <b>The Tender Opening Date</b> |

### SECTION III - EVALUATION AND QUALIFICATION CRITERIA

| Tenderers are required to submit copies of the following <b>MANDATORY DOCUMENTS</b> which will be used during Preliminary Examination to determine responsiveness: |                                    |                                                                                         |                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-----------------------------------------------------------------------------------------|------------------------|
| No                                                                                                                                                                 | Category                           | Mandatory Requirements<br><b>MUST ATTACH PROOF</b>                                      | Compliant(Yes/<br>No/) |
| 1                                                                                                                                                                  | <b>Certificate of Registration</b> | Bidders should provide copy of their Certificate of Registration.                       |                        |
| 2                                                                                                                                                                  | <b>PACRA</b>                       | Bidders should provide copy of their PACRA Printout                                     |                        |
| 3                                                                                                                                                                  | <b>Tax compliance (TPIN)</b>       | Valid and Current Tax Compliance - Certificate from the Zambia Revenue Authority (ZRA). |                        |
| 4                                                                                                                                                                  | <b>Company Profile</b>             | Current company profile with past clients who have been supplied with furniture         |                        |

*NB: Bidders must provide/meet all the Mandatory requirements to qualify for Technical Evaluation.*

#### Technical Evaluation.

| Technical Evaluation Criteria — Supply and Delivery of Furniture |                                                                                                                                                                                   |                                                                                                  |                               |
|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------|
| No.                                                              | Technical criterion                                                                                                                                                               | Evidence required                                                                                | Meets requirement<br>(Yes/No) |
| 1                                                                | <b>Organizational Structure, Capacity and Relevant Experience</b><br>Bidder <b>MUST</b> provide an organization structure showing their capacity and experience in the same field | Organizational Structure, Capacity and Relevant past Experience                                  |                               |
| 2                                                                | <b>Dimensions and design:</b> All offered furniture conforms to the dimensions, design, configuration and tolerances specified in the tender.                                     | Completed technical compliance schedule supported by dimensioned drawings or product datasheets. |                               |
| 3                                                                | <b>Materials:</b> The proposed materials meet the specified type, grade, thickness and other material requirements for each furniture item.                                       | Manufacturer's datasheets or detailed material specifications.                                   |                               |
| 4                                                                | <b>Construction and finish:</b> The furniture meets the specified requirements for joints, fittings, upholstery, surface finish and edge treatment, as applicable.                | Product specifications and detailed photographs; samples where expressly required in the tender. |                               |

|   |                                                                                                                                                                                                               |                                                                                                |  |
|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--|
| 5 | <b>Functionality and safety:</b> The furniture meets the specified stability, load capacity, ergonomic and operational requirements, as applicable to each item.                                              | Technical datasheets or relevant test reports demonstrating compliance.                        |  |
| 6 | <b>Warranty:</b> The bidder provides a written warranty of at least <b>12 months from acceptance</b> , covering defects in materials and workmanship, with repair or replacement at no additional cost.       | Signed warranty undertaking stating coverage and the procedure for obtaining warranty service. |  |
| 7 | <b>Delivery and installation:</b> The bidder undertakes to deliver, assemble and install the furniture at the specified location within <b>SEVEN (7) calendar days</b> from the date specified in the tender. | Signed delivery undertaking and delivery and installation schedule.                            |  |

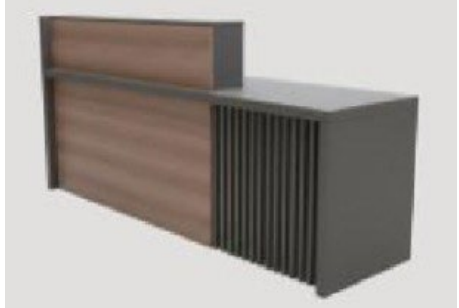
**Evaluation method:** Each criterion shall be assessed as **Yes (compliant)** or **No (non-compliant)** against the published requirements. No marks shall be awarded. A bidder must meet all seven criteria to proceed to financial evaluation. On financial **The Lowest financial score will be considered the most competitive.**

Bidders are encouraged to provide comprehensive and detailed information in their proposals to demonstrate their capabilities and expertise.

The tender will be awarded to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated.

## TERMS OF REFERENCE AND EVALUATION CRITERIA FOR SUPPLY AND DELIVERY OF OFFICE FURNITURE

Kenya Reinsurance Corporation Zambia Ltd seeks to procure and engage a qualified, competent and experienced supplier to **supply and delivery of office furniture**. The specifications are as follows:

|                                                                                                                        | SPECIFICATIONS FOR OFFICE FURNITURE                                                  |
|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| LIST OF FURNITURE                                                                                                      |                                                                                      |
| Executive Boardroom Table<br>Size: 4200x1400x750<br>Outlets for charger port: 2<br>Colour: Nackle Walnut + x Grey      |   |
| Executive Boardroom Table<br>Size: 2400x1200x750<br>Integrated Power Socket<br>Colour: Nackle Walnut + Xgrey           |  |
| Reception Table<br>1800x600x1050<br>Colour: Royal Teak + Advanced Grey<br>Inclusive of Drawers- Right Side<br>Pedestal |  |

Visitor Chairs  
Non Swivel  
Back Support  
Leather  
Black



Visitor Chairs  
Non Swivel  
Back Support  
Mesh  
Grey & Red



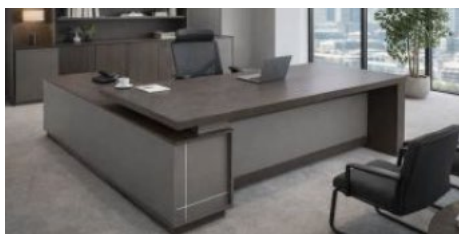
Executive Boardroom Swivel Chair  
Swivel  
Mesh  
Back Support  
Headrest  
Adjustable  
Grey & Red



|                                                                                                                                                                                                 |                                                                                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <p>Executive High Back Office Chair Type A</p> <p>Leather</p> <p>Swivel</p> <p>Back Support</p> <p>Headrest</p> <p>Adjustable</p> <p>Black</p> <p>(CEO)</p>                                     |    |
| <p>Executive High Back Office Chair Type B</p> <p>Leather</p> <p>Swivel</p> <p>Back Support</p> <p>Headrest</p> <p>Adjustable</p> <p>Black</p> <p>(CFO, COO)</p>                                |   |
| <p>Executive High Back Office Chair Type C</p> <p>Mesh</p> <p>Swivel</p> <p>Back Support</p> <p>Headrest</p> <p>Adjustable</p> <p>Black/Red</p> <p>(Reception)</p>                              |  |
| <p>Two Door Filing Cabinet</p> <p>Size: 800x400x2000</p> <p>Wooden</p> <p>Two door with two glass doors</p> <p>Lockable</p> <p>Internal Shelving</p> <p>Colour: Pari Walnut + Advanced Grey</p> |                                                                                      |

|                                                                                                                                                                                                                                         |                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                         |    |
| <p>Two Door Filing Cabinet</p> <p>Size: 850x400x1850</p> <p>Metal</p> <p>Two steel doors lockable</p> <p>Two glass doors lockable</p> <p>Two drawers lockable</p> <p>Internal Shelving</p> <p>Colour: White</p>                         |   |
| <p>Two Door Filing Cabinet</p> <p>Size: 850x400x1850</p> <p>Metal</p> <p>Two steel doors lockable</p> <p>Two glass doors lockable</p> <p>Three drawers lockable</p> <p>Money Safe Box</p> <p>Internal Shelving</p> <p>Colour: White</p> |  |
| <p>Height Adjustable Desk (Standing Desk)</p> <p>1600x700x750</p> <p>Electric Motor Operated</p> <p>Charger Slots for laptop</p> <p>Wooden</p>                                                                                          |  |

|                                                                                                                             |                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <p>Four Door Credenza (Short Cabinets)<br/>1600x400x800<br/>Four Doors<br/>Lockable<br/>Wooden<br/>Colour: Grey</p>         |    |
| <p>Workstation<br/>Four Seater<br/>2400x1200x1100<br/>Fixed Shelving Pedestal<br/>Frosted Window Partitioning</p>           |    |
| <p>Workstation<br/>Two Seater<br/>1200x1200x1100<br/>Fixed Shelving Pedestal<br/>Frosted Window Partitioning<br/>Wooden</p> |   |
| <p>Under Desk Pedestal<br/>Mobile (wheels)<br/>Swing Door<br/>Lockable Drawer<br/>Wooden</p>                                |  |
| <p>Round Meeting Table<br/>Medium<br/>1200x750<br/>Wooden with Metal Detail<br/>Grey</p>                                    |  |
| <p>Round Meeting Table<br/>Small<br/>800x750<br/>Wooden</p>                                                                 |                                                                                      |

|                                                                                            |                                                                                      |  |
|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|--|
| Grey                                                                                       |    |  |
| Executive Desk Table<br>2600x2000<br>Fixed Under Desk Pedestal<br>Color: Grey              |    |  |
| L shaped Executive Desk Table<br>2000x1800x750<br>Fixed Under Desk Pedestal<br>Color: Grey |   |  |
| Bookcase/ Display Cabinet<br>1100x405x1900<br>Open Shelves<br>2 Door<br>Dark Walnut        |  |  |

### **TERMS OF ENGAGEMENT**

1. Any tenderer awarded to supply and deliver office furniture shall be strictly required to make delivery **within a week or earlier** after approval;
2. The awarded tenderer shall work strictly under the instructions of the Assistant Manager Zambia or an authorised & appointed representative(s);
3. The Corporation expects quality and timely delivery of the required consignment.
4. The Corporation shall **NOT IN ANY WAY** accept furniture that deviates from the originally approved samples.
5. Tenderers should provide guarantees on colour and durability.

**Table A. SCHEDULE OF REQUIREMENTS AND TECHNICAL SPECIFICATIONS**

*[Tenderer to complete Column Indicating YES or No and if NO indicate the specification of the offered item]*

| TECHNICAL SPECIFICATIONS                                             |     |  |    |
|----------------------------------------------------------------------|-----|--|----|
|                                                                      | YES |  | NO |
| Executive Boardroom Table<br>Size: 4200x1400x750                     |     |  |    |
| Executive Boardroom Table<br>Size: 2400x1200x750                     |     |  |    |
| Reception Table<br>1800x600x1050                                     |     |  |    |
| Visitor Chair Leather<br>Non Swivel-Black                            |     |  |    |
| Visitor Chair<br>Non Swivel-Grey & Red                               |     |  |    |
| Executive Boardroom Swivel Chair<br>Swivel- Grey & Red               |     |  |    |
| Executive High Back Office Chair<br>Leather-Type A                   |     |  |    |
| Executive High Back Office Chair<br>Leather-Type B                   |     |  |    |
| Executive High Back Office Chair<br>Mesh-Type C                      |     |  |    |
| Two Door Filing Cabinet-Wooden<br>Size: 800x400x2000                 |     |  |    |
| Two Door Filing Cabinet- Metal<br>Size: 850x400x1850                 |     |  |    |
| Two Door Filing Cabinet<br>Size: 850x400x1850<br>With Money Safe Box |     |  |    |
| Height Adjustable Desk (Standing Desk)<br>1600x700x750               |     |  |    |
| Four Door Credenza (Short Cabinet)<br>1600x400x800                   |     |  |    |
| Workstation<br>Four-Seater                                           |     |  |    |
| Workstation<br>Two-Seater                                            |     |  |    |

| TECHNICAL SPECIFICATIONS                       |     |    |
|------------------------------------------------|-----|----|
|                                                | YES | NO |
| Under Desk Pedestal<br>Mobile (wheels)         |     |    |
| Round Meeting Table<br>Medium                  |     |    |
| Round Meeting Table<br>Small                   |     |    |
| Executive Desk Table<br>2600x2000              |     |    |
| L shaped Executive Desk Table<br>2000x1800x750 |     |    |
| Bookcase/ Display Cabinet                      |     |    |

## Price schedule

| LOTS         | Item Description                                       | Unit of Measure | Quantity  | Unit cost inc. of VAT | Total cost inc. of VAT |
|--------------|--------------------------------------------------------|-----------------|-----------|-----------------------|------------------------|
| <b>LOT 1</b> | Executive Boardroom Table<br>Size:<br>4200x1400x750    | Pcs             | <b>1</b>  |                       |                        |
|              | Executive Boardroom Table<br>Size:<br>2400x1200x750    | Pcs             | <b>1</b>  |                       |                        |
|              | Reception Table<br>1800x600x1050                       | Pcs             | <b>1</b>  |                       |                        |
|              | Visitor Chair<br>Leather<br>Non Swivel-Black           | Pcs             | <b>13</b> |                       |                        |
|              | Visitor Chair<br>Non Swivel-Grey & Red                 | Pcs             | <b>6</b>  |                       |                        |
|              | Executive Boardroom Swivel Chair<br>Swivel- Grey & Red | Pcs             | <b>12</b> |                       |                        |

|              |                                                                       |     |           |  |  |
|--------------|-----------------------------------------------------------------------|-----|-----------|--|--|
|              | Executive High Back Office Chair Leather-Type A                       | Pcs | <b>1</b>  |  |  |
|              | Executive High Back Office Chair Leather-Type B                       | Pcs | <b>2</b>  |  |  |
|              | Executive High Back Office Chair Mesh-Type C Black/Red                | Pcs | <b>1</b>  |  |  |
|              | Two Door Filing Cabinet Wooden Size: 800x400x2000                     | Pcs | <b>12</b> |  |  |
|              | Two Door Filing Cabinet Metal Size: 850x400x1850                      | Pcs | <b>1</b>  |  |  |
|              | Two Door Filing Cabinet Metal with Safe Size: 850x400x1850            | Pcs | <b>1</b>  |  |  |
|              | <b>Total Cost inc. VAT<br/>including all applicable Zambian taxes</b> |     |           |  |  |
| <b>LOT 2</b> | Height Adjustable Desk (Standing Desk) 1600x700x750                   | Pcs | <b>2</b>  |  |  |
|              | Four Door Credenza (Short Cabinet) 1600x400x800                       | pcs | <b>8</b>  |  |  |
|              | Workstation Four-Seater                                               | pcs | <b>1</b>  |  |  |
|              | Workstation Two-Seater                                                | Pcs | <b>1</b>  |  |  |
|              | Under Desk Pedestal Mobile (wheels)                                   | pcs | <b>4</b>  |  |  |
|              | Round Meeting Table Medium                                            | Pcs | <b>1</b>  |  |  |
|              | Round Meeting Table                                                   | Pcs | <b>1</b>  |  |  |

|  |                                                                        |     |          |  |  |
|--|------------------------------------------------------------------------|-----|----------|--|--|
|  | Small                                                                  |     |          |  |  |
|  | Executive Desk Table<br>2600x2000                                      | Pcs | <b>1</b> |  |  |
|  | L shaped Executive Desk Table<br>2000x1800x750                         | Pcs | <b>2</b> |  |  |
|  | Bookcase/ Display Cabinet                                              | Pcs | <b>1</b> |  |  |
|  | <b>Total Cost inc. VAT<br/>including all applicable Zambian taxes.</b> |     |          |  |  |

**Prices quoted MUST be valid for 120 days.**

**Kenya Re will establish if items quoted for are within prevailing market rates from the known retail outlets.**

**The awarded tenderer will have to demonstrate their ability to provide these items by way of actual demonstration.**

**Tender will be awarded per Lot.**

# KENYA REINSURANCE CORPORATION LIMITED

## QUALITY POLICY

As a *leading partner in securing the future*, we commit to *provide sustainable risk and financial solutions* through:

- Provision of risk management solutions that secure the future and create value for our stakeholders.
- Compliance with International Standards as well as Quality Management System (QMS) requirements as outlined in ISO 9001.
- Compliance with all applicable regulatory and statutory requirements, and any other requirements that may not be statutory/regulatory.

We undertake to realize the above by tracking and monitoring the performance of our Corporate Objectives, as outlined below:

- Growing shareholders' value** by improving the quality of reinsurance business portfolio; maximizing return on investments; containing management expenses and improving credit control operations.
- Improving customer centricity** through enhancing customer satisfaction; maintaining ISO 27001 and ISO 9001 certifications and initiating IT capability and maturity assessment.
- Improving analytics capabilities** by utilizing smart analytics to increase efficiency and grow into new markets.
- Leveraging on technology to improve processes** by enhancing use of new information technologies; providing a robust and secure IT infrastructure; enhancing collaboration across the Corporation through digital solutions and protecting integrity of the Corporation's information and IT assets.



v) **Growing market share** through enhancing brand visibility and recognition; improving credit rating; and advocating for domestication of insurance and reinsurance for government projects.

vi) **Strengthening the human resource capacity** by attracting and retaining competent and diverse human resource; building staff capacity; implementing a culture change programme and strengthening performance management systems.

vii) **Strengthening governance practices** by reviewing the existing legal and regulatory framework and streamlining decision-making authority levels within the Kenya Re Group.

viii) **Enhancing enterprise risk management** through enhancing risk maturity; enhancing business continuity and enhancing actuarial function.

ix) **Strengthening internal controls** by enhancing assurance reporting to the HQ and subsidiary audit committee boards and enhancing internal controls.

Consistent with this policy, specific quality objectives have been established at relevant functions and levels within the Corporation. By mutual encouragement, commitment and cooperation through teamwork, all Kenya Re employees will perform their tasks diligently towards the achievement of our quality objectives and continual improvement of the quality management system.

This Policy shall be communicated and understood internally by all employees, and externally by all other stakeholders as well (through our website: [www.kenyare.co.ke](http://www.kenyare.co.ke)). It shall be reviewed for continuing suitability taking into account changing Quality Management System requirements and other best practices.

**DR. HILLARY WACHINGA,**  
**MANAGING DIRECTOR**

DATE: \_\_\_\_\_

*[Signature]*  
*3/6/2026*



**PUBLIC**

## **KENYA REINSURANCE CORPORATION LIMITED**

### **INFORMATION SECURITY POLICY**

It is the policy of the Kenya Reinsurance Corporation (Kenya Re) that information confidentiality, integrity, and availability requirements, needs and expectations of interested parties are identified and that information is protected through a systematic process of risk assessment and risk treatment to satisfy, as appropriate, interested parties and needs of the Corporation in consideration of its mission to provide risk management solutions that secure the future and create value for stakeholders.

To ensure the integration and effective management of information security practices within Kenya Re, an Information Security Management System (ISMS) has been established, implemented, maintained, and shall be continually improved in accordance with the requirements of ISO/IEC 27001. The management system shall be independently audited for conformity at least once annually and results reported to the Managing Director.

As part of this framework, measurable information security objectives shall be established and monitored in the Corporation at all departmental levels. The overall performance of the ISMS shall be reviewed by the Management at planned intervals, and at least once annually or in the event of significant changes to ensure the continuing suitability, adequacy, and effectiveness of the ISMS.

The Corporation is committed to:-

- Establishing, implementing, maintaining, and continually improving the ISMS in accordance with the requirements of ISO/IEC 27001,
- Establishing and reviewing Information Security objectives at all Functions,
- Managing of information security risks through risk assessment and treatment,
- Reviewing the ISMS at planned intervals and in the event of significant changes to ensure its continuing suitability, adequacy, and effectiveness, and
- Providing assurance to interested parties of the Corporation's information security capability and commitment in meeting their requirements and expectations through third-party audits.

This Policy shall be communicated and understood internally by all employees, and externally by all other stakeholders as well (through our website: [www.kenyare.co.ke](http://www.kenyare.co.ke)). It shall be reviewed for continuing suitability taking into account changing Information Security Management System requirements and other best practices.

**DR. HILLARY WACHINGA,**  
**MANAGING DIRECTOR**

DATE: \_\_\_\_\_

 3/6/2026

# KENYA REINSURANCE CORPORATION LIMITED

## ANTI – CORRUPTION POLICY

Kenya Re has committed itself to “Zero” tolerance on corruption and working with the government and other agencies in tackling the vice. Part of our corporate values is “integrity”; Kenya Re does not engage in corruption or any form of unethical inducement or payment including facilitation payments and “kickbacks”.

In order to achieve this, Kenya Re is committed to ensure that:

- No form of bribery or corruption is tolerated.
- Strong internal controls to avert any form of corruption are put in place at all times.
- All employees avoid any activities that might lead to or suggest a conflict of interest with the business of the Corporation.
- Employees declare gifts accepted or offered which will be subjected to managerial review.
- A strong corporate governance framework which encompasses accountability, transparency, participation, equality, rule of law, capacity and competence and responsiveness to people’s needs is consistently embraced.
- Immoral behaviour, favouritism, discrimination and nepotism are not tolerated.
- All corruption cases reported by any employee are handled expeditiously and fairly.

- The protection of the identity of persons making corruption disclosures and also take all possible actions to protect individuals subject to unfair or malicious allegations.
- For disciplinary cases, the process as detailed in the HR Policy will be followed.
- Staff are continuously sensitized and trained on matters of ethics and integrity once every year.

This Policy document shall be reviewed from time to time at such intervals as management may determine.

  
**DR. HILLARY WACHINGA,**  
**MANAGING DIRECTOR**

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3/6/2026

**DATE:**