

INDEPENDENT ELECTORAL AND BOUNDARIES COMMISSION



**MINUTE OF THE PRE BIDDING MEETING HELD ON 5TH MAY 2025 AT CUSTOMER CARE ROOM,
GROUND FLOOR.**

FOR

TENDER NO: IEBC/OT/12B/25/2024-2025

**PROVISION OF MEDICAL INSURANCE, GROUP LIFE ASSURANCE (GLA) AND GROUP PERSONAL
(GPA)COVERS FOR COMMISSIONERS AND STAFF.**

MAY, 2025

Members Present;

1. Hassan Abdalla	-	Chairperson
2. Khadija Ramadhani	-	Secretary
3. Edward Keem	-	IEBC
4. Brian Shikanga	-	IEBC
5. Maryam Alamin	-	IEBC
6. Moses Olale	-	The Monarch Insurance co. ltd
7. Daniel Moseti	-	First Assurance
8. Ascar Chepkirui	-	Trust Mark Insurance Broker Ltd
9. Pauline Odhiambo	-	Old Mutual
10. Philemon Malago	-	Zamara
11. Willis Talal	-	Oltepes ltd
12. Onesmus Mwengi	-	Transnep
13. Humphrey Okeno	-	Zamara
14. U Muthama	-	Unisaco insurance broker

Agenda

1. Prayers
2. Introduction
3. Clarifications on issues raised by the bidders
4. A.O.B

MINUTE PR-BDG/01/2025 PRAYERS

The chairperson called the meeting to order at 11.20 Am and requested the audience to prepare for the commission corporate prayer. The Chairperson further welcomed the bidders' representative and committee members present and thanked them for turning up for the meeting.

MINUTE PR-BDG/02/2025: INTRODUCTION

The chairperson gave everyone in attendance the opportunity to introduce his/herself and further opened the floor for clarifications.

MINUTE PR-BDG/03/2025: CLARIFICATION ON ISSUES RAISED BY THE BIDDERS

The bidders sought clarifications and were well answered as tabulated below.

Clarification 1: Correction on Technical Officer

- The bidders sought clarification on Technical Officer the Lot 2 Group Life Assurance and Lot 3 Group Personal Accident are not similar with Lot 1-Medical Insurance Cover

Human Capital and Capacity	The Technical Officer must have relevant experience and qualifications.	Provide CV with evidence of 5 years of experience.	
		Provide approval letter from the Commissioners of Insurance	

Responses: References page 31

Human Capital and Capacity	The Technical Officer must have relevant experience and qualifications.	Provide CV and copies of professional and academic certificates with 5 years of experience	
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Clarification 2: Total Price to be quoted in the Form of tender

- The bidders sought clarification on the Total Price to be quoted in the Form of tender is one year or two years

Responses: References Page 23 and page 24

- Bidders are advised to quote Total Tender price per annum as per form of tender and price schedule

Clarification 3: Books of Accounts

- Bidders sought clarification on Books of Accounts. What do you mean by Certified Audited Accounts with unqualified opinion?

Responses: Reference Page 27

- It means that all parameters are met.

Clarification 4: Scope of Cover

- On page 67 of the document details of group life insurance Scheme, we noted that Permanent disability and critical illness benefits has not been captured. Permanent disability is for 3years basic salary and Critical illness is usually 30% of the sum assured of the 3years basic salary. Kindly capture it
- On page 68 of the document details of Group Personal Accident Cover, should have a medical reimbursement

Responses: Reference Page 67

LOT 2: Group Life Insurance Scheme

- a) Total staff population 848 + 1 employees
- b) Total monthly basic salary Kshs. 111,281,307.65
- c) Cover to be based on three years' basic salary
- d) Bidders must provide a detailed scope of cover
- e) Death by suicide should not be an exclusion
- f) Critical illness is 30% of the sum assured of the 3years basic salary
- g) Permanent disability is for 3years basic salary

Responses: Reference page 68

LOT 3: Group Personal Accident Cover

- a) Permanent total disability, 5 years' basic salary
- b) Temporary total permanent disability, weekly earnings up to 104 weeks
- c) Total population-848+1
- d) Total monthly basic salary – 111,281,307.65
- e) Accidental death 5 years' basic salary
- f) Bidders must provide a detailed scope of cover
- g) Medical reimbursement

Clarification 5: Business Operational Capacity

- Bidders sought clarification on requirements to provide evidence of statutory contributions/ deductions as employer towards Housing Levy e.g. payment receipts. Banking in slips etc.

Responses: Reference page 27

- The bidders were advised to familiarize themselves with the evaluation criteria set out in the tender document.

Clarification 6: Submission of form of Contracts

- Bidders sought clarification on requirement to Provide Evidence in form of Contracts of Medical Services Providers presence in all the 47 Counties (At least one in each county) by asking if a recommendation letter can be used instead of a contract.

Responses: reference page 29

- Bidders must provide evidence of contracts of medical services providers in all the 47 counties.

Clarification 7:

- The bidders sought clarification whether Insurance brokers and agencies are required to participate in this tender and the document to be submitted in their bid

Responses: reference page 3

- Bidders are advised to read tender documents. **IIT on page 3 item 2 and 3 which states:**
Tendering will be conducted under open competitive tendering method using a standardized tender document and is open to all qualified and interested Tenderers. Tenderers will be allowed to tender for one or more items.
- *Where a tenderer is not an underwriter, they will provide the following in their bid documents:*
 - a) *Price quotation from their preferred underwriter*
 - b) *A written authorization letter from the underwriter as confirmation that they have allowed the tenderer to bid using their quotation.*
 - c) *An agreement with the underwriter that payments shall be made to the person with whom the contract shall be entered.*

Clarification 8: Award Criteria

- Bidders sought clarification on whether they can bid per lot or on all lots and if awarding will be based per lot.

Responses:

- Bidders are allowed to bid per lot.

Clarification 9: Financial Capacity

- Bidders sought to ammend on Financial Capacity for the last two consecutive years **MUST** have a Liquidity Ratio of 2:1. What if the broker qualifies but the underwriter doesn't qualify on the liquidity ratio.

Responses: Reference page 29,30 and page 31

- Bidders are advised to work with underwriter with the capacity to provide the services required by the Commission.

Clarification 10: tender closing date

- Clarification on extension of the tender closing date

Responses

- It is clearly stated and agreed upon that there will be no extension of the tender closing date. The tender closing date remains on **13th May, 2025**

Further Clarifications

1. The contract shall come into effect on **23rd June, 2025**
2. The contract commencement date is **23rd June, 2025**
3. Completion or expiry date is **23rd June, 2026**

MINUTE PR-BDG/04/2025 AOB

There being no any other business to discuss, the meeting ended at 2.30 PM.

Prepared by: Ag. DSCM Khadija Ramadhani.

Signature..... 

Date 8/5/2025