



NOTICE OF NATIONAL OPEN CALL FOR TENDERS
No. 001/AONO/CCIMA/CIPM/2024
FOR THE PROCUREMENT OF HEALTH, BURIAL, PERSONAL
ACCIDENT, INVALIDITY, AND LIFE INSURANCE POLICES AT THE
CHAMBER OF COMMERCE, INDUSTRY, MINES AND CRAFTS OF
CAMEROON.

Financed by the CCIMC's operating budget for 2024, 2025, 2026.

1. Purpose of the call for tenders

The President of the Chamber of Commerce, Industry, Mines and Crafts (CCIMC), Contracting Authority, is launching a National Open Call for Tenders for health, burial, personal accident, invalidity and death insurance cover for its staff for the 2024, 2025 and 2026 financial years.

2. Scope of services

The services covered by this call for tenders consist of:

- Lot 1: health and burial insurance;
- Lot 2: Personal accident, invalidity and life insurance.

The scope of these services is detailed in the terms of reference of this Tender.

The candidate must tender for both (2) lots at the same time. Each complete lot will be the subject of a technical offer and a financial offer; the administrative documents may, at the tenderer's discretion, be common to all the lots.

3. Period of cover

The period of cover is **thirty-six (36) months** for all lots from the date of issuance of the notice to start services until midnight on the 366th day:

- ✦ **Firm tranche:** from issuance of the notice to start services until midnight on day 366;
- ✦ **1st Conditional tranche:** Twelve (12) months, from day 367 at midnight until day 732 at midnight;
- ✦ **2nd Conditional tranche:** Twelve (12) months, from day 733 at midnight until day 1097 at midnight.

4. Participation and origin

Participation in this National Open Call for Tenders is reserved for Insurance Companies established in Cameroon under Cameroonian law, meeting the conditions laid down by the regulations in force in the Member States of the Inter-African Conference on Insurance Markets (CIMA).

However, a broker selected by the Contracting Authority will manage the insurance policies covered by this call for tenders. The broker will be paid by the successful insurer(s).

5. Estimated cost

The estimated cost of the services on completion of the preliminary studies is **XAF 225,000,000 (two hundred and twenty-five million) inclusive of all taxes**, broken down as follows:

Title	Annual amount	Lot 1	Lot 2
Firm tranche	75 000 000	67 500 000	7 500 000
Conditional tranche 1	75 000 000	67 500 000	7 500 000
Conditional tranche 2	75 000 000	67 500 000	7 500 000
Total	225 000 000	202 500 000	22 500 000

6. Financing

The services covered by this call for tenders will be financed by the CCIMC's operating budget for the 2024 financial year (for the firm tranche) and charged to budget line 62 09 10. Conditional tranches 1 and 2 will be financed by the 2025 and 2026 budgets respectively.

7. Consultation of the Tender File

The Tender File can be consulted during working hours at the Secretariat of the CCIMC's Internal Tenders Board located at the head office building in BONANJO - DOUALA, tel: 233 42 68 55 /233 42 67 87.

8. Acquisition of the Tender File

The relevant Tender File can be obtained from Secretariat of the Internal Tenders Board of the Chamber of Commerce, Industry, Mines and Crafts, upon publication of this notice, against payment of a non-refundable sum of **FCFA 150,000 (one hundred and fifty thousand)**, payable to the Special Allocation Account of the Public Contracts Regulatory Agency (CAS - ARMP), number 33598800001-89, opened in the books of the Banque Internationale du Cameroun pour l'Épargne et le Crédit (BICEC) by the ARMP.

9. Submission of Tenders

Each bid written in English or French in seven (7) copies, one (1) of which shall be original and six (6) copies labelled respectively as such, must reach the Secretariat of the Internal Tenders Board of the Chamber of Commerce, Industry, Mines and Crafts, located at Bonanjo - Douala, tel: 233 42 68 55 /2 33 42 67 87 - fax: 233 42 55 96 before **12 noon on 04 AVR 2024** bearing the following mention:

"NATIONAL OPEN CALL FOR TENDERS (AONO)

No. 001/AONO/CCIMA/CIPM/2024

**FOR THE PROCUREMENT OF HEALTH, BURIAL, PERSONAL ACCIDENT, INVALIDITY,
AND LIFE INSURANCE POLICES AT THE CHAMBER OF COMMERCE, INDUSTRY,
MINES AND CRAFTS OF CAMEROON.**

TO BE UNSEALED ONLY DURING THE OPENING SESSION".

10. Admissibility of tenders

Each tenderer must enclose with his administrative documents a bid bond valid for one hundred and twenty (120) days from the date of the opening of the bids, issued by a credit institution approved by COBAC and MINFI, the amounts of which are set at **XAF 4,050,000 (four million and fifty thousand)** for lot 1 and **450,000 (four hundred and fifty thousand)** for lot 2.

The list of approved banks and financial institutions is provided in document 9 of the Tender File.

On pain of rejection, the other administrative documents required must be provided in originals or in copies certified as true by the Issuing Authority dating less than three (3) months from the submission date of tenders.

Any tender that does not comply with the provisions of this Tender Notice and Tender File will be declared inadmissible and automatically rejected without recourse. The reasons for rejection will include:

- absence of a bid bond issued by a credit institution approved by MINFI and COBAC during the opening of tenders;
- failure to comply with the model tender file.

11. Opening of tenders

Tenders will be opened in two phases: phase I consisting of the administrative and technical tenders and phase II the financial tenders.

The opening of the administrative and technical tenders will take place in the conference room of the CCIMC's Internal Tenders Board on **04 AVR 2024** as from **1 p.m.**

Only tenderers or their duly authorised representatives, one representative per tenderer, with full knowledge of the file shall be allowed to attend this opening session.

The analysis of the financial tenders will take place after the analysis of the technical tenders, and only tenderers with a minimum score of 80 points out of 100 will be invited to attend.

12. Evaluation of tenders

Tenders will be evaluated based on the following criteria:

12.1 . Eliminary criteria

- a. absence or non-conformity of a document in the administrative file after a 48-hour period for rectification;
- b. absence of the document giving authority to bind the Company, if applicable;
- c. In the absence of the Terms of Reference (ToR) and the Special Administrative Clauses initialled, signed and sealed on the last page;
- d. false declaration, falsification or substitution of administrative, technical and financial documents;
- e. incomplete financial offer;
- f. non-compliance with the model of the DAO parts;
- g. coverage deficit for regulated commitments for the 2020, 2021 and 2022 financial years;
- h. absence of a certification by MINFI of the insurance company;
- i. absence of approval by CIMA Code;
- j. exclusion of the tenderer from public contracts by the ARMP;
- k. absence of a bid bond when the administrative file is opened;
- l. failure to provide seven (7) copies of the tender;
- m. presence of financial information in the administrative and technical tenders;
- n. absence of the tenderer's letter of commitment to work with the managing broker;
- o. absence of a letter of commitment to comply with the provisions of Circular No. 002/CIMA/CRCA/PDT/2011 relating to the deadline for payment of insurance premiums granted to the State and its organs subject to the legal regime of public accounting;
- p. technical score of less than 80 points out of 100 for the essential criteria.

12.2 . Essential criteria

The technical tenders will be evaluated out of one hundred (100) points according to the following criteria for each lot:

Criteria	Rating (points)
General presentation of the tender (physical)	3
Tenderer's general references	6
Tenderer's specific references for similar risks over the last five (5) years (attach first and last pages of contract)	5
Detailed description of guarantees offered	12
Procedure for invoking the guarantee (Undertaking by the service provider)	12
Insurance card service for staff and members of their families (provide a specimen of the insurance card used)	12
Coverage of regulated commitments	20
Coverage of the solvency margin	15
Average claims settlement rate in the same industry over the last five years	10
Valid reinsurance treaties in a similar line of business (copy of treaty)	5
Total	100

The essential criteria and sub-criteria are detailed, for each lot, in the Special Tendering Rules (RPAO).

13. Insurer selection method

The Contract will be awarded to the Tenderer whose Tender is the most favourable and satisfies all the eliminatory criteria.

A tenderer may be awarded all the lots.

The financial score will be calculated according to the following formula: $SF = 100 \times Fm/F$.

- "SF" being the financial score,
- "Fm" the lowest financial proposal
- and "F" the amount of the tender in question.

The weightings assigned to the technical and financial proposals are as follows:

Technical weighting=80

Financial weighting= 20%.

The overall score is calculated using the following formula: $0.80 \times St + 0.20 \times Sf$.

With "St" for technical score, and "Sf" for financial score.

14. Tender validity period

Tenderers remain bound by their tenders for ninety (90) days from the deadline for submission of tenders.

15. Denunciation of corruption

For any corrupt practice, please call or text MINMAP via the following numbers: 673 20 57 25 - 699 37 07 48.

16. Further information

Further information can be obtained during working hours from the Secretariat of the CCIMC's Internal Tenders Board, located at the head office building in BONANJO - DOUALA, tel: 233 42 68 55. ^p

Douala, 05 MARS 2024

THE PRESIDENT OF CCIMC



Christophe EKEN

Cc:

- Cab/Pdt CCIMC (ATCR)
- CIPM/CCIMC Secretariat
- ARMP (for publication)
- Web site CCIMC
- Notice board