



**TENDER FOR PROVISION OF STAFF GROUP LIFE ASSURANCE POLICY**

**Tender No. KEMSA/ONT1/2019-2021**

**CLOSING DATE: TUESDAY, 31<sup>ST</sup> MARCH 2020**

**TIME: 10.00 AM**

## INVITATION FOR TENDERS (IFT)

### OPEN NATIONAL TENDER

1. The Kenya Medical Supplies Authority (KEMSA) has set aside funds for use in the procurement of services during the Financial Year 2019-2021. It is intended that part of the proceeds of the funds will be used to cover eligible payments under contracts for provision of staff group life assurance policy as follows:

<b>Tender No.</b>	<b>Description</b>
KEMSA/ONT1/2019-2021	Provision of staff group life assurance policy

2. KEMSA now invites sealed bids from eligible Suppliers for provision of staff group life assurance policy:
3. Bidding will be conducted through the procedures specified in the Public Procurement and Asset Disposal Act 2015 and is open to eligible bidders.
4. Interested eligible Bidders may obtain further information and inspect the Bidding Documents at the Procurement office situated at:

Kenya Medical Supplies Authority,

Commercial Street

P.O Box 47715-00100, Nairobi

Tel No: 254 20 3922000/ 0719033000/ 0733606600

Fax No: 254 20 3922400

Email: [procure@kemsa.co.ke](mailto:procure@kemsa.co.ke)

on normal working days on Monday to Friday between 0900hrs and 1600hrs except on Public Holidays.

5. A complete set of Bidding Document(s) in English (hardcopy) will be issued free of charge.
6. Completed serialized/paginated bidding documents **one original and a copy** in plain sealed envelopes clearly marked on top with the Tender Number and description and accompanied by a Bid security of an amount of **KES 130,000.00** or equivalent in a freely convertible currency from Commercial Banks or Insurance Companies (Approved by Public Procurement Regulatory Authority) and should be addressed to:

The Chief Executive Officer  
Kenya Medical Supplies Authority  
Commercial Street  
P.O Box 47715-00100  
Nairobi

and must be deposited in the Tender Box No. 1 marked GOK/ World Bank at the Reception on the Ground Floor KEMSA's Commercial Street Office in Nairobi on or before **31<sup>st</sup> March 2020**. Bulky tenders can be handed over to KEMSA **Procurement Director's** office for registration and safe keeping till the tender opening date.

7. Bids will be opened promptly in public and in the presence of Bidders' and/or representatives who choose to attend the **opening at KEMSA Tender Opening Hall at 10.00 a.m. Local time on 31<sup>st</sup> March 2020**.
8. Late bids, portion of bids, Bids not received, bids not opened and not readout in public at the bid open ceremony shall not be accepted for evaluation irrespective of circumstances.

**REGISTRATION FORM FOR ONLINE BIDDERS**

**Tender No. KEMSA/ONT1/2019-2021- for provision of staff group life assurance policy**

**NOTE:** Please provide your details below for purposes of communication in case you download this tender document from IFMIS or KEMSA website.

Name of the firm:.....

Postal Address:.....

Telephone Contacts:.....

Company email address:.....

Contact Person:.....

Once completed please submit this form to the email below;

[procure@kemsaco.ke](mailto:procure@kemsaco.ke)

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## **SECTION A: INSTRUCTIONS TO TENDERERS**

### **2.1. Eligible Tenderers**

2.1.1 This Invitation for Tenders is open to all eligible tenderers. Successful tenderers shall provide the services for the stipulated duration from the date of commencement (hereinafter referred to as the term) specified in the tender documents.

2.1.2 The procuring entity's employees, committee members, board members and their relatives are not eligible to participate in the tender.

2.1.3 Tenderers shall provide the qualification information statement that the tenderer (including all members of a joint venture and subcontractors) is not associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by the Procuring entity to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the services under this Invitation for tenders.

2.1.4 Tenderers involved in the corrupt or fraudulent practices or debarred from participating in public procurement shall not be eligible.

### **2.2 Cost of Tendering**

2.2.1 The Tenderer shall bear all costs associated with the preparation and submission of its tender, and the procuring entity, will in no case be responsible or liable for those costs. Regardless of the conduct or outcome of the tendering process

2.2.2 The price to be charged for the tender document shall not exceed Kshs.1, 000/=

2.2.3 The procuring entity shall allow the tenderer to review the tender document free of charge before purchase.

2.2.4 Tenderers can download at the IFMIS Suppliers portal <https://supplier.treasury.go.ke>. Or KEMSA website [www.kemsa.co.ke/tenders](http://www.kemsa.co.ke/tenders). Documents downloaded are free of charge and bidders are advised to register their bid documents at the Procurement Office or via email at [procure@kemsa.co.ke](mailto:procure@kemsa.co.ke)

### **2.3 Contents of Tender Document**

2.3.1 The tender documents comprise the documents listed below and any addenda issued in accordance with clause 2.5 of these instructions to tenderers.

- (i) Instructions to Tenderers
- (ii) General Conditions of Contract
- (iii) Special Conditions of Contract
- (iv) Schedule of Requirements
- (v) Details of Insurance Cover
- (vi) Form of Tender
- (vii) Price Schedules
- (viii) Contract Form
- (ix) Confidential Business Questionnaire Form
- (x) Tender security Form
- (xi) Performance security Form
- (xii) Insurance Company's Authorization Form
- (xiii) Declaration Form

2.3.2 The Tenderer is expected to examine all instructions, forms, terms and specification in the tender documents. Failure to furnish all information required by the tender documents or to submit a tender not substantially responsive to the tender documents in every respect will be at the tenderers risk and may result in the rejection of its tender.

### **2.4 Clarification of Tender Documents**

2.4.1 A Candidate making inquiries of the tender documents may notify the Procuring entity by email at the procuring entity's address indicated in the Invitation for tenders. The Procuring entity will respond in writing to any request for clarification of the tender documents, which it receives not later than seven (7) days prior to the deadline for the submission of the tenders, prescribed by the procuring entity. Written copies of the Procuring entities response (including an explanation of the query but without identifying the source of inquiry) will be sent to all candidates who have received the tender documents.

2.4.2 The procuring entity shall reply to any clarifications sought by the tenderer promptly to enable the tenderer make timely submissions of its tender.

## **2.5 Amendment of Tender Documents**

2.5.1 At any time prior to the deadline for submission of tenders, the Procuring entity, for any reason, whether at its own initiative or in response to a clarification requested by a prospective tenderer, may modify the tender documents by issuing an addendum.

2.5.2 All prospective tenderers who have obtained the tender documents will be notified of the amendment by post, fax or email and such amendment will be binding on them.

2.5.3 In order to allow prospective tenderers reasonable time in which to take the amendment into account in preparing their tenders, the Procuring entity, at its discretion, may extend the deadline for the submission of tenders.

## **2.6 Language of Tenders**

2.6.1 The tender prepared by the tenderer, as well as all correspondence and documents relating to the tender exchanged by the tenderer and the Procuring entity shall be written in English language. Any printed literature furnished by the tenderer may be written in another language provided they are accompanied by an accurate English translation of the relevant passages in which case, for purposes of interpretation of the tender, the English translation shall govern.

## **2.7. Documents Comprising the Tender**

2.7.1 The tender prepared by the tenderer shall comprise the following components:

- (a) A Tender Form and a Price Schedule completed in accordance with paragraph 2.8, 2.9 and 2.10 below
- (b) Documentary evidence established in accordance with paragraph 2.1.2 that the tenderer is eligible to tender and is qualified to perform the contract if its tender is accepted;
- (c) Tender security furnished in accordance with paragraph 2.12 (if applicable)
- (d) Declaration Form.

## **2.8. Form of Tender**

1.8.1 The tenderer shall complete the Tender Form and the Price Schedule furnished in the tender documents, indicating the services to be provided.

## **2.9. Tender Prices**

2.9.1 The tenderer shall indicate on the form of tender and the appropriate Price Schedule the unit prices and total tender price of the services it proposes to provide under the contract.

2.9.2 Prices indicated on the Price Schedule shall be the cost of the services including all applicable taxes.



2.9.3 Prices quoted by the tenderer shall remain fixed during the Term of the contract unless otherwise agreed by the parties. A tender submitted with an adjustable price quotation will be treated as non-responsive and will be rejected, pursuant to paragraph 2.20.5

## **2.10. Tender Currencies**

2.10.1 Prices shall be quoted in any freely convertible currency.

## **2.11. Tenderers Eligibility and Qualifications**

2.11.1 Pursuant to paragraph 2.1 the tenderer shall furnish, as part of its tender, documents establishing the tenderers eligibility to tender and its qualifications to perform the contract if its tender is accepted.

2.11.2 The documentary evidence of the tenderer's qualifications to perform the contract if its tender is accepted shall establish to the Procuring entity's satisfaction that the tenderer has the financial and technical capability necessary to perform the contract.

## **2.12. Tender Security**

2.12.1 The tenderer shall furnish, as part of its tender, a tender security for the amount and form specified in the Appendix to Instructions to Tenderers.

2.12.2 The tender security shall be **Kshs. 130,000.00**.

2.12.3 The tender security is required to protect the Procuring entity against the risk of Tenderer's conduct which would warrant the security's forfeiture, pursuant to paragraph 2.12.7

2.12.4 The tender security shall be denominated in Kenya Shillings or in another freely convertible currency, and shall be in the form:-

- a) Cash
- b) Bank Guarantee
- c) Insurance Company guarantee as approved by the authority (PPRA)
- d) Letter of Credit
- e) Guarantee by a deposit taking Micro Finance Institution (SACCO society, Youth Enterprise Development Fund or Women Enterprise Fund

2.12.5 Any tender not secured in accordance with paragraph 2.12.1 and 2.12.3 shall be rejected by the Procuring entity as non-responsive, pursuant to paragraph 2.20.5

2.12.6 Unsuccessful Tenderer's tender security will be discharged or returned as promptly as possible but not later than thirty (30) days after the expiration of the period of tender validity

2.12.7 The successful Tenderer's tender security will be discharged upon the tenderer signing the contract, pursuant to paragraph 2.29, and furnishing the performance security, pursuant to paragraph 2.30

2.12.8 The tender security may be forfeited:

(a) if a tenderer withdraws its tender during the period of tender validity.

(b) in the case of a successful tenderer, if the tenderer fails:

(i) to sign the contract in accordance with paragraph 2.29 or

(ii) to furnish performance security in accordance with paragraph 2.30.

### **2.13. Validity of Tenders**

2.13.1 Tenders shall remain valid for 120 days after date of tender opening pursuant to paragraph 2.18. A tender valid for a shorter period shall be rejected by the Procuring entity as non-responsive.

2.13.2 In exceptional circumstances, the Procuring entity may solicit the Tenderer's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. The tender security provided under paragraph 2.12 shall also be suitably extended. A tenderer granting the request will not be required nor permitted to modify its tender.

### **2.14. Format and Signing of Tenders**

2.14.1 The tenderer shall prepare an original and a copy of the tender, clearly marking each "ORIGINAL TENDER" and "COPY OF TENDER," as appropriate. In the event of any discrepancy between them, the original shall govern.

2.14.2 The original and all copies of the tender shall be signed by the tenderer or a person or persons duly authorized to bind the tenderer to the contract.

2.14.3 The tender shall have no interlineations, erasures, or overwriting except as necessary to correct errors made by the tenderer, in which case such corrections shall be initialled by the person or persons signing the tender.

## **2.15 Sealing and Marking of Tenders**

2.15.1 The tenderer shall seal the original and the copy of the tender in separate envelopes, duly marking the envelopes as “ORIGINALTENDER” and “COPY OF TENDER”. The envelopes shall then be sealed in an outer envelope.

2.15.2 The inner and outer envelopes shall:

(a) Be addressed to the Procuring entity at the following address:

**The Chief Executive Officer  
Kenya Medical Supplies Authority  
Commercial Street  
P.O Box 47715  
Nairobi.**

(b) Bear, **KEMSA/ONT1/2019-2021** the Invitation For Tenders (IFT) and the words: “DO NOT OPEN BEFORE **10.00 a.m. on 31<sup>st</sup> March 2020.**”

2.15.3 The inner envelopes shall also indicate the name and address of the tenderer to enable the tender to be returned unopened in case it is declared “late”.

2.15.4 If the outer envelope is not sealed and marked as required by paragraph 2.15.2, the Procuring entity will assume no responsibility for the tender’s misplacement or premature opening.

## **2.16. Deadline for Submission of Tenders**

2.16.1Tenders must be received by the Procuring entity at the address specified under paragraph 2.15.2 not later than **10.00 a.m. on 31<sup>st</sup> March 2020.**

2.16.2The Procuring entity may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents in accordance with paragraph 2.5.3 in which case all rights and obligations of the Procuring entity and candidates previously subject to the deadline will thereafter be subject to the deadline as extended.

2.16.3Bulky tenders which will not fit in the tender box shall be received by the procuring entity as provided for in the appendix.

## **2.17. Modification and Withdrawal of Tenders**

2.17.1 The tenderer may modify or withdraw its tender after the tender’s submission, provided that written notice of the modification, including substitution or withdrawal of the tenders, is received by the Procuring entity prior to the deadline prescribed for submission of tenders.

2.17.2 The tenderer's modification or withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provisions of paragraph 2.15. a withdrawal notice may also be sent by email but followed by a signed confirmation copy, postmarked not later than the deadline for submission of tenders.

2.17.3 No tender may be modified after the deadline for submission of tenders.

2.17.4 No tender may be withdrawn in the interval between the deadlines for submission of tenders and the expiration of the period of tender validity. Withdrawal of a tender during this interval may result in the tenderer's forfeiture of its tender security, pursuant to paragraph 2.12.7.

## **2.18. Opening of Tenders**

2.18.1 The Procuring entity will open all tenders in the presence of tenderers' representatives who choose to attend, at **10.00 a.m. on 31<sup>st</sup> March 2020** at the **KEMSA Tender Opening Hall, Commercial Street, Nairobi.**

2.18.2 The tenderers' representatives who are present shall sign a register evidencing their attendance.

2.18.3 The tenderers' names, tender modifications or withdrawals, tender prices, discounts, and the presence or absence of requisite tender security and such other details as the Procuring entity, at its discretion, may consider appropriate, will be announced at the opening.

2.18.4 The Procuring entity will prepare minutes of the tender opening.

## **2.19 Clarification of Tenders**

2.19.1 To assist in the examination, evaluation and comparison of tenders the Procuring entity may, at its discretion, ask the tenderer for a clarification of its tender. The request for clarification and the response shall be in writing, and no change in the prices or substance of the tender shall be sought, offered, or permitted.

2.19.2 Any effort by the tenderer to influence the Procuring entity in the Procuring entity's tender evaluation, tender comparison or contract award decisions may result in the rejection of the tenderers' tender.

## **2.20 Preliminary Examination and Responsiveness**

2.20.1 The Procuring entity will examine the tenders to determine whether they are complete, whether required sureties have been furnished, whether the documents have been properly signed, and whether the tenders are generally in order.

2.20.2 The tender sum as submitted and read out during the tender opening shall be absolute and final and shall not be the subject of correction, adjustment or amendment in any way by any person or entity. If there is a discrepancy between words and figures, the amount in words will prevail.

2.20.3 The Procuring entity may waive any minor informality or nonconformity or irregularity in a tender which does not constitute a material deviation provided such waiver does not prejudice or affect the relative ranking of any tenderer.

2.20.4 Prior to the detailed evaluation, pursuant to paragraph 2.20, the Procuring entity will determine the substantial responsiveness of each tender to the tender documents. For purposes of these paragraphs, a substantially responsive tender is one which conforms to all the terms and conditions of the tender documents without material deviations the Procuring entity's determination of a tender's responsiveness is to be based on the contents of the tender itself without recourse to extrinsic evidence.

2.20.5 If a tender is not substantially responsive, it will be rejected by the procuring entity and may not subsequently be made responsive by the tenderer by correction of the nonconformity.

## **2.21. Conversion to single currency**

2.21.1 Where other currencies are used, the Procuring entity will convert those currencies to Kenya Shillings using the selling exchange rate on the date of tender closing provided by the Central Bank of Kenya.

## **2.22. Evaluation and Comparison of Tenders**

2.22.1 The Procuring entity will evaluate and compare the tenders which have been determined to be substantially responsive, pursuant to paragraph 2.20

2.22.2 The Procuring entity's evaluation of a tender will take into account, in addition to the tender price, the criteria in Section I

2.22.3 The tender evaluation committee shall evaluate the tender within 30 days from the date of opening the tender.

## **2.23. Contacting the Procuring entity**

2.23.1 Subject to paragraph 2.19 no tenderer shall contact the Procuring entity on any matter relating to its tender, from the time of the tender opening to the time the contract is awarded.

2.23.2 Any effort by a tenderer to influence the Procuring entity in its decisions on tender evaluation, tender comparison, or contract award may result in the rejection of the Tenderers' tender.

## **2.24 Post-qualification**

2.24.1 The Procuring entity will verify and determine to its satisfaction whether the tenderer that is selected as having submitted the lowest evaluated responsive tender is qualified to perform the contract satisfactorily.

2.24.2 The determination will take into account the tenderer financial and technical capabilities. It will be based upon an examination of the documentary evidence of the tenderers qualifications submitted by the tenderer, pursuant to paragraph 1.11.2, as well as such other information as the Procuring entity deems necessary and appropriate.

2.24.3 An affirmative determination will be a prerequisite for award of the contract to the tenderer. A negative determination will result in rejection of the Tenderer's tender, in which event the Procuring entity will proceed to the next lowest evaluated tender to make a similar determination of that Tenderer's capabilities to perform satisfactorily.

## **2.25 Award Criteria**

2.25.1 Subject to paragraph 2.29 the Procuring entity will award the contract to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.

2.25.2 To qualify for contract awards, the tenderer shall have the following:-

- (a) Necessary qualifications, capability experience, services, equipment and facilities to provide what is being procured.
- (b) Legal capacity to enter into a contract for procurement
- (c) Shall not be insolvent, in receivership, bankrupt or in the process of being wound up and is not the subject of legal proceedings relating to the foregoing.
- (d) Shall not be debarred from participating in public procurement.

## **2.26. Procuring entity's Right to accept or Reject any or all Tenders**

2.26.1 The Procuring entity reserves the right to accept or reject any tender, and to annul the tendering process and reject all tenders at any time prior to contract award, without thereby incurring any liability to the affected tenderer or tenderers or any obligation to inform the affected tenderer or tenderers of the grounds for the Procuring entity's action.

If the Procuring entity determines that none of the tenders is responsive, the Procuring entity shall notify each tenderer who submitted a tender.

2.26.2 The procuring entity shall give prompt notice of the termination to the tenderers and on request give its reasons for termination within 14 days of receiving the request from any tenderer.

2.26.3 A tenderer who gives false information in the tender document about its qualification or who refuses to enter into a contract after notification of contract award shall be considered for debarment from participating in future public procurement.

## **2.27 Notification of Award**

2.27.1 Prior to the expiration of the period of tender validity, the Procuring entity will notify the successful tenderer in writing that its tender has been accepted.

2.27.2 The notification of award will signify the formation of the contract subject to the signing of the contract between the tenderer and the procuring entity pursuant to clause

2.9. Simultaneously the other tenderers shall be notified that their tenders were not successful.

2.27.3 Upon the successful Tenderer's furnishing of the performance security pursuant to paragraph 2.29 the Procuring entity will promptly notify each unsuccessful Tenderer and will discharge its tender security, pursuant to paragraph 1.12

## **2.28 Signing of Contract**

2.28.1 At the same time as the Procuring entity notifies the successful tenderer that its tender has been accepted, the Procuring entity will simultaneously inform the other tenderers that their tenders have not been successful.

2.28.2 Within fourteen (14) days of receipt of the Contract Form, the successful tenderer shall sign and date the contract and return it to the Procuring entity.

2.28.3 The contract will be definitive upon its signature by the two parties.

2.28.4 The parties to the contract shall have it signed within 21 days from the date of notification of contract award unless there is an administrative review request.

## **2.29 Performance Security**

2.29.1 The successful tenderer shall furnish the performance security of 10% in accordance with the Conditions of Contract, in a form acceptable to the Procuring entity.

2.29.2 Failure by the successful tenderer to comply with the requirement of paragraph 2.29 or paragraph 2.30.1 shall constitute sufficient grounds for the annulment of the award and forfeiture of the tender security, in which event the Procuring entity may make the award to the next lowest evaluated tender or call for new tenders.

### **2.30 Corrupt Fraudulent Practices**

2.30.1 The Procuring entity requires that tenderers observe the highest standard of ethics during the procurement process and execution of contracts. In pursuance of this policy, the Procuring entity: -

(a) defines, for the purposes of this provision, the terms set forth below as follows:

(i). “corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and

(ii). “fraudulent practice” means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Procuring entity, and includes collusive practice among tenderer (prior to or after tender submission) designed to establish tender prices at artificial non-competitive levels and to deprive the Procuring entity of the benefits of free and open competition;

(b) will reject a proposal for award if it determines that the tenderer recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question;

(c) will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded any contract if it at any time determines that the firm has engaged in corrupt or fraudulent practices in competing for, or in executing, a contract

2.30.2 Furthermore, tenderers shall be aware of the provision stated in the General Conditions of Contract.



## **SECTION B: GENERAL CONDITIONS OF CONTRACT**

### **1. Definitions**

1.1 In this Contract, the following terms shall be interpreted as indicated:

- (a) "The Contract" means the agreement entered into between the Procuring entity and the tenderer, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- (b) "The Contract Price" means the price payable to the tenderer under the Contract for the full and proper performance of its contractual obligations.
- (c) "The services" means services to be provided by the tenderer to the Procuring entity under the Contract.
- (d) "The Procuring entity" means the organization sourcing for the services under this Contract, in this case Kenya Medical Supplies Agency (KEMSA).
- (e) "The tenderer" means the individual or firm providing the services under this Contract.

### **2. Application**

2.1 These General Conditions shall apply in all Contracts made by the Procuring entity for the procurement of services.

### **4. Standards**

4.1 The services provided under this Contract shall conform to the standards mentioned in the Technical Specifications.

### **5. Use of Contract Documents and Information**

5.1 The Candidate shall not, without the Procuring entity's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample, or information furnished by or on behalf of the Procuring entity in connection therewith, to any person other than a person employed by the tenderer in the performance of the Contract.

- 5.2 The tenderer shall not, without the Procuring entity's prior written consent, make use of any document or information enumerated in paragraph 5.1 above.
- 5.3 Any document, other than the Contract itself, enumerated in paragraph 5.1 shall remain the property of the Procuring entity and shall be returned (all copies) to the Procuring entity on completion of the Tenderer's performance under the Contract if so required by the Procuring entity.

## **6. Performance Security**

- 6.1 Within twenty-one (21) days of receipt of the notification of Contract award, the successful tenderer shall furnish to the Procuring entity the performance security in the amount specified in Special Conditions of Contract.
- 6.2 The proceeds of the performance security shall be payable to the Procuring entity as compensation for any loss resulting from the Tenderer's failure to complete its obligations under the Contract.
- 6.3 The performance security shall be denominated in the currency of the Contract, or in a freely convertible currency acceptable to the Procuring entity and shall be in the form of a bank guarantee or an irrevocable letter of credit issued by a reputable bank located in Kenya acceptable to the Procuring entity, in the form provided in the tender documents.
- 6.4 The performance security will be discharged by the Procuring entity and returned to the Candidate not later than thirty (30) days following the date of completion of the Tenderer's performance obligations under the Contract, including any warranty obligations, under the Contract.

## **7. Payment**

- The method and conditions of payment to be made to the tenderer under this Contract shall be specified in Special Conditions of Contract.
- Payments shall be made promptly by the Procuring entity as specified in the contract.

## **8. Prices**

Prices charged by the tenderer for Services performed under the Contract shall not, with the exception of any price adjustments authorized in Special Conditions of Contract, vary from the prices by the tenderer in its tender.

## 9. Assignment

The tenderer shall not assign, in whole or in part, its obligations to perform under this Contract, except with the Procuring entity's prior written consent.

## 10. Subcontracts

The tenderer shall notify the Procuring entity in writing of all subcontracts awarded under this Contract if not already specified in the tender. Such notification, in the original tender or later, shall not relieve the tenderer from any liability or obligation under the Contract.

## 11. Termination for Default

13.1 The Procuring entity may, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the tenderer, terminate this Contract in whole or in part:

- (a) if the tenderer (Insurance Service Provider) fails to provide any or all of the services within the period(s) specified in the Contract, or within any extension thereof granted by the Procuring entity
- (b) if the tenderer fails to perform any other obligation(s) under the Contract
- (c) if the tenderer, in the judgment of the Procuring entity has engaged in corrupt or fraudulent practices in competing for or in executing the Contract

13.2 In the event the Procuring entity terminates the Contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, services similar to those undelivered, and the tenderer shall be liable to the Procuring entity for any excess costs for such similar services.

## **12. Liquidated Damages**

If the tenderer fails to provide any or all of the services within the period(s) specified in the contract, the procuring entity shall, without prejudice to its other remedies under the contract, deduct from the contract prices liquidated damages sum equivalent to 0.5% of the price of the unperformed services up to a maximum deduction of 10% of the unperformed services. After this the procuring entity may consider termination of the contract.

## **13. Resolution of Disputes**

- 15.1 The procuring entity and the tenderer shall make every effort to resolve amicably by direct informal negotiation any disagreement or dispute arising between them under or in connection with the contract.
- 15.2 If, after thirty (30) days from the commencement of such informal negotiations both parties have been unable to resolve amicably a contract dispute the provisions of the Arbitration Act of the Laws of Kenya shall apply.

## **14. Language and Law**

The language of the contract and the law governing the contract shall be English language and the Laws of Kenya respectively unless otherwise stated.

## **15. Force Majeure**

The tenderer shall not be liable for forfeiture of its performance security, or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

## SECTION C: SPECIAL CONDITIONS OF CONTRACT

Special Conditions of Contract shall supplement the General Conditions of Contract. Whenever there is a conflict, the provisions herein shall prevail over those in the General Conditions of Contract.

### 1. Clarification of Documents

The Procuring entity will respond in writing to any request for clarification of the tender documents, which it receives no later than Seven (7) days prior to the deadline for the submission of tenders.

### 2. Bidders Eligibility

The documentary evidence of the Bidders eligibility to tender shall include **proof of tax compliance** from Kenya Revenue Authority.

### 3. Bid documents

3.1 Bidding documents must be paginated/serialized

3.2 The bid documents submitted by the tenderer shall contain conclusive details of the terms and conditions of the policy tendered for.

3.2 The full details of the terms and conditions of the policy and/or policies tendered for shall be contained in the bid documents submitted by the tenderer which shall have no material variations to the policy document to be submitted by the underwriters.

### 4. Validity of Tenders

Tenders shall remain valid for 120 days.

### 5. Validity of bid security

The amount of tender security required is **Kshs. 130,000.00. (Kenya Shillings One hundred and thirty Thousand)**. Tender Security must be valid thirty (30) days after the end of the tender validity period i.e. one twenty (120) days from the date of tender opening.

### 6. Prices to be quoted in Kenya Shillings.

### 7. Terms and conditions of the Contract

The terms and conditions contained in the contract document shall form part of the policy document issued to the Procuring entity by the underwriter awarded the insurance business.

## **8. Signing of Contract**

25.1 The contract will be final and conclusive upon its signature by the two parties.

25.2 By signing the Contract Form the tenderer binds the underwriter to the terms and conditions set therein.

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## **SECTION D: TERMS OF REFERENCE FOR A KEMSA STAFF GROUP LIFE ASSURANCE COVER**

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Kenya Medical Supplies Authority (KEMSA) is a State Corporation established under the KEMSA Act of 2013 with the mandate to Procure, warehouse and distribute drugs and medical supplies for prescribed public health programs, the national strategic stock reserve, prescribed essential health packages and national referral hospitals. The Authority is in the process of availing a Staff Group Life Assurance Cover for its employees. The Authority, with its head office in Nairobi, also has staff spread out across the country in the various Counties.

### **COVER DETAILS:**

We wish to take up a Staff Group Life Assurance Cover for our employees. The cover will be applicable to the Authority's employees.

KEMSA currently has about 850 number of employees whose estimated annual basic salary is approximately Ksh. 60M as per the attached annex showing the annual salary for the current KEMSA employees and their date of birth. Note that the number of employees changes based on employee dynamics and movements.

### **TECHNICAL EVALUATION FOR INSURANCE BROKERAGE SERVICES COVER FOR STAFF GROUP LIFE ASSURANCE COVER**

#### **1. BROKERS:**

##### **A. MANDATORY REQUIREMENTS FOR BROKERS**

1. Tender form duly completed and signed by the tenderer or his authorized agent. **(MANDATORY)**
2. Anti-Corruption Declaration of undertaking duly signed and filed **(MANDATORY)**
3. Original Bid Bond provided and valid for 120 days from date of tender opening. Bid bond should be **ksh 130,000** from a reputable bank or an insurance company approved by Public Procurement Regulatory Authority **(PPRA)**.
4. A valid copy of Tax Compliance Certificate. **(MANDATORY)**
5. Certificate of Registration/Incorporation. **(MANDATORY)**
6. Business questionnaire duly completed and signed.
7. Bidding documents must be paginated/serialized. All bidders are required to submit their documents paginated in a continuous ascending order from the first page to the last in this format; (i.e. 1,2,3.....n where n is the last page)**(MANDATORY)**.
8. Valid certificate of registration with Insurance Regulatory Authority (IRA) - submit copy of current registration certificate. **(MANDATORY)**

9. Current registration certificate with Association of Insurance Brokers of Kenya (AIBK) (Submit copy of membership certificate). **(MANDATORY)**
10. Professional indemnity cover of at least Ksh. 50M (submit copy of indemnity cover). **(MANDATORY)**
11. Provide Underwriters Authorization Letter **(MANDATORY)**

**NB: The Broker should submit their bid accompanied with the bid for the proposed Underwriter.**

**B. TECHNICAL EVALUATION CRITERIA FOR BROKERS:**

S/NO.	DESCRIPTION OF CRITERIA	SUB-CRITERIA	TOTAL SCORE
1.	Firm's experience in Insurance Brokerage business.	a) No. of years during which firm has offered Insurance Brokerage business in the last 5 years (i.e. 2017; 2016; 2015; 2014; 2013) <ol style="list-style-type: none"> <li>i) 1 yr - 2 marks</li> <li>ii) 2 yrs - 4 marks</li> <li>iii) 3 yrs - 6 marks</li> <li>iv) 4 yrs - 8 marks</li> <li>v) 5 yrs - 10 marks</li> </ol> b) Five (5) major clients (excluding KEMSA) to whom the bidder has offered Insurance Brokerage services in the last 5 years: <ol style="list-style-type: none"> <li>i) 1 firm - 2 marks</li> <li>ii) 2 firms - 4 marks</li> <li>iii) 3 firms - 6 marks</li> <li>iv) 4 firms - 8 marks</li> <li>v) 5 firms - 10 marks</li> </ol> NB: Must attach evidence in form of LPO's; contracts; reference letters from clients served where such brokerage service was offered.	20
2.	Firm's Financial Capacity	a) Three (3 years') audited accounts (2018; 2017; 2016). - <b>10 marks</b> b) Value of Insurance Brokerage business handled in the last two (2 years). <ol style="list-style-type: none"> <li>i) Over Ksh. 60,000,000 - <b>15 marks</b></li> <li>ii) Up to Ksh. 50,000,000 - <b>10 marks</b></li> <li>iii) Ksh. 40,000,000 and below - <b>5 marks</b></li> </ol> NB: Provide letters from clients as confirmation of business volumes handled under brokerage services.	25



3.	Qualifications and experience of key staff	Attach CV's and academic/professional certificates of the following Key Staff: a) Chief Executive Officer - <b>10 marks</b> b) 2 senior staff handling the Insurance Brokerage services with Degree or Advanced Diploma in Insurance or equivalent - <b>12 marks</b> c) 1 other technical staff handling the scheme with insurance qualification in insurance at Certificate level - <b>3 marks</b> (The attached CV's must be signed by the key staff)	25
4.	Methodology and work plan	The bidder must provide a detailed work plan and delivery methodology outlining the following: a) Response to inquiries - <b>5 marks</b> b) Additions of new members into the scheme - <b>5 marks</b> c) Claims handling procedures & documentations - <b>5 marks</b> d) Turn-around time for claims - <b>5 marks</b>	20
5.	Scheme value-add services.	Bidder must demonstrate that they have value addition services like scheduled review meetings; advisory services - <b>10 marks</b>	10
		<b>Total technical evaluation score for brokers</b>	<b>100</b>

**NB:**

1. Pass mark is 75%.
2. Final employee listing will be re-confirmed after the bidder has been notified as appropriate.

**2. UNDERWRITERS:**

**A. MANDATORY REQUIREMENTS FOR UNDERWRITERS:**

1. Tender form duly completed and signed by the tenderer or his authorized agent. **(MANDATORY)**
2. Anti-Corruption Declaration of undertaking duly signed and filed **(MANDATORY)**
3. Original Bid Bond provided and valid for 120 days from date of tender opening. Bid bond should be **ksh 130,000** from a reputable bank or an insurance company approved by Public Procurement Regulatory Authority **(PPRA)**. **(MANDATORY)**
4. A valid copy of Tax Compliance Certificate. **(MANDATORY)**

5. Certificate of Registration/Incorporation. **(MANDATORY)**
6. Business questionnaire duly completed and signed.
7. Bidding documents must be paginated/serialized. All bidders are required to submit their documents paginated in a continuous ascending order from the first page to the last in this format; (i.e. 1,2,3.....n where n is the last page)**(MANDATORY)**.
8. Valid certificate of registration with Insurance Regulatory Authority (IRA) - submit copy of current registration certificate. **(MANDATORY)**
9. Current registration certificate with Association of Kenya Insurers (AKI) (Submit copy of membership certificate). **(MANDATORY)**
10. Professional indemnity cover of at least Ksh. 100M (submit copy of indemnity cover). **(MANDATORY)**
11. Must have done Annual Gross Premiums of Ksh. 2B in the previous year 2018. (Submit evidence). **(MANDATORY)**
12. Must have paid up capital of a minimum of Ksh. 300M (submit evidence). **(MANDATORY)**

**B. TECHNICAL EVALUATION CRITERIA FOR UNDERWRITERS:**

S/NO.	DESCRIPTION OF CRITERIA	SUB-CRITERIA	TOTAL SCORE
1.	Firm's experience in Insurance Underwriting business.	<p>a) No. of years during which firm has conducted Insurance Underwriting business:</p> <ul style="list-style-type: none"> <li>i) 15 years and above - <b>10 marks</b></li> <li>ii) 11 to 14 years - <b>8 marks</b></li> <li>iii) 6 to 10 years - <b>6 marks</b></li> <li>iv) 1 to 5 years - <b>4 marks</b></li> </ul> <p>b) Five (5) major clients (excluding KEMSA) to whom the bidder has offered Insurance Underwriting services in the last 5 years with premium turnover subject to a minimum Ksh. 10M:</p> <ul style="list-style-type: none"> <li>i) 1 firm - <b>2 marks</b></li> <li>ii) 2 firms - <b>4 marks</b></li> <li>iii) 3 firms - <b>6 marks</b></li> <li>iv) 4 firms - <b>8 marks</b></li> <li>v) 5 firms - <b>10 marks</b></li> </ul> <p>NB: Must attach evidence in form of LPO's; contracts; client reference letters from clients served where such underwriting services were offered.</p>	20
2.	Firm's Financial Capacity	<p>a) Three (3 years') audited accounts (2018; 2017; 2016). - <b>10 marks</b></p> <p>b) Volume of Insurance business handled in the last 2 years</p> <ul style="list-style-type: none"> <li>i) Over Ksh. 150M - <b>10 marks</b></li> <li>ii) Ksh. 100M to Ksh. 150M - <b>8 marks</b></li> <li>iii) Ksh. 80M to Ksh. 100M - <b>6 marks</b></li> <li>iv) Ksh. 40M to Ksh. 80M- <b>4 Marks</b></li> <li>v) Below Ksh. 40M - <b>2 marks</b></li> </ul> <p>Attach documentary evidence on values of business volumes handled.</p>	20

3.	Scope of cover (scheme provisions)	The underwriter must provide for the following: a) Free Cover Limit – <b>5 marks</b> b) Permanent Total Disability – <b>5 marks</b> c) Critical Illness – <b>5 marks</b> d) Last Expense – <b>5 marks</b>	20
4.	Qualifications and experience of key staff	Attach CV's and academic/professional certificates of the following Key Staff: a) Chief Executive Officer – <b>5 marks</b> b) 4 senior staff handling the Insurance Underwriting services with Degree or Advanced Diploma in Insurance or equivalent – <b>10 marks</b> c) 3 other technical staff handling the scheme with insurance qualifications at Certificate level – <b>5 marks</b> (The attached CV's must be signed by the key staff)	20
5.	Methodology and work plan	The bidder must provide a detailed work plan and delivery methodology outlining the following: a) Response to inquiries – <b>3 marks</b> b) Claims handling procedures (outline the documentation required to process claims) – <b>3 marks</b> c) Turn-around time for claims – <b>4 marks</b>	10
6.	Litigation	The bidder must declare information regarding litigation (whether litigation is existing or not; the bidder must indicate the status of litigation, litigants and the disputed amount (if any) – <b>5 marks</b>	5
7.	Scheme value-add services.	Bidder must demonstrate that they have value addition services like scheduled review meetings; advisory services – <b>5 marks</b>	5
		<b>Total technical Evaluation Score for Underwriters</b>	<b>100</b>

**NB:**

1. Pass mark is 75%.
2. Final employee listing will be re-confirmed after the bidder has been notified as appropriate.

**SECTION E: TENDER FORM AND PRICE SCHEDULES**

**(i). SAMPLE FORM OF TENDER**

Date:\_\_\_\_\_

Tender No: KEMSA/ONT 1/2019-2021

To: **Kenya Medical Supplies Authority**  
**P.O. Box 47715-00100**  
**Nairobi**

Gentlemen and/or Ladies:

1. Having examined the tender documents including Addenda Nos. ....  
*[insert numbers]*, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to supply and deliver.....  
*[description of services ]*  
in conformity with the said tender documents and or such other sums as may be ascertained in accordance with the Schedule of rates and prices attached herewith and made part of this Tender.
2. We undertake, if our Tender is accepted, to deliver the services in accordance with our specifications.
3. We agree to abide by this Tender for a period of....*[number]* days from the date fixed for tender opening of the Instructions to tenderers, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.
4. Until a formal Contract is prepared and executed, this Tender, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.
5. We understand that you are not bound to accept the lowest or any tender you may receive.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_.

.....  
*[signature]*

.....  
*[in the capacity of]*

Duly authorized to sign tender for and on behalf of.....

(ii). PRICE SCHEDULE FORM:

CLIENT NAME: KENYA MEDICAL SUPPLIES AUTHORITY

		Provision of Staff Group Life Assurance cover				<b>KENYA MEDICAL SUPPLIES AUTHORITY</b> P. O. BOX 47715, 00100, NAIROBI TEL: 254-20-3922000 FAX: 254 20 3922400 E-MAIL: info@kemsa.co.ke							
		TENDER REGISTRATION NO KEMSA/ONT01/2019-2021 For official use only											
		Date of Tender Notice: 17 <sup>th</sup> March, 2020											
		Closing date: 31 <sup>st</sup> March, 2020											
		Time:											
NAME OF FIRM QUOTING:													
Address:													
Phone, fax, e-mail:													
<b>Item</b>	<b>Item Description</b>	<b>Net Total Price</b>											
1	Provision of Staff Group Life Assurance cover												
NAME		Company Seal											
Signature													
Date:													
Currency													

**NOTE:**

1. That Premiums for new members coming on board will be charged as per applicable rate.
2. The final amount will be confirmed against the membership list that will be subject to verification.

TOTAL PREMIUMS PAYABLE KSHS. \_\_\_\_\_

Signature of Tenderer's authorised official \_\_\_\_\_

Date \_\_\_\_\_

**SECTION F: SAMPLE TENDER SECURITY FORM**

Date: \_\_\_\_\_

Tender No: KEMSA/ONT 1/2019-2021  
To: **Kenya Medical Supplies Authority**  
**P.O. Box 47715-00100**  
**Nairobi**

Whereas..... [Name of the tenderer]  
(hereinafter called "the tenderer") has submitted its tender dated .....[date of submission of tender] for the supply of.....  
[name and/or description of the materials and spares]  
(hereinafter called "the tender") .....

KNOW ALL PEOPLE by these presents that we.....  
of..... having our registered office at  
..... (hereinafter called "the Bank"), are bound unto.....  
[name of Procuring entity] (hereinafter called "the Procuring entity") in the sum of  
.....

for which payment well and truly to be made to the said Procuring entity, the Bank binds itself, its successors, and assigns by these presents. Sealed with the Common Seal of the said Bank this \_\_\_\_ day of \_\_\_\_\_20\_\_\_\_.

THE CONDITIONS of this obligation are:

1. If the tenderer withdraws its Tender during the period of tender validity specified by the tenderer on the Tender Form; or
2. If the tenderer, having been notified of the acceptance of its Tender by the Procuring entity during the period of tender validity:
  - (a) fails or refuses to execute the Contract Form, if required; or
  - (b) fails or refuses to furnish the performance security, in accordance with the Instructions to tenderers;

we undertake to pay to the Procuring entity up to the above amount upon receipt of its first written demand, without the Procuring entity having to substantiate its demand, provided that in its demand the Procuring entity will note that the amount claimed by it is due to it, owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including thirty (30) days after the period of tender validity, and any demand in respect thereof should reach the Bank not later than the above date.

[signature of the bank]\_\_\_\_\_

**SECTION G: SAMPLE CONTRACT FORM**

THIS AGREEMENT made the \_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ between.....[*name of Procurement entity*] of...[*country of Procurement entity*] (hereinafter called "the Procuring entity") of the one part and..... [name of tenderer] of..... [city and country of tenderer] (hereinafter called "the tenderer") of the other part:

WHEREAS the Procuring entity invited tenders for **provision of staff group life assurance policy** on the basis of the rates specified on the appended schedules (hereinafter called "the Contract Price").

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:
  - (a) the Tender Form and the Price Schedule submitted by the tenderer;
  - (b) the General Conditions of Contract;
  - (c) the Special Conditions of Contract; and
  - (d) the Procuring entity's Notification of Award
  - (e) Authorization letter from the Underwriter
3. In consideration of the payments to be made by the Procuring entity to the tenderer as hereinafter mentioned, the tenderer hereby covenants with the Procuring entity to provide the services and to remedy defects therein in conformity in all respects with the provisions of the Contract
4. The Procuring entity hereby covenants to pay the tenderer in consideration of the provision of the services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by the contract.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written.

Signed, sealed, delivered by \_\_\_\_\_ the \_\_\_\_\_ (for the Procuring entity)  
Signed, sealed, delivered by \_\_\_\_\_ the \_\_\_\_\_ (for the tenderer)

in the presence of \_\_\_\_\_



## **SECTION H: ANTI - CORRUPTION POLICY IN THE PROCUREMENT PROCESS**

### **UNDERTAKING BY BIDDER ON ANTI - CORRUPTION POLICY / CODE OF CONDUCT AND COMPLIANCE PROGRAMME**

The governments of Kenya is committed to fighting corruption in all its forms and in all its institutions to ensure that all the government earned revenues are utilized prudently and for the purpose intended with a view to promoting economic development as the country work towards actualizing Vision 2030.

Here at KEMSA and also being one of the government entities mandated under the government Legal Notice number 466 of 2004 to procure, warehouse and distribute Essential Medicines and Medical Supplies to all the public health facilities in Kenya, on behalf of the government, we are highly committed to fighting any form of corruption in our organization to ensure that all the monies that the government entrust with us, is optimally and prudently utilized for the benefits of all the people we serve.

**The following is a requirement that every Bidder wishing to do business with KEMSA must comply with:**

- (1) Each bidder must submit a statement, as part of the tender documents, in the format given and which must be signed personally by the Chief Executive Officer or other appropriate senior corporate officer of the bidding company and, where relevant, of its subsidiary in Kenya. If a tender is submitted by a subsidiary, a statement to this effect will also be required of the parent company, signed by its Chief Executive Officer or other appropriate senior corporate officer.
- (2) Bidders will also be required to submit similar No-bribery commitments from their subcontractors and consortium partners; the bidder may cover the subcontractors and consortium partners in its own statement, provided the bidder assumes full responsibility.
- (3)
  - a) Payment to agents and other third parties shall be limited to appropriate compensation for legitimate services.
  - b) Each bidder will make full disclosure in the tender documentation of the beneficiaries and amounts of all payments made, or intended to be made, to agents or other third parties (including political parties or electoral candidates) relating to the tender and, if successful, the implementation of the contract.
  - c) The successful bidder will also make full disclosure [quarterly or semi- annually] of all payments to agents and other third parties during the execution of the contract.
  - d) Within six months of the completion of the performance of the contract, the successful bidder will formally certify that no bribes or other illicit commissions have been paid. The final accounting shall include brief details of the goods and services provided that are sufficient to establish the legitimacy of the payments made.

- e) Statements required according to subparagraphs (b) and (d) of this paragraph will have to be certified by the company's Chief Executive Officer, or other appropriate senior corporate officer.
- (4) Tenders which do not conform to these requirements shall not be considered.
- (5) If the successful bidder fails to comply with its No-bribery commitment, significant sanctions will apply. The sanctions may include all or any of the following:
  - a) Cancellation of the contract;
  - b) Liability for damages to the public authority and/or the unsuccessful competitors in the bidding possibly in the form of a lump sum representing a pre-set percentage of the contract value (liquidated).
- (6) Bidders shall make available, as part of their tender, copies of their anti-Bribery Policy/Code of Conduct, if any, and of their-general or project - specific - Compliance Program.
- (7) The Government of Kenya through Kenya Anti-Corruption Commission has made special arrangements for adequate oversight of the procurement process and the execution of the contract. Those charged with the oversight responsibility will have full access if need be to all documentation submitted by Bidders for this contract, and to which in turn all Bidders and other parties involved or affected by the project shall have full access (provided, however, that no proprietary information concerning a bidder may be disclosed to another bidder or to the public).

**1. MEMORANDUM ( FORMAT )**  
**(Clause 62 and 66 of Kenya Public Procurement and Asset Disposal Act**  
**(PPADA) 2015**

This company \_\_\_\_\_ (name of company) has issued, for the purposes of this tender, a Compliance Program copy attached -which includes all reasonable steps necessary to assure that the No-bribery commitment given in this statement will be complied with by its managers and employees, as well as by all third parties working with this company on the public sector projects or contract including agents, consultants, consortium partners, subcontractors and suppliers'")"

The company also confirms that it has not been debarred from participating in procurement proceedings

Authorized Signature: \_\_\_\_\_

Name and Title of Signatory: \_\_\_\_\_

Name of Bidder: \_\_\_\_\_

Address: \_\_\_\_\_

**PART I: PERSONNEL**

Please enclose copy of the organization chart of the firm indicating the positions as they relate to this Tender.

Please provide the following information for the key personnel proposed for administration of this Contract.

- 1. Name.....
- 2. Age.....
- 3. Academic Qualification.....
- 4. Professional Qualification.....
- 5. Work Experience.....
- 6. Length of service with the firm and position held.....
- 7. Any other relevant details.....

**PART II: FINANCIAL/COMMERCIAL INFORMATION**

- 1. Attach a copy of firm’s audited financial statements for the last 2 years
- 2. Summary of quick assets and current liabilities as of...../20.....(Date)

**Assets**.....

a) Cash in hand

b) Cash Deposited in Banks (State Details Below)

.....  
.....  
.....

Total Cash.....

Name of Bank Institution	Location	Deposit in Name of	Amount
i.			
ii.			
iii.			
iv.			

**Liabilities**.....

.....

3. Deposit with Bids or as guarantees (State details)

.....

.....

Deposited With	Name & Address	Purpose	Date of Recovery	Amount
i.				
ii.				
iii.				
iv.				

4. Due from completed contracts

(Amount receivable within 90 days, exclude claims not approved)

.....

.....

Name and address of Owner	Contract Sum	Amount Receivable
i.		
ii.		
iii.		
iv.		
v.		
vi.		
vii.		

viii.		
ix.		
x.		

Attach Letters of Reference from the firm’s bankers regarding the firm’s credit position

5. Volume of business transacted between the Government of the Republic of Kenya and my company during the last 12 months, if any  
Kshs.....
  
6. Volume of business transacted with other parastatal organizations during the last 12 months, if any, Kshs.....
  
7. Work performed as a Service Provider of similar nature and volume over the last five years. List details of contracts under way or committed, including expected expiry dates.

Client Name	Name of Client Contact Person	Type of services provided and year of completion	Value of Contract

8. Please indicate the payment terms and/ or incentives you are willing to offer to the Kenya Medical Supplies Agency, including but not limited to payment incentives  
.....  
.....
  
9. State whether or not you have experienced any problem(s) of non- performance with any contract(s) awarded to you during the last 12 months and give a brief explanation/ description of the problem(s). Please give the information on a separate sheet of paper.

**PART III: TENDERER’S REFERENCES**

NAME OF TENDERER’S OTHER CLIENTS AND VALUES OF CONTRACT/ORDERS  
IN LAST TWELVE MONTHS.

**1. First Client (Organization)**

- i) Name of 1<sup>st</sup> client (Organization).....
- ii) Address of Client (Organization).....
- iii) Telephone No. of Client.....
- iv) Facsimile No of Client.....
- v) E-mail Address of Client.....
- vi) Name of Contact Person at the Client (Organization).....
- vii) Value of Contracts/Orders.....
- viii) Duration of ongoing Contracts/Orders.....

**2. Second Client (Organization)**

- i) Name of 2<sup>nd</sup> client (Organization).....
- ii) Address of Client (Organization).....
- iii) Telephone No. of Client.....
- iv) Facsimile No of Client.....
- v) E-mail Address of Client.....
- vi) Name of Contact Person at the Client (Organization).....
- vii) Value of Contracts/Orders.....
- viii) Duration of ongoing Contracts/Orders.....

**3. Third Client (organization)**

- i) Name of 3<sup>rd</sup> client (Organization).....
- ii) Address of Client (Organization).....
- iii) Telephone No. of Client.....
- iv) Facsimile No of Client.....
- v) E-mail Address of Client.....
- vi) Name of Contact Person at the Client (Organization).....

- vii) Value of Contracts/Orders.....
- viii)Duration of ongoing Contracts/Orders.....

**4. Fourth Client (Organisation)**

- i) Name of 4th client (Organization).....
- ii) Address of Client (Organization).....
- iii) Telephone No. of Client.....
- iv) Facsimile No of Client.....
- v) E-mail Address of Client.....
- vi) Name of Contact Person at the Client (Organization).....
- vii) Value of Contracts/Orders.....
- viii)Duration of ongoing Contracts/Orders.....

**5. Fifth Client (organization)**

- i) Name of 5<sup>th</sup> client (Organization).....
- ii) Address of Client (Organization).....
- iii) Telephone No. of Client.....
- iv) Facsimile No of Client.....
- v) E-mail Address of Client.....
- vi) Name of Contact Person at the Client (Organization).....
- vii) Value of Contracts/Orders.....
- viii)Duration of ongoing Contracts/Orders.....

**(NB: You may include additional clients as you may wish to support your application)**

**PART IV: Tender Questionnaire**

1. Please fill in Block letters

2. Full Name of Tenderer:

.....

3. Full address of tenderer to which tender correspondence is to be sent (unless an agent has been appointed below)

.....

4. Telephone number (s) of Tenderer

.....

5. E-mail of Tenderer

.....

6. Name of Tenderer's representative to be contacted on matters of the tender during the tender period.

.....

7. Details of Tenderer's nominated agent, if any, to receive tender notices. This is essential of the tenderer does not have his registered address in Kenya.

Name:	
Address:	
Telephone:	
Fax:	
E-Mail Address:	

.....

Signature of Tenderer



**PART V: Confidential Business Questionnaire**

You are requested to give particulars indicated in Part1 and either Part 2(a), 2(b) or 2(c) whichever applies to your type of business.

You are advised that it is a serious offence to give false information on this Form

**Part 1-General**

Business

Name.....

Registration Ref No.....

Location of business premises, i.e. Building.....

Floor No.....Room No.....

Plot No.....Street/Road.....

Postal Address.....Postal Code.....

Tel No..... Fax No.....

Email.....Website.....

Nature of business.....

VAT Certificate Number.....PIN Certificate No.....

Local Authority License No.....Expiry Date.....

**NB:** Attach copies of Registration Certificate, VAT Registration Certificate. PIN Certificate, Local Authority License and a **Valid Tax Compliance Certificate.**

Maximum Value of business which you can handle at any one time

Kshs.....

Name of your main Bankers.....

Branch.....

**Part 2 (a) Sole Proprietor:**

My Name in full.....Age.....

Nationality.....ID/Passport No.....Country of Origin.....

**Part 2(b) Partnership**

Name	Nationality	*Citizenship Details	shares
------	-------------	----------------------	--------

1.....

2.....

3.....

4.....

5.....

**Part 2(c) Registered Company**

State whether Private or Public.....

State the nominal and issued Capital of the Company

Nominal Kshs..... Or Other Convertible  
currency.....

Issued Kshs..... Or Other Convertible  
currency.....

Give Details of all Directors as follows:

Name	Nationality	*Citizenship Details	Shares
------	-------------	----------------------	--------

1.....

2.....

3.....

4.....

5.....

**Part 3- Names of all Associated or Holding Companies (If any)**

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

If more companies are applicable, please give the information on a separate sheet of paper.

**Part 4 - Give Details of all Directors of the Companies you have listed above as follows:-**

- 1.....
- 2.....
- 3.....
- 4.....
- 5.....

\*If Kenyan Citizen, indicate under "Citizenship Details", whether by Birth, Naturalization or Registration.

**DECLARATION**

Give Statement of compliance with the requirements of clause 1.2 of the General instructions to Tenderers under section C.

I certify that all the above particulars are true

Name of Applicant (Officer).....

Signature of Applicant.....

Position in the Company/Title.....

Date.....

**NB: Please affix rubber stamp or seal**

## SECTION I: EVALUATION CRITERIA

### PRELIMINARY EXAMINATION

#### 1. **BROKERS:**

##### **A. MANDATORY REQUIREMENTS FOR BROKERS**

1. Tender form duly completed and signed by the tenderer or his authorized agent. **(MANDATORY)**
2. Anti-Corruption Declaration of undertaking duly signed and filed **(MANDATORY)**
3. Original Bid Bond provided and valid for 120 days from date of tender opening. Bid bond should be **ksh 130,000** from a reputable bank or an insurance company approved by Public Procurement Regulatory Authority **(PPRA)**.
4. A valid copy of Tax Compliance Certificate. **(MANDATORY)**
5. Certificate of Registration/Incorporation. **(MANDATORY)**
6. Business questionnaire duly completed and signed.
7. Bidding documents must be paginated/serialized. All bidders are required to submit their documents paginated in a continuous ascending order from the first page to the last in this format; (i.e. 1,2,3.....n where n is the last page) **(MANDATORY)**.
8. Valid certificate of registration with Insurance Regulatory Authority (IRA) – submit copy of current registration certificate. **(MANDATORY)**
9. Current registration certificate with Association of Insurance Brokers of Kenya (AIBK) (Submit copy of membership certificate). **(MANDATORY)**
10. Professional indemnity cover of at least Ksh. 50M (submit copy of indemnity cover). **(MANDATORY)**
11. Provide Underwriters Authorization Letter **(MANDATORY)**

**NB: The Broker should submit their bid accompanied with the bid for the proposed Underwriter.**

##### **B. TECHNICAL EVALUATION CRITERIA FOR BROKERS:**

S/NO.	DESCRIPTION OF CRITERIA	SUB-CRITERIA	TOTAL SCORE
1.	Firm's experience in Insurance Brokerage business.	a) No. of years during which firm has offered Insurance Brokerage business in the last 5 years (i.e. 2017; 2016; 2015; 2014; 2013) <ol style="list-style-type: none"> <li>i) 1 yr - 2 marks</li> <li>ii) 2 yrs - 4 marks</li> <li>iii) 3 yrs - 6 marks</li> <li>iv) 4 yrs - 8 marks</li> <li>v) 5 yrs - 10 marks</li> </ol> b) Five (5) major clients (excluding	20

		<p>KEMSA) to whom the bidder has offered Insurance Brokerage services in the last 5 years:</p> <ul style="list-style-type: none"> <li>i) 1 firm - 2 marks</li> <li>ii) 2 firms - 4 marks</li> <li>iii) 3 firms - 6 marks</li> <li>iv) 4 firms - 8 marks</li> <li>v) 5 firms - 10 marks</li> </ul> <p>NB: Must attach evidence in form of LPO's; contracts; reference letters from clients served where such brokerage service was offered.</p>	
2.	Firm's Financial Capacity	<ul style="list-style-type: none"> <li>a) Three (3 years') audited accounts (2018; 2017; 2016). - <b>10 marks</b></li> <li>b) Value of Insurance Brokerage business handled in the last two (2 years). <ul style="list-style-type: none"> <li>i) Over Ksh. 60,000,000 - <b>15 marks</b></li> <li>ii) Up to Ksh. 50,000,000 - <b>10 marks</b></li> <li>iii) Ksh. 40,000,000 and below - <b>5 marks</b></li> </ul> </li> </ul> <p>NB: Provide letters from clients as confirmation of business volumes handled under brokerage services.</p>	25
3.	Qualifications and experience of key staff	<p>Attach CV's and academic/professional certificates of the following Key Staff:</p> <ul style="list-style-type: none"> <li>a) Chief Executive Officer - <b>10 marks</b></li> <li>b) 2 senior staff handling the Insurance Brokerage services with Degree or Advanced Diploma in Insurance or equivalent - <b>12 marks</b></li> <li>c) 1 other technical staff handling the scheme with insurance qualification in insurance at Certificate level - <b>3 marks</b></li> </ul> <p>(The attached CV's must be signed by the key staff)</p>	25
4.	Methodology and work plan	<p>The bidder must provide a detailed work plan and delivery methodology outlining the following:</p> <ul style="list-style-type: none"> <li>a) Response to inquiries - <b>5 marks</b></li> <li>b) Additions of new members into the scheme - <b>5 marks</b></li> <li>c) Claims handling procedures &amp; documentations - <b>5 marks</b></li> <li>d) Turn-around time for claims - <b>5 marks</b></li> </ul>	20

5.	Scheme value-add services.	Bidder must demonstrate that they have value addition services like scheduled review meetings; advisory services <b>- 10 marks</b>	10
		<b>Total technical evaluation score for brokers</b>	<b>100</b>

**NB:**

1. Pass mark is 75%.
2. Final employee listing will be re-confirmed after the bidder has been notified as appropriate.

**2. UNDERWRITERS:**

**A. MANDATORY REQUIREMENTS FOR UNDERWRITERS:**

1. Tender form duly completed and signed by the tenderer or his authorized agent. **(MANDATORY)**
2. Anti-Corruption Declaration of undertaking duly signed and filed **(MANDATORY)**
3. Original Bid Bond provided and valid for 120 days from date of tender opening. Bid bond should be **ksh 130,000** from a reputable bank or an insurance company approved by Public Procurement Regulatory Authority **(PPRA)**. **(MANDATORY)**
4. A valid copy of Tax Compliance Certificate. **(MANDATORY)**
5. Certificate of Registration/Incorporation. **(MANDATORY)**
6. Business questionnaire duly completed and signed.
7. Bidding documents must be paginated/serialized. All bidders are required to submit their documents paginated in a continuous ascending order from the first page to the last in this format; (i.e. 1,2,3.....n where n is the last page)**(MANDATORY)**.
8. Valid certificate of registration with Insurance Regulatory Authority (IRA) - submit copy of current registration certificate. **(MANDATORY)**
9. Current registration certificate with Association of Kenya Insurers (AKI) (Submit copy of membership certificate). **(MANDATORY)**
10. Professional indemnity cover of at least Ksh. 100M (submit copy of indemnity cover). **(MANDATORY)**
11. Must have done Annual Gross Premiums of Ksh. 2B in the previous year 2018. (Submit evidence). **(MANDATORY)**
12. Must have paid up capital of a minimum of Ksh. 300M (submit evidence). **(MANDATORY)**

**B. TECHNICAL EVALUATION CRITERIA FOR UNDERWRITERS:**

S/NO.	DESCRIPTION OF CRITERIA	SUB-CRITERIA	TOTAL SCORE
1.	Firm's experience in Insurance Underwriting business.	<p>a) No. of years during which firm has conducted Insurance Underwriting business:</p> <ul style="list-style-type: none"> <li>i) 15 years and above - <b>10 marks</b></li> <li>ii) 11 to 14 years - <b>8 marks</b></li> <li>iii) 6 to 10 years - <b>6 marks</b></li> <li>iv) 1 to 5 years - <b>4 marks</b></li> </ul> <p>b) Five (5) major clients (excluding KEMSA) to whom the bidder has offered Insurance Underwriting services in the last 5 years with premium turnover subject to a minimum Ksh. 10M:</p> <ul style="list-style-type: none"> <li>i) 1 firm - <b>2 marks</b></li> <li>ii) 2 firms - <b>4 marks</b></li> <li>iii) 3 firms - <b>6 marks</b></li> <li>iv) 4 firms - <b>8 marks</b></li> <li>v) 5 firms - <b>10 marks</b></li> </ul> <p>NB: Must attach evidence in form of LPO's; contracts; client reference letters from clients served where such underwriting services were offered.</p>	20
2.	Firm's Financial Capacity	<p>a) Three (3 years') audited accounts (2018; 2017; 2016). - <b>10 marks</b></p> <p>b) Volume of Insurance business handled in the last 2 years</p> <ul style="list-style-type: none"> <li>i) Over Ksh. 150M - <b>10 marks</b></li> <li>ii) Ksh. 100M to Ksh. 150M - <b>8 marks</b></li> <li>iii) Ksh. 80M to Ksh. 100M - <b>6 marks</b></li> <li>iv) Ksh. 40M to Ksh. 80M - <b>4 Marks</b></li> <li>v) Below Ksh. 40M - <b>2 marks</b></li> </ul> <p>Attach documentary evidence on values of business volumes handled.</p>	20



3.	Scope of cover (scheme provisions)	The underwriter must provide for the following: a) Free Cover Limit – <b>5 marks</b> b) Permanent Total Disability – <b>5 marks</b> c) Critical Illness – <b>5 marks</b> d) Last Expense – <b>5 marks</b>	20
4.	Qualifications and experience of key staff	Attach CV's and academic/professional certificates of the following Key Staff: a) Chief Executive Officer – <b>5 marks</b> b) 4 senior staff handling the Insurance Underwriting services with Degree or Advanced Diploma in Insurance or equivalent – <b>10 marks</b> c) 3 other technical staff handling the scheme with insurance qualifications at Certificate level – <b>5 marks</b> (The attached CV's must be signed by the key staff)	20
5.	Methodology and work plan	The bidder must provide a detailed work plan and delivery methodology outlining the following: a) Response to inquiries – <b>3 marks</b> b) Claims handling procedures (outline the documentation required to process claims) – <b>3 marks</b> c) Turn-around time for claims – <b>4 marks</b>	10
6.	Litigation	The bidder must declare information regarding litigation (whether litigation is existing or not; the bidder must indicate the status of litigation, litigants and the disputed amount (if any) – <b>5 marks</b>	5
7.	Scheme value-add services.	Bidder must demonstrate that they have value addition services like scheduled review meetings; advisory services – <b>5 marks</b>	5
		<b>Total technical Evaluation Score for Underwriters</b>	<b>100</b>

**NB:**

1. Pass mark is 75%.
2. Final employee listing will be re-confirmed after the bidder has been notified as appropriate.

## **C. FINANCIAL EVALUATION**

Bidders who are successful at preceding stages of evaluation will have their prices compared and award recommended to the lowest evaluated responsive bid.

**ANNEX 1:  
KENYA MEDICAL SUPPLIES AUTHORITY STAFF GROUP LIFE ASSURANCE  
SCHEDULE**

SCHEME NAME:	KENYA MEDICAL SUPPLIES AUTHORITY STAFF GROUP LIFE ASSURANCE				
	SCHEDULE				
	Date of Birth Details				
S/NO.	MEMBER NUMBER	Date	Month	Year	Annual basic salary
1	MEMBER NO. 1	12	1	1,974	491,448.00
2	MEMBER NO. 2	1	1	1,962	437,388.00
3	MEMBER NO. 3	27	8	1,980	585,324.00
4	MEMBER NO. 4	1	1	1,979	911,628.00
5	MEMBER NO. 5	4	9	1,988	433,296.00
6	MEMBER NO. 6	7	1	1,974	491,448.00
7	MEMBER NO. 7	6	10	1,991	1,213,380.00
8	MEMBER NO. 8	25	12	1,986	433,296.00
9	MEMBER NO. 9	29	4	1,981	385,632.00
10	MEMBER NO. 10	10	10	1,986	385,632.00
11	MEMBER NO. 11	30	12	1,972	385,632.00
12	MEMBER NO. 12	26	8	1,978	385,632.00
13	MEMBER NO. 13	18	12	1,976	385,632.00
14	MEMBER NO. 14	15	5	1,978	385,632.00
15	MEMBER NO. 15	18	2	1,972	385,632.00
16	MEMBER NO. 16	1	3	1,974	385,632.00
17	MEMBER NO. 17	24	8	1,971	385,632.00
18	MEMBER NO. 18	24	12	1,968	620,436.00
19	MEMBER NO. 19	1	1	1,972	433,296.00
20	MEMBER NO. 20	13	8	1,968	433,296.00
21	MEMBER NO. 21	29	5	1,981	385,632.00
22	MEMBER NO. 22	1	3	1,982	433,296.00
23	MEMBER NO. 23	1	4	1,976	385,632.00
24	MEMBER NO. 24	14	4	1,982	491,448.00
25	MEMBER NO. 25	14	5	1,982	385,632.00
26	MEMBER NO. 26	25	9	1,983	385,632.00

27	MEMBER NO. 27	24	7	1,974	385,632.00
28	MEMBER NO. 28	3	1	1,984	385,632.00
29	MEMBER NO. 29	22	8	1,981	385,632.00
30	MEMBER NO. 30	12	2	1,975	385,632.00
31	MEMBER NO. 31	14	4	1,964	385,632.00
32	MEMBER NO. 32	29	9	1,969	385,632.00
33	MEMBER NO. 33	23	2	1,980	385,632.00
34	MEMBER NO. 34	8	10	1,974	433,296.00
35	MEMBER NO. 35	1	10	1,983	433,296.00
36	MEMBER NO. 36	27	2	1,977	433,296.00
37	MEMBER NO. 37	26	6	1,980	433,296.00
38	MEMBER NO. 38	10	2	1,983	385,632.00
39	MEMBER NO. 39	15	1	1,983	385,632.00
40	MEMBER NO. 40	3	3	1,983	433,296.00
41	MEMBER NO. 41	1	1	1,976	385,632.00
42	MEMBER NO. 42	31	5	1,978	385,632.00
43	MEMBER NO. 43	20	11	1,972	385,632.00
44	MEMBER NO. 44	23	11	1,981	385,632.00
45	MEMBER NO. 45	4	6	1,988	385,632.00
46	MEMBER NO. 46	17	5	1,973	385,632.00
47	MEMBER NO. 47	19	5	1,981	385,632.00
48	MEMBER NO. 48	23	2	1,977	385,632.00
49	MEMBER NO. 49	15	5	1,987	433,296.00
50	MEMBER NO. 50	4	4	1,991	433,296.00
51	MEMBER NO. 51	10	8	1,990	385,632.00
52	MEMBER NO. 52	14	10	1,990	385,632.00
53	MEMBER NO. 53	1	1	1,987	385,632.00
54	MEMBER NO. 54	15	5	1,976	385,632.00
55	MEMBER NO. 55	28	11	1,967	385,632.00
56	MEMBER NO. 56	28	9	1,981	385,632.00
57	MEMBER NO. 57	16	11	1,990	385,632.00
58	MEMBER NO. 58	2	12	1,982	412,632.00
59	MEMBER NO. 59	15	4	1,990	385,632.00

60	MEMBER NO. 60	27	1	1,988	385,632.00
61	MEMBER NO. 61	29	11	1,972	385,632.00
62	MEMBER NO. 62	12	12	1,981	385,632.00
63	MEMBER NO. 63	17	3	1,991	385,632.00
64	MEMBER NO. 64	6	11	1,977	437,388.00
65	MEMBER NO. 65	30	10	1,986	385,632.00
66	MEMBER NO. 66	10	12	1,979	385,632.00
67	MEMBER NO. 67	13	8	1,983	385,632.00
68	MEMBER NO. 68	21	11	1,977	385,632.00
69	MEMBER NO. 69	3	4	1,992	385,632.00
70	MEMBER NO. 70	6	9	1,987	385,632.00
71	MEMBER NO. 71	12	2	1,990	385,632.00
72	MEMBER NO. 72	26	5	1,990	385,632.00
73	MEMBER NO. 73	20	3	1,988	385,632.00
74	MEMBER NO. 74	9	9	1,990	385,632.00
75	MEMBER NO. 75	2	11	1,977	385,632.00
76	MEMBER NO. 76	18	2	1,994	385,632.00
77	MEMBER NO. 77	20	3	1,993	385,632.00
78	MEMBER NO. 78	20	9	1,987	433,296.00
79	MEMBER NO. 79	10	10	1,983	670,068.00
80	MEMBER NO. 80	1	11	1,986	433,296.00
81	MEMBER NO. 81	12	2	1,988	433,296.00
82	MEMBER NO. 82	7	6	1,985	385,632.00
83	MEMBER NO. 83	23	12	1,979	433,296.00
84	MEMBER NO. 84	25	2	1,991	433,296.00
85	MEMBER NO. 85	13	2	1,990	433,296.00
86	MEMBER NO. 86	5	7	1,982	433,296.00
87	MEMBER NO. 87	1	7	1,985	433,296.00
88	MEMBER NO. 88	23	8	1,985	433,296.00
89	MEMBER NO. 89	21	7	1,983	433,296.00
90	MEMBER NO. 90	13	7	1,974	385,632.00
91	MEMBER NO. 91	4	4	1,989	385,632.00
92	MEMBER NO. 92	10	3	1,983	385,632.00

93	MEMBER NO. 93	1	1	1,978	385,632.00
94	MEMBER NO. 94	24	2	1,990	385,632.00
95	MEMBER NO. 95	17	12	1,983	385,632.00
96	MEMBER NO. 96	28	8	1,989	670,068.00
97	MEMBER NO. 97	21	1	1,986	459,300.00
98	MEMBER NO. 98	13	9	1,989	385,632.00
99	MEMBER NO. 99	10	1	1,981	433,296.00
100	MEMBER NO. 100	12	8	1,983	385,632.00
101	MEMBER NO. 101	22	10	1,992	385,632.00
102	MEMBER NO. 102	13	5	1,984	385,632.00
103	MEMBER NO. 103	16	8	1,982	385,632.00
104	MEMBER NO. 104	20	1	1,994	385,632.00
105	MEMBER NO. 105	12	10	1,994	385,632.00
106	MEMBER NO. 1106	23	10	1,991	385,632.00
107	MEMBER NO. 107	2	1	1,983	385,632.00
108	MEMBER NO. 108	22	10	1,987	385,632.00
109	MEMBER NO. 109	13	2	1,969	343,212.00
110	MEMBER NO. 110	14	12	1,985	781,572.00
111	MEMBER NO. 111	6	6	1,989	781,572.00
112	MEMBER NO. 112	25	9	1,990	911,628.00
113	MEMBER NO. 113	2	12	1,983	670,068.00
114	MEMBER NO. 114	10	8	1,985	670,068.00
115	MEMBER NO. 115	16	6	1,981	1,954,152.00
116	MEMBER NO. 116	4	4	1,992	781,572.00
117	MEMBER NO. 117	24	3	1,987	552,192.00
118	MEMBER NO. 118	16	6	1,992	552,192.00
119	MEMBER NO. 119	29	10	1,984	463,632.00
120	MEMBER NO. 120	25	11	1,988	1,343,712.00
121	MEMBER NO. 121	30	5	1,984	463,632.00
122	MEMBER NO. 122	9	9	1,987	343,212.00
123	MEMBER NO. 123	1	1	1,984	343,212.00
124	MEMBER NO. 124	1	1	1,984	343,212.00
125	MEMBER NO. 125	23	9	1,984	552,192.00

126	MEMBER NO. 126	21	5	1,991	552,192.00
127	MEMBER NO. 127	1	2	1,982	463,632.00
128	MEMBER NO. 128	29	9	1,987	781,672.00
129	MEMBER NO. 129	27	12	1,990	1,954,152.00
130	MEMBER NO. 130	30	6	1,988	670,068.00
131	MEMBER NO. 131	1	1	1,979	844,104.00
132	MEMBER NO. 132	15	3	1,994	343,212.00
133	MEMBER NO. 133	2	9	1,992	343,212.00
134	MEMBER NO. 134	25	10	1,988	343,212.00
135	MEMBER NO. 135	8	1	1,995	343,212.00
136	MEMBER NO. 136	1	1	1,976	343,212.00
137	MEMBER NO. 137	24	10	1,992	343,212.00
138	MEMBER NO. 138	19	6	1,994	670,068.00
139	MEMBER NO. 139	11	9	1,993	343,212.00
140	MEMBER NO. 140	29	3	1,990	343,212.00
141	MEMBER NO. 141	1	1	1,987	463,632.00
142	MEMBER NO. 142	30	11	1,989	463,632.00
143	MEMBER NO. 143	10	9	1,993	463,632.00
144	MEMBER NO. 144	1	2	1,994	343,212.00
145	MEMBER NO. 145	1	1	1,989	463,632.00
146	MEMBER NO. 146	20	4	1,993	343,212.00
147	MEMBER NO. 147	9	9	1,990	723,684.00
148	MEMBER NO. 148	30	4	1,987	911,628.00
149	MEMBER NO. 149	31	10	1,990	911,628.00
150	MEMBER NO. 150	29	10	1,975	552,192.00
151	MEMBER NO. 151	1	1	1,977	463,632.00
152	MEMBER NO. 152	28	8	1,980	463,632.00
153	MEMBER NO. 153	7	2	1,988	463,632.00
154	MEMBER NO. 154	24	6	1,992	620,436.00
155	MEMBER NO. 155	19	5	1,980	343,212.00
156	MEMBER NO. 156	28	5	1,974	343,212.00
157	MEMBER NO. 157	7	10	1,992	343,212.00
158	MEMBER NO. 158	9	8	1,983	343,212.00

159	MEMBER NO. 159	1	1	1,993	343,212.00
160	MEMBER NO. 160	6	10	1,989	343,212.00
161	MEMBER NO. 161	1	1	1,978	343,212.00
162	MEMBER NO. 162	27	7	1,988	343,212.00
163	MEMBER NO. 163	9	1	1,985	343,212.00
164	MEMBER NO. 164	6	12	1,968	343,212.00
165	MEMBER NO. 165	1	10	1,989	343,212.00
166	MEMBER NO. 166	21	6	1,986	343,212.00
167	MEMBER NO. 167	1	1	1,976	343,212.00
168	MEMBER NO. 168	31	12	1,983	343,212.00
169	MEMBER NO. 169	4	11	1,978	343,212.00
170	MEMBER NO. 170	27	1	1,972	343,212.00
171	MEMBER NO. 171	23	10	1,989	343,212.00
172	MEMBER NO. 172	16	5	1,994	343,212.00
173	MEMBER NO. 173	19	2	1,987	343,212.00
174	MEMBER NO. 174	19	10	1,981	343,212.00
175	MEMBER NO. 175	10	10	1,992	343,212.00
176	MEMBER NO. 176	23	10	1,992	343,212.00
177	MEMBER NO. 177	9	3	1,987	343,212.00
178	MEMBER NO. 178	23	10	1,992	343,212.00
179	MEMBER NO. 179	7	9	1,973	343,212.00
180	MEMBER NO. 180	4	9	1,990	343,212.00
181	MEMBER NO. 181	12	8	1,990	343,212.00
182	MEMBER NO. 182	7	11	1,979	343,212.00
183	MEMBER NO. 183	31	12	1,986	343,212.00
184	MEMBER NO. 184	15	5	1,993	343,212.00
185	MEMBER NO. 185	4	3	1,991	343,212.00
186	MEMBER NO. 186	4	11	1,976	343,212.00
187	MEMBER NO. 187	6	1	1,990	343,212.00
188	MEMBER NO. 188	18	1	1,992	343,212.00
189	MEMBER NO. 189	8	4	1,977	4,607,784.00
190	MEMBER NO. 190	1	11	1,981	4,607,784.00
191	MEMBER NO. 191	8	8	1,967	4,607,784.00



192	MEMBER NO. 192	2	2	1,989	463,632.00
193	MEMBER NO. 193	3	8	1,969	3,461,904.00
194	MEMBER NO. 194	11	9	1,975	463,632.00
195	MEMBER NO. 195	1	1	1,989	463,632.00
196	MEMBER NO. 196	1	1	1,988	463,632.00
197	MEMBER NO. 197	9	2	1,988	463,632.00
198	MEMBER NO. 198	23	10	1,991	343,212.00
199	MEMBER NO. 199	25	11	1,993	1,213,380.00
200	MEMBER NO. 200	5	6	1,990	463,632.00
201	MEMBER NO. 201	1	1	1,989	343,212.00
202	MEMBER NO. 202	22	1	1,994	343,212.00
203	MEMBER NO. 203	19	11	1,990	343,212.00
204	MEMBER NO. 204	18	11	1,987	343,212.00
205	MEMBER NO. 205	28	8	1,990	343,212.00
206	MEMBER NO. 206	4	5	1,990	343,212.00
207	MEMBER NO. 207	4	3	1,996	343,212.00
208	MEMBER NO. 208	28	11	1,992	1,103,064.00
209	MEMBER NO. 209	23	10	1,989	343,212.00
210	MEMBER NO. 210	18	8	1,981	343,212.00
211	MEMBER NO. 211	18	8	1,992	343,212.00
212	MEMBER NO. 212	17	7	1,993	670,068.00
213	MEMBER NO. 213	28	1	1,989	552,152.00
214	MEMBER NO. 214	2	12	1,978	343,212.00
215	MEMBER NO. 215	12	4	1,984	343,212.00
216	MEMBER NO. 216	12	6	1,993	463,632.00
217	MEMBER NO. 217	13	2	1,986	552,192.00
218	MEMBER NO. 218	15	8	1,990	463,632.00
219	MEMBER NO. 219	20	9	1,992	552,192.00
220	MEMBER NO. 220	16	2	1,992	552,192.00
221	MEMBER NO. 221	21	3	1,973	552,192.00
222	MEMBER NO. 222	25	12	1,977	343,212.00
223	MEMBER NO. 223	19	10	1,989	552,192.00
224	MEMBER NO. 224	14	7	1,990	620,436.00

225	MEMBER NO. 225	8	10	1,985	844,104.00
226	MEMBER NO. 226	15	1	1,992	1,213,380.00
227	MEMBER NO. 227	8	5	1,987	1,334,712.00
228	MEMBER NO. 228	24	9	1,991	463,632.00
229	MEMBER NO. 229	1	12	1,988	463,632.00
230	MEMBER NO. 230	15	1	1,990	670,068.00
231	MEMBER NO. 231	18	9	1,983	463,632.00
232	MEMBER NO. 232	13	8	1,983	1,213,380.00
233	MEMBER NO. 233	9	7	1,983	1,103,064.00
234	MEMBER NO. 234	13	12	1,978	844,104.00
235	MEMBER NO. 235	1	1	1,986	844,104.00
236	MEMBER NO. 236	29	10	1,991	1,103,064.00
237	MEMBER NO. 237	19	4	1,987	781,572.00
238	MEMBER NO. 238	5	4	1,992	911,628.00
239	MEMBER NO. 239	5	9	1,985	1,103,064.00
240	MEMBER NO. 240	22	7	1,984	1,103,064.00
241	MEMBER NO. 241	21	8	1,988	343,212.00
242	MEMBER NO. 242	12	4	1,972	343,212.00
243	MEMBER NO. 243	1	1	1,982	463,632.00
244	MEMBER NO. 244	9	2	1,972	463,632.00
245	MEMBER NO. 245	6	4	1,987	343,212.00
246	MEMBER NO. 246	10	3	1,989	343,212.00
247	MEMBER NO. 247	12	5	1,995	343,212.00
248	MEMBER NO. 248	8	7	1,983	343,212.00
249	MEMBER NO. 249	12	3	1,994	343,212.00
250	MEMBER NO. 250	26	2	1,989	343,212.00
251	MEMBER NO. 251	20	12	1,993	343,212.00
252	MEMBER NO. 252	4	4	1,986	343,212.00
253	MEMBER NO. 253	1	1	1,991	463,632.00
254	MEMBER NO. 254	9	11	1,982	343,212.00
255	MEMBER NO. 255	28	2	1,992	343,212.00
256	MEMBER NO. 256	29	11	1,993	343,212.00
257	MEMBER NO. 257	4	3	1,989	385,632.00

258	MEMBER NO. 258	13	1	1,994	552,192.00
259	MEMBER NO. 259	13	5	1,989	552,192.00
260	MEMBER NO. 260	31	3	1,990	552,192.00
261	MEMBER NO. 261	3	6	1,987	552,192.00
262	MEMBER NO. 262	12	5	1,989	844,104.00
263	MEMBER NO. 263	8	3	1,992	463,632.00
264	MEMBER NO. 264	1	1	1,989	463,632.00
265	MEMBER NO. 265	1	3	1,986	463,632.00
266	MEMBER NO. 266	7	11	1,992	385,632.00
267	MEMBER NO. 267	1	8	1,989	385,632.00
268	MEMBER NO. 268	1	1	1,987	385,632.00
269	MEMBER NO. 269	14	8	1,993	385,632.00
270	MEMBER NO. 270	16	1	1,984	781,572.00
271	MEMBER NO. 271	10	8	1,982	343,212.00
272	MEMBER NO. 272	1	11	1,993	343,212.00
273	MEMBER NO. 273	1	1	1,995	343,212.00
274	MEMBER NO. 274	3	10	1,994	343,212.00
275	MEMBER NO. 275	24	7	1,972	343,212.00
276	MEMBER NO. 276	27	2	1,974	343,212.00
277	MEMBER NO. 277	23	11	1,986	343,212.00
278	MEMBER NO. 278	24	8	1,985	552,192.00
279	MEMBER NO. 229	22	4	1,976	343,212.00
280	MEMBER NO. 280	2	4	1,989	343,212.00
281	MEMBER NO. 281	2	12	1,990	1,213,380.00
282	MEMBER NO. 282	31	8	1,989	385,632.00
283	MEMBER NO. 283	5	12	1,985	620,436.00
284	MEMBER NO. 284	22	2	1,994	1,134,712.00
285	MEMBER NO. 285	1	1	1,987	463,632.00
286	MEMBER NO. 286	6	4	1,979	343,212.00
287	MEMBER NO. 287	16	3	1,985	343,212.00
288	MEMBER NO. 288	12	12	1,978	343,212.00
289	MEMBER NO. 289	1	3	1,989	343,212.00
290	MEMBER NO. 290	8	7	1,993	552,192.00

291	MEMBER NO. 291	1	1	1,991	552,192.00
292	MEMBER NO. 292	13	5	1,982	343,212.00
293	MEMBER NO. 293	12	12	1,977	463,632.00
294	MEMBER NO. 294	22	1	1,990	670,068.00
295	MEMBER NO. 295	10	12	1,986	670,068.00
296	MEMBER NO. 296	7	9	1,993	620,436.00
297	MEMBER NO. 297	20	12	1,995	620,436.00
298	MEMBER NO. 298	15	5	1,987	620,436.00
299	MEMBER NO. 299	9	12	1,969	412,632.00
300	MEMBER NO. 300	28	2	1,994	520,932.00
301	MEMBER NO. 301	29	11	1,988	552,192.00
302	MEMBER NO. 302	19	10	1,992	670,068.00
303	MEMBER NO. 303	10	12	1,984	412,632.00
304	MEMBER NO. 304	31	12	1,987	412,632.00
305	MEMBER NO. 305	12	12	1,991	491,448.00
306	MEMBER NO. 306	18	11	1,969	343,212.00
307	MEMBER NO. 307	9	5	1,994	491,448.00
308	MEMBER NO. 308	20	5	1,993	670,068.00
309	MEMBER NO. 309	8	2	1,984	491,448.00
310	MEMBER NO. 310	20	8	1,992	412,632.00
311	MEMBER NO. 311	12	12	1,985	343,212.00
312	MEMBER NO. 312	27	2	1,997	491,448.00
313	MEMBER NO. 313	28	8	1,987	491,448.00
314	MEMBER NO. 314	31	1	1,972	670,068.00
315	MEMBER NO. 315	30	6	1,991	412,632.00
316	MEMBER NO. 316	5	1	1,983	491,448.00
317	MEMBER NO. 317	11	11	1,976	1,002,792.00
318	MEMBER NO. 318	4	9	1,982	491,448.00
319	MEMBER NO. 319	16	10	1,992	491,448.00
320	MEMBER NO. 320	3	10	1,995	491,448.00
321	MEMBER NO. 321	25	11	1,986	491,448.00
322	MEMBER NO. 322	18	1	1,994	491,448.00
323	MEMBER NO. 323	28	9	1,985	585,324.00

324	MEMBER NO. 324	2	7	1,992	491,448.00
325	MEMBER NO. 325	10	5	1,991	412,632.00
326	MEMBER NO. 326	9	6	1,986	412,632.00
327	MEMBER NO. 327	1	7	1,995	412,632.00
328	MEMBER NO. 328	11	6	1,981	305,460.00
329	MEMBER NO. 329	29	12	1,989	305,460.00
330	MEMBER NO. 330	30	9	1,992	412,632.00
331	MEMBER NO. 331	9	1	1,974	412,632.00
332	MEMBER NO. 332	31	10	1,982	412,632.00
333	MEMBER NO. 333	15	5	1,980	412,632.00
334	MEMBER NO. 334	26	7	1,993	305,460.00
335	MEMBER NO. 335	8	11	1,996	305,460.00
336	MEMBER NO. 336	25	5	1,982	305,460.00
337	MEMBER NO. 337	8	4	1,991	911,628.00
338	MEMBER NO. 338	7	6	1,992	670,068.00
339	MEMBER NO. 339	27	10	1,979	463,632.00
340	MEMBER NO. 340	23	9	1,972	343,212.00
341	MEMBER NO. 341	1	1	1,984	343,212.00
342	MEMBER NO. 342	19	2	1,980	305,460.00
343	MEMBER NO. 343	19	10	1,993	670,068.00
344	MEMBER NO. 344	1	9	1,992	670,068.00
345	MEMBER NO. 345	15	5	1,998	305,460.00
346	MEMBER NO. 346	8	12	1,994	305,460.00
347	MEMBER NO. 347	30	6	1,978	305,460.00
348	MEMBER NO. 348	8	12	1,982	305,460.00
349	MEMBER NO. 349	5	1	1,989	305,460.00
350	MEMBER NO. 350	28	6	1,982	305,460.00
351	MEMBER NO. 351	17	10	1,974	305,460.00
352	MEMBER NO. 352	22	7	1,988	305,460.00
353	MEMBER NO. 353	21	2	1,986	305,460.00
354	MEMBER NO. 354	12	8	1,986	305,460.00
355	MEMBER NO. 355	22	9	1,984	412,632.00
356	MEMBER NO. 356	19	2	1,989	412,632.00

357	MEMBER NO. 357	13	2	1,982	412,632.00
358	MEMBER NO. 358	18	2	1,985	343,212.00
359	MEMBER NO. 359	20	1	1,994	491,448.00
360	MEMBER NO. 360	29	9	1,988	491,448.00
361	MEMBER NO. 361	7	9	1,996	620,436.00
362	MEMBER NO. 362	27	9	1,983	305,460.00
363	MEMBER NO. 363	7	2	1,997	305,460.00
364	MEMBER NO. 364	7	3	1,983	305,460.00
365	MEMBER NO. 365	7	9	1,989	305,460.00
366	MEMBER NO. 366	4	9	1,993	305,460.00
367	MEMBER NO. 367	23	12	1,978	305,460.00
368	MEMBER NO. 368	12	11	1,992	305,460.00
369	MEMBER NO. 369	19	2	1,992	305,460.00
370	MEMBER NO. 370	28	12	1,982	385,632.00
371	MEMBER NO. 371	5	2	1,996	385,632.00
372	MEMBER NO. 372	12	6	1,991	385,632.00
373	MEMBER NO. 373	5	3	1,973	305,460.00
374	MEMBER NO. 374	14	4	1,985	305,460.00
375	MEMBER NO. 375	6	5	1,987	385,632.00
376	MEMBER NO. 376	14	10	1,994	305,460.00
377	MEMBER NO. 377	4	9	1,989	437,388.00
378	MEMBER NO. 378	4	12	1,994	620,436.00
379	MEMBER NO. 379	14	10	1,988	620,436.00
380	MEMBER NO. 380	20	11	1,992	288,168.00
381	MEMBER NO. 381	4	2	1,988	323,784.00
382	MEMBER NO. 382	13	3	1,993	288,168.00
383	MEMBER NO. 383	1	3	1,980	323,784.00
384	MEMBER NO. 384	1	7	1,978	288,168.00
385	MEMBER NO. 385	23	3	1,991	288,168.00
386	MEMBER NO. 386	10	10	1,983	288,168.00
387	MEMBER NO. 387	11	8	1,985	363,804.00
388	MEMBER NO. 388	28	9	1,990	288,168.00
389	MEMBER NO. 389	23	10	1,969	363,804.00

390	MEMBER NO. 390	19	5	1,993	288,168.00
391	MEMBER NO. 391	22	3	1,996	288,168.00
392	MEMBER NO. 392	29	12	1,986	288,168.00
393	MEMBER NO. 393	11	9	1,984	288,168.00
394	MEMBER NO. 394	24	7	1,995	343,212.00
395	MEMBER NO. 395	7	12	1,992	844,104.00
396	MEMBER NO. 396	20	4	1,989	288,168.00
397	MEMBER NO. 397	7	11	1,992	288,168.00
398	MEMBER NO. 398	6	6	1,995	288,168.00
399	MEMBER NO. 399	7	2	1,969	4,800,000.00
400	MEMBER NO. 400	3	3	1,987	844,104.00
401	MEMBER NO. 401	13	12	1,984	288,168.00
402	MEMBER NO. 402	18	1	1,984	288,168.00
403	MEMBER NO. 403	30	3	1,991	844,104.00
404	MEMBER NO. 404	5	1	1,988	844,104.00
405	MEMBER NO. 405	18	1	1,990	844,104.00
406	MEMBER NO. 406	8	9	1,992	844,104.00
407	MEMBER NO. 407	22	10	1,970	520,932.00
408	MEMBER NO. 408	4	2	1,984	844,104.00
409	MEMBER NO. 409	8	9	1,989	288,168.00
410	MEMBER NO. 410	26	12	1,993	288,168.00
411	MEMBER NO. 411	5	7	1,967	2,364,528.00
412	MEMBER NO. 412	18	8	1,996	385,632.00
413	MEMBER NO. 413	26	6	1,992	385,632.00
414	MEMBER NO. 414	18	6	1,995	385,632.00
415	MEMBER NO. 415	8	12	1,995	385,632.00
416	MEMBER NO. 416	12	12	1,993	385,632.00
417	MEMBER NO. 417	6	1	1,987	385,632.00
418	MEMBER NO. 418	31	1	1,991	385,632.00
419	MEMBER NO. 419	4	1	1,996	385,632.00
420	MEMBER NO. 420	21	10	1,989	385,632.00
421	MEMBER NO. 421	1	1	1,986	385,632.00
422	MEMBER NO. 422	21	8	1,981	288,168.00

423	MEMBER NO. 423	5	3	1,994	288,168.00
424	MEMBER NO. 424	7	5	1,987	288,168.00
425	MEMBER NO. 425	20	12	2,018	288,168.00
426	MEMBER NO. 426	6	4	1,988	288,168.00
427	MEMBER NO. 427	7	8	1,991	288,168.00
428	MEMBER NO. 428	11	2	1,992	288,168.00
429	MEMBER NO. 429	20	12	1,990	288,168.00
430	MEMBER NO. 430	3	10	1,998	288,168.00
431	MEMBER NO. 431	17	4	1,995	844,104.00
432	MEMBER NO. 432	3	3	1,994	2,149,572.00
433	MEMBER NO. 433	8	10	1,990	463,332.00
434	MEMBER NO. 434	16	9	1,994	463,332.00
435	MEMBER NO. 435	9	11	1,996	463,332.00
436	MEMBER NO. 436	17	3	1,997	463,332.00
437	MEMBER NO. 437	2	2	1,994	463,332.00
438	MEMBER NO. 438	8	4	1,994	463,332.00
439	MEMBER NO. 439	2	5	1,989	463,332.00
440	MEMBER NO. 440	14	11	1,983	463,332.00
441	MEMBER NO. 441	2	5	1,989	463,332.00
442	MEMBER NO. 442	12	6	1,978	463,332.00
443	MEMBER NO. 443	3	9	1,986	463,332.00
444	MEMBER NO. 444	26	6	1,982	463,332.00
445	MEMBER NO. 445	10	11	1,989	463,332.00
446	MEMBER NO. 446	24	3	1,995	463,332.00
447	MEMBER NO. 447	3	12	1,992	463,632.00
448	MEMBER NO. 448	14	6	1,993	463,332.00
449	MEMBER NO. 449	13	2	1,987	463,332.00
450	MEMBER NO. 450	7	10	1,974	271,860.00
451	MEMBER NO. 451	1	1	1,987	363,804.00
452	MEMBER NO. 452	10	10	1,986	1,468,188.00
453	MEMBER NO. 453	9	7	1,973	491,448.00
454	MEMBER NO. 454	1	1	1,972	1,954,152.00
455	MEMBER NO. 455	1	1	1,977	1,615,008.00



456	MEMBER NO. 456	26	9	1,964	3,808,092.00
457	MEMBER NO. 457	30	12	1,978	4,607,784.00
458	MEMBER NO. 458	4	8	1,988	585,324.00
459	MEMBER NO. 459	12	6	1,985	1,954,152.00
460	MEMBER NO. 460	29	12	1,974	2,149,572.00
461	MEMBER NO. 461	12	8	1,976	1,954,152.00
462	MEMBER NO. 462	15	8	1984	585,324.00
463	MEMBER NO. 463	31	3	1982	271,860.00
464	MEMBER NO. 464	19	4	1984	271,860.00
465	MEMBER NO. 465	28	6	1985	271,860.00
466	MEMBER NO. 466	1	8	1988	271,860.00
467	MEMBER NO. 467	21	8	1,986	1,002,792.00
468	MEMBER NO. 468	20	9	1,989	1,002,792.00
469	MEMBER NO. 469	5	2	1994	271,860.00
470	MEMBER NO. 470	28	8	1987	271,860.00
471	MEMBER NO. 471	5	11	1,980	363,804.00
472	MEMBER NO. 472	29	5	1,966	363,804.00
473	MEMBER NO. 473	27	6	1,984	363,804.00
474	MEMBER NO. 474	15	5	1,984	363,804.00
475	MEMBER NO. 475	5	6	1,983	1,213,380.00
476	MEMBER NO. 476	22	10	1,984	363,804.00
477	MEMBER NO. 477	20	5	1,982	363,804.00
478	MEMBER NO. 478	16	8	1,974	363,804.00
479	MEMBER NO. 479	1	1	1,987	363,804.00
480	MEMBER NO. 480	19	6	1,988	363,804.00
481	MEMBER NO. 481	5	3	1,994	363,804.00
482	MEMBER NO. 482	8	2	1,987	363,804.00
483	MEMBER NO. 483	21	8	1,994	363,804.00
484	MEMBER NO. 484	1	11	1,996	363,804.00
485	MEMBER NO. 485	5	4	1,992	781,572.00
486	MEMBER NO. 486	3	12	1,990	343,212.00
487	MEMBER NO. 487	1	1	1,977	343,212.00
488	MEMBER NO. 488	4	7	1,979	343,212.00

489	MEMBER NO. 489	22	12	1994	271,860.00
490	MEMBER NO. 490	26	6	1990	271,860.00
491	MEMBER NO. 491	8	8	1,985	343,212.00
492	MEMBER NO. 492	1	4	1,986	343,212.00
493	MEMBER NO. 493	14	10	1,994	343,212.00
494	MEMBER NO. 494	21	3	1,987	343,212.00
495	MEMBER NO. 495	6	9	1983	271,860.00
496	MEMBER NO. 496	10	10	1984	271,860.00
497	MEMBER NO. 497	12	6	1996	271,860.00
498	MEMBER NO. 498	23	12	1993	271,860.00
499	MEMBER NO. 499	6	3	1994	271,860.00
500	MEMBER NO. 500	4	4	1,990	1,103,064.00
501	MEMBER NO. 501	10	11	1,984	1,103,064.00
502	MEMBER NO. 502	18	8	1,987	1,213,380.00
503	MEMBER NO. 503	17	1	1999	271,860.00
504	MEMBER NO. 504	18	5	1984	271,860.00
505	MEMBER NO. 505	22	6	1992	271,860.00
506	MEMBER NO. 506	29	4	1872	4,607,784.00
507	MEMBER NO. 507	4	12	1,987	1,954,152.00
508	MEMBER NO. 508	28	11	1994	363,804.00
509	MEMBER NO. 509	5	8	1995	363,804.00
510	MEMBER NO. 510	4	4	1988	363,804.00
511	MEMBER NO. 511	12	10	1994	363,804.00
512	MEMBER NO. 512	4	1	1990	363,804.00
513	MEMBER NO. 513	1	1	1988	363,804.00
514	MEMBER NO. 514	19	3	1991	363,804.00
515	MEMBER NO. 515	16	1	1992	363,804.00
516	MEMBER NO. 516	17	6	1996	363,804.00
517	MEMBER NO. 517	30	1	1993	363,804.00
518	MEMBER NO. 518	14	8	1991	363,804.00
519	MEMBER NO. 519	4	4	1994	363,804.00
520	MEMBER NO. 520	5	6	1,965	3,461,904.00
521	MEMBER NO. 521	28	11	1,969	4,188,900.00

522	MEMBER NO. 522	26	11	1,962	911,628.00
523	MEMBER NO. 523	11	12	1,967	2,600,976.00
524	MEMBER NO. 524	1	1	1,963	2,149,572.00
525	MEMBER NO. 525	5	10	1,970	1,954,152.00
526	MEMBER NO. 526	10	8	1,965	3,147,192.00
527	MEMBER NO. 527	4	4	1,966	4,607,784.00
528	MEMBER NO. 528	25	7	1,968	3,461,904.00
529	MEMBER NO. 529	22	12	1,969	3,461,904.00
530	MEMBER NO. 530	5	7	1,973	3,461,904.00
531	MEMBER NO. 531	10	7	1,973	1,038,792.00
532	MEMBER NO. 532	12	2	1,965	4,188,900.00
533	MEMBER NO. 533	22	7	1,975	3,461,904.00
534	MEMBER NO. 534	19	11	1,967	2,600,976.00
535	MEMBER NO. 535	31	1	1,981	1,776,504.00
536	MEMBER NO. 536	2	8	1,976	1,954,152.00
537	MEMBER NO. 537	22	12	1,978	2,600,976.00
538	MEMBER NO. 538	8	4	1,970	4,188,900.00
539	MEMBER NO. 539	14	4	1,971	2,600,976.00
540	MEMBER NO. 540	11	5	1,969	2,600,976.00
541	MEMBER NO. 541	1	1	1,970	2,600,976.00
542	MEMBER NO. 542	24	6	1,962	2,600,976.00
543	MEMBER NO. 543	21	5	1,964	4,188,900.00
544	MEMBER NO. 544	12	1	1,973	2,600,976.00
545	MEMBER NO. 545	6	5	1,966	1,954,152.00
546	MEMBER NO. 546	1	1	1,970	1,954,152.00
547	MEMBER NO. 547	19	5	1,967	1,954,152.00
548	MEMBER NO. 548	9	7	1,973	3,461,904.00
549	MEMBER NO. 549	30	3	1,968	1,954,152.00
550	MEMBER NO. 550	24	12	1,974	3,461,904.00
551	MEMBER NO. 551	5	12	1,978	2,861,076.00
552	MEMBER NO. 552	23	5	1,981	2,149,572.00
553	MEMBER NO. 553	2	4	1,973	1,954,152.00
554	MEMBER NO. 554	27	8	1,981	2,600,976.00

555	MEMBER NO. 555	28	8	1,980	1,954,152.00
556	MEMBER NO. 556	7	9	1,982	1,954,152.00
557	MEMBER NO. 557	26	11	1,984	911,628.00
558	MEMBER NO. 558	7	3	1,980	1,776,504.00
559	MEMBER NO. 559	2	5	1,983	1,954,152.00
560	MEMBER NO. 560	7	5	1,972	1,468,186.00
561	MEMBER NO. 561	22	2	1,984	1,776,504.00
562	MEMBER NO. 562	15	10	1,987	1,954,152.00
563	MEMBER NO. 563	2	1	1,982	1,776,504.00
564	MEMBER NO. 564	10	8	1,985	1,776,504.00
565	MEMBER NO. 565	21	11	1,965	4,607,784.00
566	MEMBER NO. 566	5	7	1,965	1,954,152.00
567	MEMBER NO. 567	20	10	1,980	1,213,380.00
568	MEMBER NO. 568	23	11	1,978	1,213,380.00
569	MEMBER NO. 569	5	11	1,960	1,334,712.00
570	MEMBER NO. 570	21	5	1,984	1,213,380.00
571	MEMBER NO. 571	4	4	1,985	1,334,712.00
572	MEMBER NO. 572	21	4	1,981	1,776,504.00
573	MEMBER NO. 573	26	8	1,982	2,861,076.00
574	MEMBER NO. 574	12	4	1,974	670,068.00
575	MEMBER NO. 575	19	4	1,980	1,776,504.00
576	MEMBER NO. 576	4	11	1,981	1,776,504.00
577	MEMBER NO. 577	22	2	1,981	1,776,504.00
578	MEMBER NO. 578	4	2	1,980	911,628.00
579	MEMBER NO. 579	6	7	1,985	911,628.00
580	MEMBER NO. 580	7	10	1,982	911,628.00
581	MEMBER NO. 581	5	2	1,972	911,628.00
582	MEMBER NO. 582	24	4	1,981	911,628.00
583	MEMBER NO. 583	5	2	1,982	1,002,792.00
584	MEMBER NO. 584	16	3	1,985	3,461,904.00
585	MEMBER NO. 585	23	11	1,969	4,607,784.00
586	MEMBER NO. 586	22	11	1,979	3,147,192
587	MEMBER NO. 587	19	4	1,975	2,861,076.00

588	MEMBER NO. 588	1	1	1,974	4,607,784.00
589	MEMBER NO. 589	16	2	1,976	2,600,976.00
590	MEMBER NO. 590	23	11	1,982	2,600,976.00
591	MEMBER NO. 591	23	2	1,982	781,572.00
592	MEMBER NO. 592	5	6	1,982	844,104.00
593	MEMBER NO. 593	31	1	1,979	1,776,504.00
594	MEMBER NO. 594	1	1	1,986	1,103,064.00
595	MEMBER NO. 595	11	6	1,975	1,103,064.00
596	MEMBER NO. 596	5	3	1,984	1,103,064.00
597	MEMBER NO. 597	21	9	1,983	1,776,504.00
598	MEMBER NO. 598	28	2	1,960	3,461,904.00
599	MEMBER NO. 599	28	10	1,986	1,954,152.00
600	MEMBER NO. 600	27	5	1,981	2,861,076.00
601	MEMBER NO. 601	10	8	1,982	911,628.00
602	MEMBER NO. 602	14	1	1,975	1,954,152.00
603	MEMBER NO. 603	15	8	1,975	911,628.00
604	MEMBER NO. 604	12	12	1,983	1,776,504.00
605	MEMBER NO. 605	13	3	1,984	3,461,904.00
606	MEMBER NO. 606	23	9	1,985	781,572.00
607	MEMBER NO. 607	1	1	1,980	1,954,152.00
608	MEMBER NO. 608	15	8	1,983	1,954,152.00
609	MEMBER NO. 609	25	7	1,962	670,068.00
610	MEMBER NO. 610	13	5	1,978	4,607,784.00
611	MEMBER NO. 611	6	8	1,978	3,461,904.00
612	MEMBER NO. 612	9	6	1,969	1,954,152.00
613	MEMBER NO. 613	17	12	1,983	1,954,152.00
614	MEMBER NO. 614	15	10	1,965	1,776,504.00
615	MEMBER NO. 615	20	9	1,983	1,002,792.00
616	MEMBER NO. 616	20	2	1,972	1,213,380.00
617	MEMBER NO. 617	28	12	1,983	2,861,076.00
618	MEMBER NO. 618	23	5	1,973	2,149,572.00
619	MEMBER NO. 619	22	12	1,964	911,628.00
620	MEMBER NO. 620	14	10	1,983	1,103,064.00

621	MEMBER NO. 621	29	3	1,983	1,103,064.00
622	MEMBER NO. 622	10	3	1,991	1,103,064.00
623	MEMBER NO. 623	23	9	1,988	1,103,064.00
624	MEMBER NO. 624	2	4	1,968	491,488.00
625	MEMBER NO. 625	5	5	1,985	585,324.00
626	MEMBER NO. 626	15	3	1,985	911,628.00
627	MEMBER NO. 627	31	3	1,983	491,488.00
628	MEMBER NO. 628	12	8	1,976	491,488.00
629	MEMBER NO. 629	23	1	1,972	491,488.00
630	MEMBER NO. 630	21	1	1,982	781,572.00
631	MEMBER NO. 631	14	4	1,982	585,324.00
632	MEMBER NO. 632	21	3	1,979	844,104.00
633	MEMBER NO. 633	1	6	1,960	491,448.00
634	MEMBER NO. 634	4	9	1,982	491,448.00
635	MEMBER NO. 635	25	7	1,980	585,432.00
636	MEMBER NO. 636	1	1	1,974	1,002,792.00
637	MEMBER NO. 637	23	1	1,983	1,954,152.00
638	MEMBER NO. 638	1	10	1,985	781,572.00
639	MEMBER NO. 639	15	6	1,972	491,448.00
640	MEMBER NO. 640	30	7	1,976	911,628.00
641	MEMBER NO. 641	5	2	1,980	781,572.00
642	MEMBER NO. 642	8	2	1,974	552,192.00
643	MEMBER NO. 643	14	12	1,972	552,192.00
644	MEMBER NO. 644	23	2	1,982	585,432.00
645	MEMBER NO. 645	29	10	1,975	552,192.00
646	MEMBER NO. 646	27	8	1,984	781,572.00
647	MEMBER NO. 647	30	3	1,981	1,103,064.00
648	MEMBER NO. 648	22	2	1,982	911,628.00
649	MEMBER NO. 649	7	6	1,978	781,572.00
650	MEMBER NO. 650	4	2	1,988	1,954,152.00
651	MEMBER NO. 651	20	2	1,983	781,572.00
652	MEMBER NO. 652	20	8	1,960	1,002,792.00
653	MEMBER NO. 653	17	3	1,984	491,448.00

654	MEMBER NO. 654	1	1	1,980	585,432.00
655	MEMBER NO. 655	1	11	1,979	844,104.00
656	MEMBER NO. 656	10	5	1,981	585,432.00
657	MEMBER NO. 657	22	2	1,986	585,432.00
658	MEMBER NO. 658	20	3	1,974	433,296.00
659	MEMBER NO. 659	2	8	1,975	433,296.00
660	MEMBER NO. 660	16	12	1,989	2,149,572.00
661	MEMBER NO. 661	16	5	1,975	491,448.00
662	MEMBER NO. 662	23	1	1,988	1,776,504.00
663	MEMBER NO. 663	17	10	1,963	520,932.00
664	MEMBER NO. 664	25	12	1,984	1,776,504.00
665	MEMBER NO. 665	29	9	1,973	1,002,792.00
666	MEMBER NO. 666	4	6	1,976	520,932.00
667	MEMBER NO. 667	11	2	1,978	520,932.00
668	MEMBER NO. 668	10	1	1,991	911,628.00
669	MEMBER NO. 669	27	10	1,985	781,572.00
670	MEMBER NO. 670	1	1	1,973	781,572.00
671	MEMBER NO. 671	28	2	1,991	670,068.00
672	MEMBER NO. 672	7	11	1,981	781,572.00
673	MEMBER NO. 673	25	8	1,982	1,103,064.00
674	MEMBER NO. 674	22	4	1,978	491,448.00
675	MEMBER NO. 675	21	1	1,979	2,149,572.00
676	MEMBER NO. 676	8	12	1,981	2,149,572.00
677	MEMBER NO. 677	10	2	1,983	911,628.00
678	MEMBER NO. 678	8	2	1,964	1,954,152.00
679	MEMBER NO. 679	14	12	1,978	1,954,152.00
680	MEMBER NO. 680	31	3	1,979	1,213,380.00
681	MEMBER NO. 681	19	4	1,983	1,213,380.00
682	MEMBER NO. 682	29	9	1,969	1,776,504.00
683	MEMBER NO. 683	30	12	1,982	1,213,380.00
684	MEMBER NO. 684	7	8	1,977	670,068.00
685	MEMBER NO. 685	1	6	1,990	911,628.00
686	MEMBER NO. 686	21	7	1,977	1,954,152.00

687	MEMBER NO. 687	4	1	1,977	433,296.00
688	MEMBER NO. 688	10	6	1,983	433,296.00
689	MEMBER NO. 689	18	2	1,986	433,296.00
690	MEMBER NO. 690	4	7	1,973	433,296.00
691	MEMBER NO. 691	22	7	1,978	433,296.00
692	MEMBER NO. 692	2	2	1,984	433,296.00
693	MEMBER NO. 693	17	11	1,965	433,296.00
694	MEMBER NO. 694	19	5	1,987	433,296.00
695	MEMBER NO. 695	30	10	1,985	433,296.00
696	MEMBER NO. 696	4	12	1,987	491,448.00
697	MEMBER NO. 697	5	12	1,984	433,296.00
698	MEMBER NO. 698	10	8	1,979	433,296.00
699	MEMBER NO. 699	26	12	1,975	433,296.00
700	MEMBER NO. 700	6	4	1,976	433,296.00
701	MEMBER NO. 701	10	9	1,983	491,448.00
702	MEMBER NO. 702	26	4	1,988	176,496.00
703	MEMBER NO. 703	8	1	1,988	491,448.00
704	MEMBER NO. 704	27	7	1,980	433,296.00
705	MEMBER NO. 705	8	4	1,974	433,296.00
706	MEMBER NO. 706	22	11	1,983	433,296.00
707	MEMBER NO. 707	19	1	1,982	433,296.00
708	MEMBER NO. 708	23	5	1,982	433,296.00
709	MEMBER NO. 709	1	1	1,980	433,296.00
710	MEMBER NO. 710	23	8	1,974	433,296.00
711	MEMBER NO. 711	27	8	1,974	433,296.00
712	MEMBER NO. 712	26	9	1,986	620,436.00
713	MEMBER NO. 713	2	6	1,980	433,296.00
714	MEMBER NO. 714	30	10	1,974	433,296.00
715	MEMBER NO. 715	1	6	1,974	433,296.00
716	MEMBER NO. 716	31	3	1,975	433,296.00
717	MEMBER NO. 717	18	10	1,980	433,296.00
718	MEMBER NO. 718	17	8	1,988	585,324.00
719	MEMBER NO. 718	7	1	1,988	433,296.00



720	MEMBER NO. 720	15	11	1,970	433,296.00
721	MEMBER NO. 721	12	12	1,984	433,296.00
722	MEMBER NO. 722	11	11	1,981	670,068.00
723	MEMBER NO. 723	1	1	1,973	433,296.00
724	MEMBER NO. 724	8	1	1,974	433,296.00
725	MEMBER NO. 725	2	7	1,973	433,296.00
726	MEMBER NO. 726	7	1	1,986	433,296.00
727	MEMBER NO. 727	8	5	1,975	670,068.00
728	MEMBER NO. 728	3	2	1,960	433,296.00
729	MEMBER NO. 729	16	7	1,977	620,436.00
730	MEMBER NO. 730	21	9	1,985	433,296.00
731	MEMBER NO. 731	9	7	1,986	911,628.00
732	MEMBER NO. 732	28	2	1,984	491,448.00
733	MEMBER NO. 733	11	1	1,989	491,448.00
734	MEMBER NO. 734	18	1	1,983	433,296.00
735	MEMBER NO. 735	2	11	1,989	433,296.00
736	MEMBER NO. 736	28	5	1,973	433,296.00
737	MEMBER NO. 737	24	2	1,988	491,448.00
738	MEMBER NO. 738	20	7	1,983	433,296.00
739	MEMBER NO. 739	9	7	1,990	433,296.00
740	MEMBER NO. 740	24	4	1,967	433,296.00
741	MEMBER NO. 741	10	10	1,984	433,296.00
742	MEMBER NO. 742	22	8	1,990	781,572.00
743	MEMBER NO. 743	14	11	1,984	433,296.00
744	MEMBER NO. 744	23	9	1,988	433,296.00
745	MEMBER NO. 745	7	6	1,988	620,436.00
746	MEMBER NO. 746	29	4	1,989	620,436.00
747	MEMBER NO. 747	9	11	1,977	844,104.00
748	MEMBER NO. 748	10	10	1,982	433,296.00
749	MEMBER NO. 749	28	12	1,986	433,296.00
750	MEMBER NO. 750	7	10	1,977	433,296.00
751	MEMBER NO. 751	28	8	1,986	433,296.00
752	MEMBER NO. 752	5	12	1,982	433,296.00

753	MEMBER NO. 753	15	7	1,977	670,068.00
754	MEMBER NO. 754	15	9	1,976	433,296.00
755	MEMBER NO. 755	1	1	1,981	433,296.00
756	MEMBER NO. 756	8	2	1,975	433,296.00
757	MEMBER NO. 757	7	7	1,985	433,296.00
758	MEMBER NO. 758	19	12	1,972	670,068.00
759	MEMBER NO. 759	23	1	1,983	433,296.00
760	MEMBER NO. 760	13	7	1,979	552,192.00
761	MEMBER NO. 761	14	8	1,988	433,296.00
762	MEMBER NO. 762	25	5	1,991	463,632.00
763	MEMBER NO. 763	6	8	1,985	463,632.00
764	MEMBER NO. 764	23	9	1,988	433,296.00
765	MEMBER NO. 765	7	4	1,988	433,296.00
766	MEMBER NO. 766	25	12	1,980	433,296.00
767	MEMBER NO. 767	22	5	1,986	433,296.00
768	MEMBER NO. 768	19	11	1,974	433,296.00
769	MEMBER NO. 769	3	5	1,970	433,296.00
770	MEMBER NO. 770	17	3	1,991	433,296.00
771	MEMBER NO. 771	10	2	1,988	433,296.00
772	MEMBER NO. 772	2	1	1,971	433,296.00
773	MEMBER NO. 773	22	1	1,989	433,296.00
774	MEMBER NO. 774	12	8	1,988	2,364,528.00
775	MEMBER NO. 775	5	5	1,975	433,296.00
776	MEMBER NO. 776	7	11	1,987	585,324.00
777	MEMBER NO. 777	30	5	1,985	491,448.00
778	MEMBER NO. 778	2	1	1,988	433,296.00
779	MEMBER NO. 779	22	9	1,990	433,296.00
780	MEMBER NO. 780	23	5	1,989	433,296.00
781	MEMBER NO. 781	4	5	1,983	670,068.00
782	MEMBER NO. 782	16	9	1,990	670,068.00
783	MEMBER NO. 783	1	1	1,985	433,296.00
784	MEMBER NO. 784	28	7	1,992	552,192.00
785	MEMBER NO. 785	7	5	1,989	1,213,380.00

786	MEMBER NO. 786	1	10	1,982	433,296.00
787	MEMBER NO. 787	17	11	1,982	781,572.00
788	MEMBER NO. 788	6	3	1,981	433,296.00
789	MEMBER NO. 789	25	5	1,960	385,632.00
790	MEMBER NO. 790	27	7	1,974	3,461,904.00
791	MEMBER NO. 791	22	9	1,979	1,776,504.00
792	MEMBER NO. 792	9	9	1,980	1,615,008.00
793	MEMBER NO. 793	1	6	1,979	1,615,008.00
794	MEMBER NO. 794	12	3	1,985	1,615,008.00
795	MEMBER NO. 795	5	11	1,987	1,615,008.00
796	MEMBER NO. 796	27	9	1,986	1,615,008.00
797	MEMBER NO. 797	1	12	1,980	1,615,008.00
798	MEMBER NO. 798	2	12	1,988	1,213,380.00
799	MEMBER NO. 799	21	4	1,978	491,448.00
800	MEMBER NO. 800	19	11	1,983	1,776,504.00
801	MEMBER NO. 801	25	12	1,983	1,954,152.00
802	MEMBER NO. 802	7	10	1,992	670,068.00
803	MEMBER NO. 803	13	7	1,980	1,776,504.00
804	MEMBER NO. 804	15	2	1,986	1,776,504.00
805	MEMBER NO. 805	27	1	1,991	1,615,008.00
806	MEMBER NO. 806	22	11	1,982	1,615,008.00
807	MEMBER NO. 807	12	5	1,981	1,776,504.00
808	MEMBER NO. 808	15	6	1,984	911,628.00
809	MEMBER NO. 809	27	7	1,988	620,436.00
810	MEMBER NO. 810	30	3	1,993	463,632.00
811	MEMBER NO. 811	23	12	1,978	670,068.00
812	MEMBER NO. 812	2	7	1,988	911,628.00
813	MEMBER NO. 813	23	7	1,980	911,628.00
814	MEMBER NO. 814	10	7	1,983	4,607,784.00
815	MEMBER NO. 815	1	1	1,980	3,808,092.00
816	MEMBER NO. 816	27	5	1971	4,607,784.00
817	MEMBER NO. 817	12	1	1,985	463,632.00
818	MEMBER NO. 818	30	9	1,962	3,808,092.00

819	MEMBER NO. 819	23	5	1,990	1,615,008.00
820	MEMBER NO. 820	5	5	1,989	1,103,064.00
821	MEMBER NO. 821	17	11	1,984	911,628.00
822	MEMBER NO. 822	4	2	1,978	670,068.00
823	MEMBER NO. 823	13	2	1,982	2,149,572.00
824	MEMBER NO. 824	6	6	1,987	670,068.00
825	MEMBER NO. 825	12	12	1,987	1,334,712.00
826	MEMBER NO. 826	9	10	1,992	1,468,188.00
827	MEMBER NO. 827	15	10	1,968	1,334,712.00
828	MEMBER NO. 828	2	3	1,977	1,954,152.00
829	MEMBER NO. 829	4	4	1,972	1,213,380.00
830	MEMBER NO. 830	10	12	1,963	1,103,064.00
831	MEMBER NO. 831	24	3	1,965	1,103,064.00
832	MEMBER NO. 832	30	7	1,986	1,776,504.00
833	MEMBER NO. 833	2	10	1,982	1,103,064.00
834	MEMBER NO. 834	25	2	1,980	844,104.00
835	MEMBER NO. 835	5	12	1,987	1,776,504.00
836	MEMBER NO. 836	8	12	1,988	1,954,152.00
837	MEMBER NO. 837	25	12	1,976	1,954,152.00
838	MEMBER NO. 838	3	4	1,980	1,954,152.00
839	MEMBER NO. 839	22	7	1,991	1,954,152.00
840	MEMBER NO. 840	6	5	1,981	1,954,152.00
841	MEMBER NO. 841	8	7	1,985	1,954,152.00
842	MEMBER NO. 841	21	6	1,985	1,954,152.00
843	MEMBER NO. 843	8	11	1,988	1,954,152.00
844	MEMBER NO. 844	16	6	1,986	2,149,572.00
845	MEMBER NO. 845	17	11	1,989	1,002,792.00