African Reinsurance Corporation
Société Africaine de Réassurance

17 July 2025

Request for Proposals (RFP)

IMPLEMENTATION OF AN INTRANET-BASED ELECTRONIC CONTENT MANAGEMENT (ECM) AND SIGNATURE SYSTEM

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1. INTRODUCTION

The African Reinsurance Corporation ("Africa Re" or "the Corporation") is an international organisation with headquarters in Lagos, Nigeria, and with a dual commercial and developmental mandate focused on the African insurance sector. The mission of the Corporation is "the mission to foster the development of the insurance and reinsurance industry in Africa; to promote the growth of national, regional and sub-regional underwriting and retention capacities and to support African economic development."

Africa Re has six regional offices: Casablanca (Morocco), Abidjan (Côte d'Ivoire), Nairobi (Kenya), Lagos (Nigeria), Cairo (Egypt) and Ebène (Mauritius). In addition, Africa Re wholly owns four operating subsidiaries, namely: Africa Re South Africa Limited (Johannesburg, South Africa), Sherborne Number Ten Investment Limited (Johannesburg, South Africa), Africa Retakaful Company (Cairo, Egypt) and Africa Re Underwriting Agency Limited (Dubai International Financial Centre, United Arab Emirates). The Corporation is an admitted reinsurer in Brazil and has contact offices in Addis Ababa (Ethiopia) and Khartoum (Sudan) with an additional Underwriting Representative Office in Kampala (Uganda). Africa Re has a fully registered foundation (Africa Re Foundation) based in Ebène (Mauritius) that oversees all Corporate Social Responsibility initiatives.

The Corporation, created by a multilateral agreement in 1976, is owned by 42 member states of the African Union (AU), the African Development Bank (AfDB), 113 African insurance and reinsurance companies and three leading global insurance and reinsurance groups. The financial strength and credit rating of the Corporation is "A" by A.M. Best and "A-" by Standard & Poor's.

2. PROJECT OBJECTIVES

The purpose of this tender is to solicit proposals from qualified service providers with expertise and experience in deploying robust electronic documents and records management systems with best-in-class technology features and a unique value proposition for overall operational efficiency and effectiveness.

Africa Re seeks to automate its documents, records and business management processes. This will cover historical physical and electronic across all its business locations using market-leading electronic content management technologies, strategies, policies and standards under a privileged and secured access environment. The electronic documents are currently stored in different locations including network drives, business applications and other Microsoft tools such as One Drive, SharePoint and personal computers.

The proposed solution is also expected to support out of the box integration with Microsoft Suite (Office 365), Oracle E-Business Suite, SIC Reinsurance Administration System and other business applications. An integration to SMS gateways will also be considered. The proposed solution should be mobile platform compatible with downloadable mobile applications on the IOS and Android stores.

The objectives of this project are to:

a. Assess the current state of document and records management practices as well as other related practices in the Corporation for an "AS-IS" evaluation and a "TO-BE" consideration.

b. Develop a global document management and records management strategy including relevant policies, procedures and guidelines compliant with international standards to ensure the efficient and sustainable life cycle management of records in different formats both physical and electronic (digitised or born digital).

c. Deploy, configure and customize an Electronic Content Management (ECM) with digital signature system that enables the life cycle management of records. This is expected to be deployed along with a Corporate intranet solution.

d. Develop and implement a change management strategy including training for the quality and efficient adoption and use of the new ECM for operational efficiency and effectiveness. This will also include the development of user guides, implementation documentation and data dictionary for database and other integration services.

3. PROJECT SCOPE

The service provider will implement an intranet-based ECM system for the Corporation in line with pre-agreed requirement specifications. It shall assess the current state of the documents, records and business process management practices and propose a system that will facilitate the quality and efficient management of documents, records and related artefacts as a corporate asset for improved operational efficiency and effectives.

The scope of the project includes but not limited to the following:

a. **Situational Assessment**: The review the current state of records management in Africa Re. The assessment of both the physical and electronic records (digitised and born digital), the IT infrastructure as well as applications.

   i. Review of existing documents and records management strategies, policies and procedures.
   ii. Review of document types and classification.
   iii. Review of approval workflows.
   iv. Review of existing documents, records and signature management tools and repositories.
   v. Review of state of available physical records or documents management and their adaptability to the proposed solution.
   vi. Review the digitization process of the available physical records to facilitate remote access and use.

b. **Guidance Documents**: The development and implementation of strategies, policies and procedures in line with international standards and best practices for the management of the documents, records and business processes in the Corporation. This includes but is not limited to:

   i. Corporate Documents, Records and Business Process Strategy.
   ii. Record Retention and Disposal Policy.
   iii. File Plan and Classification Schemes.
   iv. Document Transfer or Migration Procedures and Guidelines.
   v. Record Circulation Procedures and Guidelines.

c. **Software Solution**: The deployment, configuration and customisation of an intranet-based ECM with some key features, functionalities and responsibilities that include but not limited to:

i. Managing all aspects of the software implementation, including but not limited to requirements gathering, assessing current state, configuration, test plans, test cases, use cases, quality assurance, unit tests, integration tests, stress tests (load test, endurance test and performance test) end user acceptance testing, planning go-live activities, end users on-boarding and post go-live support.
ii. Documenting and Identifying the gaps between the "AS IS" and "TO BE" processes for the solution.
iii. Developing an implementation roadmap for the proposed solution.
iv. Configuring and customizing the proposed solution.
v. Developing the architecture of the proposed documents, records and business process solution including the electronic signature feature.
vi. Describing the proposed features and functionalities of the intranet-based ECM system.
vii. Developing prototypes of the proposed solution for consideration and approval.
viii. Integrating relevant third-party tools including single sign-on (Microsoft Active Directory), productivity tools and email system (Microsoft Outlook) as well as electronic and digital signature.
ix. Developing, documenting and deploying relevant Application Programming Interfaces (APIs) for third party integration with Oracle E-Business Suite, SICS Reinsurance Administration System and other business software tools.
x. Migrating existing data (including digitized physical records) to the proposed system.

d. **Other Activities**: This covers the deployment of an effective change management strategy including but not limited to:
i. Project Champions Training
ii. End-User Training
iii. System Administrator Training
iv. User Documentations
v. Technical Documentations including guides for Administrators, Application Programming Interfaces (APIs) and Data Dictionaries

4. FEATURES AND FUNCTIONALITIES

The ECM system is expected to align with international best practices in documents, records and business process management such as International Standards Organisation (**ISO 15489**), Modular Requirements for Record Systems (**MoReq**), Victorian Electronic Records Strategy (**VERS**) and Design Criteria Standard for Electronic Records Management Software Applications (**DoD 5015.2**). The specific features and functionalities of the system which will be built on an ECM system should include but limited to the following.

4.1. Capture and Index

This covers the features of the proposed solution to capture compliant documents and files for the ECM system. The system is expected to:

- **i.** Meet the metadata elements required in standard records management systems.
- **ii.** Support the development of dynamic and flexible including a WSYIWYG (*What You See Is What You Get*) modeler.
- **iii.** Support quality scanning (in different format: pdf, jpeg, tiff, etc.) including single bulk indexing of documents.
- **iv.** Support automatic categorization (in line with classification scheme) of scanned images as main and supporting documents with records linking or joining feature.
- **v.** Allow indexing, quality checks and verification during scanning.
- **vi.** Support bulk import of images and electronic documents and automatic indexing of documents based on offline data.
- **vii.** Support scanning of multiple pages into batches for auto/manual processing.
- **viii.** Provide a facility for uploading scanned batches into the system with auto folder/subfolder creation document filing and indexing on user defined fields.
- **ix.** Support all electronic documents format including videos and audios.

4.2. Workflows

This covers the process of defining, executing and automating business processes where tasks, information and documents are passed from one person to another for action according to a set of business process management rules for the ECM system. The system is expected to:

- **i.** Support out of the box graphical design of workflows with a Business Process Model Notation (BPMN) compliant designer.
- **ii.** Support an inherent robotic process automation for repetitive and routine tasks. This should be code-free and configurable by non-technical users.
- **iii.** Allow document creation, review (editing, comments, etc).
- **iv.** Allow the definition of workflows and users for various approval processes as may be required.
- **v.** Allow the definition of digital signature for all staff with approving authorities at different levels.
- **vi.** The system should support authorized users to forward records/documents for approval.
- **vii.** Users in the workflow should be able to access the work items in their dashboards and process them accordingly.
- **viii.** Support collaborative working on documents in a secure environment.
- **ix.** Provide a facility to view the complete track sheet and note sheet.

x. Provide a facility for assigning tasks and deadlines for users in a workflow.
xi. Support multi-level approval mechanism.
xii. Support for ad-hoc and rule-based workflows is recommended.
xiii. Support adding documents to the workflow in different ways, including scanning, enterprise text report processing, electronic forms processing, document import processing, APIs, network drives, email interface and drag and drop from a line-of-business application screen.
xiv. Allow the storage (automatically) of documents that approval processes have been completed on them to their respective folder or sub folder (file plan) in the system.

4.3. Record Classification and File Plan

This covers the how documents, records and other informational assets are arranged or stored including their retention policies. The system is expected to:

i. Support the creation of folder structures in line with the records classification scheme or file plan
ii. Provide an audit trail of file plan or folder creation, modification, deletion, etc on the system
iii. Allow the routing or transfer of records to the appropriate folder or file plan.
iv. Allow grouping or categorization of records that relate to the same business activity and filing as one.
v. Allow hierarchical arrangement of all folders in a defined functional order.
vi. Restrict only to authorized individuals the ability to create, edit, and delete file plan components and their identifiers.
vii. Support efficient and effective search feature on the specific and global file plan or folder.
viii. Support records sorting (by date, name, number, etc) in the system based.

4.4. Search and Retrieval

This covers the how to find and use documents from the ECM system with relevant access rights and privileges. The system is expected to:

i. Provide flexible and extensive facilities for searching electronic records.
ii. Have basic and advanced searching capabilities.
iii. Support display, and/or saving of search queries and results.
iv. Support a facility to export search results to other applications such as Excel.
v. Should not return searches of a result a user is not allowed to view.

4.5. Access and Security

This covers the how to access the ECM system and the access rights and privileges granted to the users. The system is expected to:

- **i.** Support a secure login ID for each user and store passwords in encrypted format.
- **ii.** Support access restrictions from folders/aggregation of electronic records to the lowest object level.
- **iii.** Support privileges like create/modify/delete users, define indexes/metadata.
- **iv.** Control editing of record/ file content to protect integrity and authenticity.
- **v.** Control of access at file level and folio level.
- **vi.** Control changes of the content of the electronic record & the metadata of the electronic records (except where specified).
- **vii.** Allow the creation of an extract from an electronic record, whereby sensitive information is removed or hidden from view in the extract, while the original record remains intact.
- **viii.** Permit restricted printing and exporting of records.
- **ix.** Restrict users to certain functions within the system.
- **x.** Provide logs for user activity.
- **xi.** Allow secure transfer of data.
- **xii.** Provide dynamic watermark on all downloaded and printed documents for internal and external users to track the origin of documents.
- **xiii.** Provide access to selected and enrolled external stakeholders.

4.6. Retention and Disposal

This covers which data should be stored or archived, where that should happen, and for exactly how long this should be done in the ECM system. The system is expected to:

- **i.** Support compliance with established legal and regulatory retention & disposal requirements.
- **ii.** Associate a retention schedule to any document, file or class of the file plan.
- **iii.** Allow control of disposal schedule.
- **iv.** Allow definition of retention period within the folder at the time of creation.
- **v.** Allow assignment of action to be taken when the retention period expire.
- **vi.** Allow review or change of the assigned retention period to take care of changing business environments.
- **vii.** Track retention periods that have been allocated in the system and initiate the disposal process once their specified conditions are met.
- **viii.** Issue email alerts when the retention period is over and seek confirmation before implementing any disposal actions.
- **ix.** Generate disposal list.

x. Allow a workflow for the review and approval of records on disposition list by authorized users before final disposition.
xi. Allow removal of folders from the system after initiation of disposal schedule instruction
xii. Completely destroy groups of folders and individual folders according to their scheduling and generate a disposal list and its audit trail within the system.
xiii. Support complete destruction of authorized disposal ensuring that it cannot be reconstructed by any technical means including specialist data recovery techniques.
xiv. Prevent the delete function from being used within the disposition process so that the destruction of identified records can only be achieved through the allocation of a disposition class.
xv. Retain metadata for electronic records that have been destroyed.
xvi. Record the date and details of all disposition actions within the metadata profile of the electronic record.
xvii. Allow the enforcement of records disposition exception on any record required for litigation, auditing, claims processes, regulatory function, or any administrative processes.

4.7. Audit Trail

This covers the security relevant chronological record, set of records as well as destination and sources of records that provides documentary evidence of the sequence of activities that was conducted by a user while using the ECM system. The system is expected to:

i. Provide an audit trail on any single action (process) done on the file plan or the system by stamping user ID and date.
ii. Ensure that the audit trails remain unalterable.

4.8. Reports and Insights

This covers the generation of insights and dynamic reports on activities carried out by individual or group of users on the ECM system. The system is expected to:

i. Support reporting tools for the provision of statistics to the records manager on aspects of activity within the electronic file plan.
ii. Support reporting on the actions carried out on electronic records or aggregations of electronic records during a specified period.
iii. Produce a report listing the details and outcome of any migration process to ensure the integrity of the records.
iv. Produce reports on electronic records disposition.
v. Produce a report detailing any export failure from the system identifying those electronic records which have generated processing errors or were not successfully exported.

vi. Produce a report detailing the outcome of a destruction process including records successfully destroyed and those which were not successfully destroyed.

4.9. Archives

This covers the process of putting information that is no longer used regularly into secure storage for extended periods of time on the ECM system as defined the relevant policies and guidelines. The system is expected to:

i. Support the creation of a database for documentation and accessioning of physical records transferred to the Archives.
ii. Support an efficient and effective search feature on the archives accession (register) to locate and retrieve available physical document or record.
iii. Support the electronic request for available physical records by users, e.g. by completing a document request form online.
iv. Allow a notification to the archive officer via an email on documents request from the archives.
v. Allow a feature for the management of records circulation (requester, archive officer managing the request, retrieval status, transferred to requester, date sent to requester, in what format: electronic or physical, date due for return, date returned, etc.)
vi. Allow moving the data to an archive storage.
vii. Generate periodically documents on the accession that are due for disposition.
viii. Maintain an audit trail of all activities carried out on archives accession.

4.10. Backup and Disaster Recovery

This covers the process of securing the storage and preserving the integrity of the infrastructure as well as integration of the ECM system to other third-party applications. The system is expected to:

i. Provide facilities that support secure storage of data and disaster recovery.
ii. Provide automated backup and recovery procedures that allow for regular backup of all or selected classes, files and documents.
iii. Maintain full integrity of the data after the restore.
iv. Integrate with third party backup solutions.
v. Specify recommended backup and other disaster recovery procedures for the system.

4.11. Other Consideration

This covers other considerations that are necessary for a robust and functional ECM system. The system is expected to:

i. Deploy with a robust intranet infrastructure.

ii. Support end to end mobile device compatibility for the entire document life cycle.
iii. Support extension to external partners and clients for a single version of the truth.
iv. Support for the official languages of the Corporation (English and French).
v. Design and implementation of a unique document referencing system.
vi. Provide for notifications via email and short messaging services

5. DELIVERABLES AND TIMELINES

This section covers the deliverables and timelines of the project.

5.1. Deliverables

The deliverables for this project are expected in phases. Each stage of the project involves validation before the approval to proceed to the next stage.

a. **Software Demo**: This is a formal demonstration of the software solution to the stakeholders of Africa Re. This is applicable to all shortlisted service providers and can go through several iterations until the value proposition is established.
b. **Inception Report**: The inception report is a formal report providing an outside-in perspective on how the service provider expects documents, records and business process management processes should run. It will also cover the specific needs of the Corporation.
c. **Situational Analysis**: This report covers the situational analysis of the document management practices in the Corporation. It highlights the "AS-IS" state and recommendations for the "TO-BE" states as it relates to document, records and business process management.
d. **Governing Policies**: These set of documents covers all the global document, records and business process management strategy for the Corporation as well as applicable policies, procedures and guidelines needed for an efficient and effective system.
e. **Functional Specification**: This is documentation of the requirements of the Corporation after engagement with relevant business stakeholders. It describes the system's intended capabilities, appearance, and interactions with users in detail for the implementation team.
f. **Design Specification**: This a more technical documentation that describes how each feature and functionality specified in the functional specification document will be implemented. This should also include a traceability matrix that ensures that all requirements have been implemented as discussed.
g. **Software Solutions**: This refers to the actual software solution that is the intranet-based ECM system covering document, records and business process management including the electronic signature and advanced security features of watermarking printouts and downloads.

h. **Data Dictionary**: This refers to a document describing the entity relationship diagram of the product database and the details of each column for possible reporting or integration considerations.
i. **Software Interfaces**: This is a documentation of all relevant system interfaces including application-level and database-level integrations.
j. **User Guides**: This is in addition to the standard product guide documentation of the specific implementation to assist end users, administrators and other stakeholders navigate the system. The use of screenshots and quick cards is essential.
k. **Software Testing Report**: This is a formal report covering all test cases, scripts and plans to ensure that the software features and functionalities have been validated and accepted by the end users. This should also consider the changeover strategy for the project on completion.
l. **Stakeholder Training**: This is a formal training for different cadres of users based on their expected levels of proficiency including administrators and supervisors for a successful handover of the system.
m. **Completion Report**: This is a final project report endorsed by all stakeholders that they are satisfied with the solution deployed and that it is free from errors and working as expected.

5.2. Timelines

The project is expected to be completed between 6 – 9 Months after contract award. The details of the relevant project milestone will be discussed during the implementation phase of the project. The Corporation also reserves the right to split the project into phases.

6. PRESENTATION OF PROPOSAL

To facilitate the analysis of responses to this RFP, the responding vendors are required to prepare their proposals following the instructions outlined in this section. The firms/vendors whose proposals deviate from these instructions would be considered non-responsive and may be disqualified at the discretion of Africa Re.

Proposals should be clear and comprehensive. It should provide a straightforward, concise description of the vendor's capabilities to meet the requirements of the RFP. Emphasis should be laid on accuracy, completeness and clarity of content. All parts, pages, figures and tables should be numbered and clearly marked. The proposal should be organized into the following major sections:

6.1. Executive Summary

This part of the response to the RFP should be limited to a brief narrative highlighting the service provider's proposal. The summary should contain as few technical details as possible and should be oriented towards non-technical personnel. The Executive summary should not include cost quotations.

6.2. Experience of the Service Provider

The service provider is expected to provide information to enable Africa Re to evaluate their qualification, suitability and ability. They are requested to provide as much evidence as possible to support any claim thereof. Africa Re may require additional documentation for clarification.

The service provider should demonstrate that they have undertaken similar works with other organisations comparable in nature, size and reputation. References, where existing, should be added as appendices.

[Using the format below, provide information on each relevant assignment for which your organisation has carried out projects similar to the one requested in this RFP.

Each assignment should not exceed a page.]

Project Name	
Project Duration	
Country	
Name of Client	
Client's Contact Person	
Client's Contact Address	
Description of Engagement	
Project Management Approach	

6.3. Approach and Methodology

This section requires the service provider to detail how they intend to conduct the assignment and reach a desirable outcome. They are expected to explain their understanding of the objectives of the assignment, the approach to be adopted, the methodology to be applied/followed for providing the service and the expected output.

6.4. Work Plan and Duration

The main activities should be outlined here. The work plan should be consistent with the schedule for deliverables. The estimation of the duration of the consultancy should be indicated concerning the scope, approach and methodology.

6.5. Functional Requirements Compliance

The service providers should be able to affirm in a tabular form the conformity of their solution with **ISO 15489, MoReq, VERS and DoD 5015.2** Standards. The information provided in this section needs to be detailed and exhaustive.

ISO 15489		
Functionality Requirements	**Compliance (Y/N)**	**General Remarks**
Functionality 1 .... n		
MoReq		
Functionality Requirements	**Compliance (Y/N)**	**General Remarks**
Functionality 1 .... n		
VERS		
Functionality Requirements	**Compliance (Y/N)**	**General Remarks**
Functionality 1 .... n		
DoD 5015.2		
Functionality Requirements	**Compliance (Y/N)**	**General Remarks**
Functionality 1 .... n		

6.6. Organisation and Staffing

The proposed structure and composition of the team should be provided along with the list of the key expert responsible as well as other technical and support staff. The curriculum vitae / résumés of key resources should be added as appendices. The service provider must select staff for the assignment based on the needs of the project. The résumés should, at the minimum, highlight the professional qualifications, certifications, number of years working for the firm and other organisations, as well as the nature and degree of responsibility held in various past assignments.

6.7. Cost Quotations

All applicable cost elements relating to the engagement should be included in the proposal. If necessary, the cost quotations (excluding VAT and other taxes) can be itemized according to the services proposed and the deliverables.

6.8. Additional Information

The audited financial statements of the consulting company for the last three (3) years should also be included in the proposal with the following additional information.

Requirement	**Response**
How long has the company been in business?	
How long has the company been in business providing the proposed consulting services?	
The number of employees in the company.	
The total number of employees to be dedicated to this engagement.	

7. INDICATIVE TECHNICAL EVALUATION

The indicative parameters to be used for technical evaluation are as follows:

	Criteria	**Indicative Criteria**	**Weight**
1.	Service Provider's Organisation	Brief description of the background and organisation of the bidding company. A list of partners or Board of Directors and beneficial owners will also be appreciated.	5
2.	Specific Experience relevant to the Assignment.	Experience in the last five (5) financial years of providing similar service. Experience in an international organisation like Africa Re and the insurance industry will be an added advantage. (Note: List only those assignments for which the applicant was legally contracted by the client as a company or was one of the joint venture partners. Assignments completed by the service provider's experts working privately	10

	Criteria	Indicative Criteria	Weight
		or through other consulting firms cannot be claimed as relevant experience. The applicant should be prepared to substantiate the claimed experience by presenting copies of relevant documents and references)	
3.	Conformity with Functional Requirements	In a tabular format, bidders should indicate the conformity of their solution with **ISO 15489, MoReq, VERS and DoD 5015.2 Standards**.	40
4.	Key Expert's Qualifications and Competence for the Assignment	General education, training, experience in the sector/similar assignment of key staff should be in line with the requirements for this engagement.	15
5.	Approach and Methodology Work Plan	Approach and Methodology demonstrated in technical proposal and presentation. This covers the completeness, the robustness of approach and quality of ideas or solutions proposed to address our needs.	15
6.	Financials	Copy of duly certified Audited financial accounts for the last three years including ***ESG commitments of the bidder***.	10

8. CLARIFICATION AND AMENDMENT

Clarifications can be requested by email only, up to five (5) business days before the date of submission of the proposal, using the Corporation's address indicated below. The subject of the email should read "**Clarification - Implementation of an Intranet-Based Electronic Content Management (ECM) and Signature System**".

Africa Re will respond by email to such requests. In the interest of fairness and a level playing field, all responses to such queries will be shared with all firms that have signified their intention to submit a proposal. The responses will include details of the query but without identifying the source.

Email contact for clarification: ecmtender@africa-re.com

9. PROPOSAL SUBMISSION

The following guidelines are recommended for the submission of all proposals.

9.1. General Guidelines

The proposal can be submitted by email or in hard copies or both. The proposals to be submitted as hard copies must be in a sealed envelope and marked as "**Implementation of an Intranet-Based Electronic Content Management (ECM) and Signature System**" while those to be submitted by email should have the subject read "**Submission - Implementation of an Intranet-Based Electronic Content Management (ECM) and Signature System**".

Proposals should be received by Africa Re no later than **31 August 2025**.

Any proposal received by Africa Re after the submission deadline will not be considered.

Hard copies submission address:

The Chairman of the Tenders Committee
African Reinsurance Corporation
Plot 1679 Karimu Kotun Street Victoria Island PMB 12765 Lagos, Nigeria

Email submission address: tender@africa-re.com

9.2. Confidentiality

It is expected that the selected service provider will maintain the highest level of confidentiality regarding the information provided before, during and after the completion of the assignment. The service provider shall also maintain the highest standard of professional and ethical values and norms in providing this consultancy service and shall be required to sign a non-disclosure agreement.

9.3. Intellectual Property Rights

The Corporation shall acquire the intellectual property rights on all materials, data, information and reports used, developed and produced on this engagement unless where this right is specifically excluded. All materials submitted in response to the request for proposals shall also become the property of African Reinsurance Corporation and shall not be returned to the respondent.

9.4. Other Africa Re Reserved Rights

Africa Re reserves the right, in its sole discretion, to take actions deemed in its best interest that may include any one or more of the following without incurring any liability to the affected bidder(s) or any obligation to inform the affected bidder:

- Accept or reject any, or all proposals in whole or in part at any time before engagement.
- Waive any minor irregularities or informalities in the proposal.
- Vary any timetable or schedule.
- Suspend or modify the engagement process.
- Negotiate the details of a proposal before engagement.

9.5. Ownership and Return of Proposal

All materials submitted in response to the request for proposals shall become the property of African Reinsurance Corporation and shall not be returned to the respondent.

Yours Sincerely,

Dr. Corneille Karekezi
Group Managing Director / Chief Executive Officer