

Questions and Answers for the GRB Tender

RFP Number : AGSA/06/2026

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Request for Proposal (RFP) for the appointment of a suitably qualified and registered long-term Insurance Service Provider to provide Comprehensive Group Risk Benefits cover to the Auditor-General of South Africa (AGSA) for an initial fixed period of five (5) years with an option to extend for a further two (2) years, on a year-by-year basis.

No.	Question	Type	Response
1	Please let me know if Triarc underwritten by Guardrisk is eligible to submit a proposal whereby Triarc is a cell captive of Guardrisk and a product provider of Guardrisk. Guardrisk will hold the life license and Triarc will provide the group risk insurance products on behalf of Guardrisk.	Functional	AGSA cannot determine a bidder's eligibility based solely on the circumstances outlined in the question. The tender does not, in itself, prohibit a cell captive arrangement or a consortium, partnership or similar bidding structure. Eligibility will be assessed against the mandatory and eligibility requirements stipulated in the tender, including section 2, paragraph 2.1, with particular regard to the applicable licensing requirements and the entity responsible for assuming the insurance risk under the Group Risk Benefit arrangement.
2	How many people are using the add on Benefits and How many Executives on the exist benefit. I do not need any figures or personal Information, Just require numbers.	Functional	AGSA does not currently have any add-on, rider, voluntary or supplementary Group Risk benefits in place. The current benefit structure consists of the core Group Life, Income Disability and Funeral benefits only. Accordingly, there are no members participating in add-on benefits and no members covered under a separate executive benefit structure. The Executive benefit would be a dedicated AGSA-funded savings vehicle that enables Executives to build accessible savings during employment to cover short-term commitments and emergencies upon exit. This promotes financial flexibility, supports career transitions, and reduces reliance on retirement savings, protecting long-term retirement outcomes
3	Please send me the claims experience and membership data to start the quotation process.	Commercial	This information will only be shared as part of the next stage of the tender process to enable shortlisted bidders to provide comprehensive quotations. In line with our tender information, cost proposals are not required to be submitted as part of the initial tender response. Please refer to Section 3 of the RFP document for more information.
4	May we please obtain clarity regarding cell captives participating in the tender process as we are one and have been operating under the Guardrisk licence for almost a decade and cover almost 145 000 main members across South Africa? Please advise?	Functional	Refer to the response provided to Question 1.
5	FAQ: How critical is it for a provider to have an online portal?	Functional	An online portal is a requirement of this tender and therefore considered important.

6	FAQ: Key Account experience – is it applicable to the product provider or the intermediary? Where will the experience be taken from, given that we are affiliated with a number of FSPs?	Functional	The experience requirement relates specifically to the proposed dedicated Account Manager who will serve as the primary relationship manager for the AGSA. Accordingly, the individual proposed by the bidder for this role must demonstrate the requisite experience specified in the tender. The tender does not prescribe a particular bidding structure. However, irrespective of the structure adopted, bidders must ensure compliance with the applicable eligibility and mandatory requirements of the tender as stipulated in section 2, para 2.1 of the tender.
7	Regarding the reference requirements covering the period 2019–2026, how will scoring be affected if a bidder's relevant experience falls outside this exact period (e.g., 2016–2023), even though the total experience exceeds seven years?	Functional	The reference to relevant experience covering the period 2019–2026 emphasises recent and demonstrable experience. Any reference demonstrating relevant experience that falls within the specified 2019–2026 period will be considered for scoring, subject to meeting the other requirements of clause 5.2.1.2. The reference therefore does not need to cover the full seven-year period starting from 2019 - 2026.
8	Kindly clarify if Brokers are allowed to participate in the bid as in the briefing session it was mentioned that Brokers with long-term licenses are ineligible to bid.	Functional	For clarity purposes, section 2 paragraph 2,1 deals with eligibilty of bidders and clearly stipulates that bidders must have long term insurance licenses as a requirement of the tender. Insurance brokers, financial advisers and intermediaries acting solely as Financial Services Providers (FSPs), without an underlying long-term insurance licence, are not eligible to bid. As a further clarification on this point the AGSA wishes to inform bidders of an ammendment under section 2, paragraph 2.1 " Changing/amending the wording of the last sentence of the second paragraph to now read as follows" For the avoidance of doubt, insurance brokers, financial advisers and intermediaries acting solely as FSPs without a valid long-term insurance licence are not eligible to participate as standalone bidders.
9	The RFP indicates that the contract will initially be awarded for a fixed period of five (5) years, with an option to extend for a further two (2) years on a year-by-year basis. Will the rates be reviewable and renewable annually, in line with standard market practice?	Commercial	Please note that cost proposals are not required to be submitted as part of the initial tender response. Please refer to Section 3 of the RFP document for more information.

10	What is the PHI waiver percentage applicable under the policy?	Functional	This information forms part of the current scheme structure and will be included in the quotation information pack to be shared with shortlisted bidders, where appropriate.
11	The GLA Medical Free Cover Limit is stated as a maximum of R15 million, while the Spouse's Death Medical Free Cover Limit is stated as a minimum of R5 million. Could you please confirm whether the spousal free cover limit should instead be a maximum of R5 million?	Functional	The minimum of R5 Million GLA medical free cover for the spouse is not an error. The bidder must provide atleast R5 Million in medical free cover limit for the spousal benefit.
12	What are the maximum entry and cease ages applicable for the Continuous Assurance Option (CAO) for each benefit?	Functional	This question relates to the detailed design and terms of the current benefit structure and will become relevant at the detailed pricing stage, when the applicable information will be made available to shortlisted bidders.
13	We note that the Critical Illness benefit is equal to one (1) times annual risk salary. Could you please confirm the maximum benefit amount that can be covered in rand terms?	Functional	This question will become relevant at the detailed pricing stage, when the necessary staff salary information will be made available to shortlisted bidders under strict NDA arrangements. Bidders will then be required to propose critical illness and related benefits, using their professional judgement to structure an appropriate solution that best meets the AGSA GRB tender requirements.
14	Is the Family Funeral benefit structured as a scaled R70,000 benefit, whereby the main member and spouse each receive R70,000 cover, with children's benefits reducing according to age-based scales?	Functional	Yes. The Family Funeral Benefit will be structured on a scaled basis, with a benefit of R70,000 for the main member, as specified in section 3.1 of the tender specifications. The benefit levels applicable to other eligible family members will be provided to shortlisted bidders together with the detailed pricing information.
15	Under the Voluntary Lump Sum Disability benefit, the RFP indicates that "Cover to Continue" is required. Please clarify: o. Which cover(s) should continue? O. Under what circumstances should the cover continue?	Functional	The Voluntary Lump Sum Disability Benefit should continue while the employee is receiving the income replacement. This response addresses both questions.
16	"cover continuation" is not typically applied to Permanent Total Disability (PTD) benefits, please clarify.	Functional	The reference to "cover continuation" is intended to provide bidders with context regarding AGSA's desired benefit outcomes and should not be interpreted as prescribing a specific insurer product design or policy provision. AGSA acknowledges that approaches to benefit continuation may differ between insurers and products. Bidders are therefore requested to propose their recommended solution and clearly describe how cover continuation, where applicable, would operate within their offering, including any terms, conditions, limitations and qualifying events. AGSA will consider the appropriateness of the proposed solution as part of the overall evaluation process.