

**RFQ 19GT5022Q0005 – Health and Life Insurance for PNC Agents  
Questions and Answers**

1. Is there a restriction for brokers to participate?

**No, there is no restriction for a broker to participate.**

The form SOLICITATION/CONTRACT/ORDER FOR COMMERCIAL ITEMS shall be completed and sent with the offer? Where can I find SF-1449?

**Yes, form SF-1449 shall be completed on item 17 and signed on item 30.**

**Form SF-1449 is included in the solicitation, just after the invitation letter.**

2. On Page 4, Section III, Value Added Tax, what does CLIN mean?

**Contract Line-Item Number (CLIN) is the item number as listed in the Pricing section. What we mean is that VAT has to be priced separate. The pricing chart has been already divided so you can provide your NET Price for the insurance, emission fee and VAT separate.**

3. On Page 21 you indicate: The offeror may obtain DBA insurance directly from any Department of Labor approved providers at the DOL, ¿This means that if we are awarded, we are required to obtain this insurance?

**No, this is a standard requirement in our solicitation packages. This apply only if you were required to be working on site at the U.S. Embassy – Guatemala.**

4. What is the age range of the PNC agents?

**PNC agents ages are between 23 and 51 years old.**

5. From the first page you indicate that you require insurance only for the work site, which is the U.S. Embassy – Guatemala. In page 4, you say that you do not require coverage in the rest of the country. But on page 6 you indicate that a general Medical Officer or primary clinic shall evaluate the patient to refer him to a specialist. Please clarify if you require coverage on the worksite or in Guatemala or Worldwide?

**Please properly review the solicitation package again. In page 5 and 6 of the Scope of Work is clear that: Coverage, included in this firm fixed price contract, must be in the country of Guatemala and it shall not include any dependents.**

**Coverage is for 24 hours a day during the time that the insurance is active for each individual person.**

**Medical expenses shall be covered at a 100% by the insurance policy at the time of service (no deductible will be paid when claims take place in the country).**

**It is required that a doctor or a clinic be assigned to the group for initial evaluation of the patient prior to be seen or referred to a specialist.**

6. ¿Do you have a primary doctor in the U.S. Embassy – Guatemala?

**No.**

7. I did not see anything related to COVID-19, shall we add anything specific, most policies exclude Pandemics and others are setting limits or special conditions of vaccination to cover COVID-19, so we need to understand your expectation on this coverage.

**COVID-19 shall be covered as a regular disease. You can indicate in your offer, what type of coverage you are able to offer depending on the plan you will quote to us.**

8. What is the accident rate on the past five years?

**See attached report.**

# EMBAJADA DE LOS ESTADOS UNIDOS

## EXPERIENCIA DE GASTOS MÉDICOS

### Aseguradora General, S.A.

**Año 2016**

Enero 2016 a Diciembre 2016, 12 Meses Evaluado:

<i>Empresa</i>
Embajada De los Estados Unidos
<b>Totales Combinados</b>

<i>Primas Pagadas</i>	<i>Reclamos Totales</i>	<i>Experiencia</i>
346,225.90	340,423.58	98.32%
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### Aseguradora General, S.A.

**Año 2017**

Enero 2017 a Diciembre 2017, 12 Meses Evaluado:

<i>Primas Pagadas</i>	<i>Reclamos Totales</i>	<i>Experiencia</i>
392,711.62	271,122.64	69.04%
<b>392,711.62</b>	<b>271,122.64</b>	<b>69.04%</b>

\* Cifras Expresadas en Quetzales

### Aseguradora General, S.A.

**Año 2018**

Enero 2018 a Diciembre 2018, 12 Meses Evaluado:

<i>Empresa</i>
Embajada De los Estados Unidos
<b>Totales Combinados</b>

<i>Primas Pagadas</i>	<i>Reclamos Totales</i>	<i>Experiencia</i>
427,028.47	531,604.39	124.49%
<b>427,028.47</b>	<b>531,604.39</b>	<b>124.49%</b>

### Aseguradora General, S.A.

**Año 2019**

Enero 2019 a Diciembre 2019, 12 Meses Evaluado:

<i>Primas Pagadas</i>	<i>Reclamos Totales</i>	<i>Experiencia</i>
466,908.00	388,219.37	83.15%
<b>466,908.00</b>	<b>388,219.37</b>	<b>83.15%</b>

\* Cifras Expresadas en Quetzales

### Aseguradora General, S.A.

**Año 2020**

Enero 2020 a Diciembre 2020, 12 Meses Evaluado:

<i>Empresa</i>
Embajada De los Estados Unidos
<b>Totales Combinados</b>

<i>Primas Pagadas</i>	<i>Reclamos Totales</i>	<i>Experiencia</i>
515,895.38	390,273.76	75.65%
<b>515,895.38</b>	<b>390,273.76</b>	<b>75.65%</b>

### Aseguradora General, S.A.

**Año 2021**

Enero 2021 a Octubre 2021, 10 Meses Evaluados:

<i>Primas Pagadas</i>	<i>Reclamos Totales</i>	<i>Experiencia</i>
447,682.56	501,334.71	111.98%
<b>447,682.56</b>	<b>501,334.71</b>	<b>111.98%</b>