

CLARIFICATION/REQUEST RESPONSE

RE: **Response #2** for the Provision of GOA Group Health & Life Insurance - Procurement #: 2022/MOF/MOF/01

The below Query/Clarification Request (Query #2) for the Provision of GOA Group Health & Life Insurance - Procurement #: 2022/MOF/MOF/01 has been received and is comprised of questions 1 through 8:

“We will need the following as a starting point. This is in order to allocate prior claims between Life & PA and also to ascertain if any hazardous occupations are included (police force/coast guard/fire services etc.) particularly in respect of Anguilla Air and Sea Ports Authority and Public Utilities Commission.

- Q1:** Please advise any changes in the request for terms when compared to the previous tender.
- Q2:** Claims history – minimum 5 years, splitting out the life and AD & D claims.
- Q3:** Numbers of insureds last 5 years.
- Q4:** We note that reference is made to retirees. Previously we understood cover was for employees only. Are all retirees to be covered?
- Q5:** Is cover required for Dependants?
- Q6:** We note the list of participating entities in section 3.3 of the RFP data sheet. What are the job roles of each group, i.e. are they all office workers? If list is complete then we understand no cover for police force, armed forces etc?
- Q7:** Covid vaccination take up of group (if this data is available)?
- Q8:** In the event of Accidental Death are both the AD and Life benefits payable i.e. double benefit of EC\$100k?” [You answered that just a single EC\\$50k would be payable](#)

Please note the below responses:

- **A1:** GoA requested deductibles for medical, vision and dental to be waived in Anguilla.
- **A2:**

Health and Life			
Year	Premium billed	Claims Paid	Loss Ratio
2017	\$ 9,228,068.65	\$ 5,538,583.60	60%
2018	\$ 9,455,176.71	\$ 4,976,570.33	53%
2019	\$ 9,696,671.73	\$ 6,468,147.44	66%
2020	\$ 8,459,942.28	\$ 6,752,922.08	80%

2021	\$ 8,900,609.22	\$ 7,281,919.60	92%
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Accidental Death and Dismemberment			
Year	Premium billed	Claims Paid	Loss Ratio
2017	\$ 118,678.25	\$ 125,000.00	105%
2018	\$ 123,078.14	\$ 100,000.00	81%
2019	\$ 130,843.82	\$ 150,000.00	115%
2020	\$ 294,119.99	\$ -	0%
2021	\$ 60,500.00	\$ -	0%

- **A3:** On average a total of 2,350 insured.
- **A4:** Yes. Retirees shall be covered. A total of 231.
- **A5:** Yes. Spouses (142) and Children (726)
- **A6:** Office workers, Police Officers, Technicians, Fire officers, Security Officers, Managers, Technocrats, Cashiers, Lawyers, retired, Ministers,
- **A7:** Government does not have any data on vaccinated employees covered under the policy.
- **A8:** A single EC\$50k would be payable

End of Response

Chairperson, Ministry of Finance and Health Procurement Committee

Date 03/31/2022