



REQUEST FOR PROPOSALS FOR THE APPOINTMENT OF A SUITABLE SERVICE PROVIDER FOR THE NHBRC SHORT-TERM INSURANCE BROKERING AND CLAIMS MANAGEMENT SERVICES FOR A PERIOD OF THREE (03) YEARS.

RFP NO.: NHBRC 13/2025

CLOSING DATE: 11 FEBRUARY 2026

TIME: 11:00AM

VENUE: NHBRC HEAD OFFICE
27 LEEUWKOP ROAD
SUNNINGHILL
JOHANNESBURG

BRIEFING SESSION

NON-COMPULSORY BRIEFING SESSION

DATE: 23 JANUARY 2026

TIME: 11:00AM

VENUE: NHBRC HEAD OFFICE
27 LEEUWKOP ROAD
SUNNINGHILL
JOHANNESBURG

1. TERMS AND CONDITIONS

This Request for Proposal (RFP) has been compiled by the NHBRC and it is made available to the Bidders on the following basis.

Bidders submitting a Bid in response to this RFP are deemed to do so, on the basis that they acknowledge and accept the terms and conditions set out below:

- 1.1 The Bidder must be registered on the National Treasury's Central Supplier Database ("the CSD") and ensure that, if it is successful, it remains so registered and further ensure that the information on the CSD is up-to-date for the duration of the contract.
- 1.2 The Bidder must ensure that it is tax compliant at the time of submitting its bid in response to this RFP, and if it is successful, it remains tax compliant for the duration of the contract. In this regard, the Bidder undertakes to provide the NHBRC with a Tax Clearance Certificate issued by the South African Revenue Services ("SARS") on an annual basis, confirming that it is tax compliant.
- 1.3 The NHBRC reserves the right to amend, modify or withdraw this RFP or amend, modify or terminate any of the procedures or requirements set out herein at any time (and from time to time), without prior notice and without liability to compensate or reimburse any person.
- 1.4 If the NHBRC amends this RFP, the amendment will be sent to each Bidder in writing or publicized as the case maybe. No oral amendments by any person will be considered or acknowledged.
- 1.5 The NHBRC reserves the right to carry out site inspections or call for supporting documentation in order to confirm any information provided by a Bidder in its RFP Bid.
- 1.6 This RFP is not intended to form the basis of a decision to enter into any transaction involving the NHBRC, and does not constitute an offer or recommendation to enter into such transaction, or an intention to enter into any legal relationship with any person.
- 1.7 A Bid submitted in response to this RFP will constitute a binding offer which will remain binding and irrevocable for a period of ninety (90) days from the date of submission to the NHBRC. The offer constituted by the Bid will be deemed not to have been accepted and no agreement will be deemed to be reached with any Bidder, unless and until a binding Agreement and other related transactions/documents are concluded between the NHBRC and the Preferred Bidder.
- 1.8 The distribution of this RFP outside the Republic of South Africa may be restricted or prohibited by the laws of other countries. Recipients of this RFP are advised to familiarize themselves with and comply with all such restrictions or prohibitions applicable in those jurisdictions, and neither the NHBRC, nor any of their respective directors, officers, employees, agents, representatives or advisors, accepts liability to any person for any damages arising out of or in connection with the breach of any restriction or provision outside the Republic of South Africa. Persons contemplating submitting a Bid are advised to obtain legal advice as to the possible consequences thereof in terms of the law of the jurisdictions in which they are located.
- 1.9 Recipients of this RFP document may only distribute it to other parties whom they wish to involve as part of their Bidder consortium in submitting a Bid.

- 1.10 Neither the NHBRC nor any of their respective directors, officers, employees, agents, representatives or advisors will assume any obligation for any costs or expenses incurred by any party in or associated with preparing or submitting a Bid in response to the RFP.
- 1.11 No entity may be involved, whether directly or indirectly, in more than one Bid in response to this RFP. Failure to comply with this requirement may, within the sole discretion of the NHBRC, result in disqualification of the relevant entity.
- 1.12 Any material change in the control and/or composition of any Bidder or any core member of a Bidder after submission of a Bid, shall require the prior written approval of the NHBRC, and any failure to seek such approval from the NHBRC shall result in the NHBRC being entitled, in its sole discretion, to disqualify the relevant Bidder from any further participation in the Bid process. The NHBRC shall be the sole arbiter as to what constitutes a "material change in the control and/or composition of any Bidder", and as to what constitutes a "core member of a Bidder" for purposes of such approval. Any request for such approval shall be made to the NHBRC's Supply Chain Management ("SCM") in writing and shall provide sufficient reasons and information to allow the NHBRC to make a decision. The NHBRC reserves the right to accept or reject any such request for approval at its sole discretion.
- 1.13 Briefing Session: **There will be a non-compulsory briefing session.** The sharing of information and clarifications of issues related to this Bid, as given by the NHBRC will form part of this Bid and responses.
- 1.14 Any requirement set out in this RFP that stipulates the form and/or content of any aspect of a Bid, is stipulated for the sole benefit of the NHBRC, and save as expressly stated to the contrary, may be waived by the NHBRC in its sole discretion at any stage in the RFP process.
- 1.15 The NHBRC and its advisors shall rely on a Bid as being accurate and complete in relation to the information and proposals provided therein by the Bidders.
- 1.16 All Bids submitted to NHBRC will become the property of the NHBRC and will as such not be returned to the Bidder. The NHBRC will make all reasonable efforts to maintain proposals in confidence. Proprietary information should be identified as such in each proposal.
- 1.17 The Bid submitted by the bidder shall be considered irregular if they show any omissions, alteration of form, additions, or conditions not called for, or irregularities of any kind. However, the NHBRC reserves the right to waive any irregularities and to make award in the best interest of the company.
- 1.18 The NHBRC reserves the right to accept or reject the Proposal.
- 1.19 RFP's shall be rejected, among other reasons, where Bids are received after the closing date and time as specified in the RFP.
- 1.20 Potential service provider(s) shall be disqualified and their Bids not considered among other reasons, for any of the following specific reasons:
 - 1.20.1 If the SCM Mandatory Documents are not submitted and completed as per this RFP; and/or
 - 1.20.2 The Bid contains irregularities.
- 1.21 The NHBRC reserves the right to require that any bidder provide a formal presentation of its RFP at a date and time to be determined by the NHBRC. The NHBRC shall provide all instructions and clarification regarding the purpose and scope of the presentation. All expenses must be borne by the bidder.
- 1.22 All costs associated with the preparation and submission of the Bid is the responsibility of the Bidder. The costs shall not be chargeable to the NHBRC by successful or unsuccessful Bidder.

- 1.23 This document is released for the sole purpose of responding to this RFP and must be considered confidential. In addition, the use, reproduction or disclosure of the requirements, specifications or other material in this RFP is strictly prohibited.
- 1.24 All Bids must be formulated and submitted in accordance with the requirements of this RFP.

2. BACKGROUND

2.1. ABOUT THE NHBRC

2.1.1. The National Home Builders Registration Council (NHBRC) is a regulator established in terms of section 2 of the Housing Consumers Protection Measures Act 95 of 1998 ("the Act"). Section 3 of the Act provides that the objects of the NHBRC are to:

- (a) represent the interests of housing consumers by providing warranty protection against defects in new homes;
- (b) regulate the home building industry;
- (c) provide protection to housing consumers in respect of the failure of home builders to comply with their obligations in terms of this Act;
- (d) establish and to promote ethical and technical standards in the home building industry;
- (e) improve structural quality in the interests of housing consumers and the home building industry;
- (f) promote housing consumer rights and to provide housing consumer information;
- (g) communicate with and to assist home builders to register in terms of this Act;
- (h) assist home builders, through training and inspection, to achieve and to maintain satisfactory technical standards of home building;
- (i) regulate insurers contemplated in section 23 (9) (a); and
- (j) in particular, achieve the stated objects of this section in the subsidy housing sector.

2.2. NHBRC OFFICES

2.2.1. The NHBRC is a medium sized organization with a staff compliment of approximately 600 employees. The NHBRC's Head Office is located in Sunninghill, Gauteng, with nine (09) Provincial Offices of varying size and 12 Satellite Offices which are located in the following areas:

| NHBRC OFFICE LOCATIONS | | NHBRC OFFICE LOCATIONS | |
|------------------------|--|------------------------|--|
| 1 | Head Office, (Sunninghill) | 13 | Eastern Cape (East London) - Satellite |
| 2 | Gauteng (Sunninghill) – Provincial | 14 | Western Cape (George) - Satellite |
| 3 | Kwa-Zulu Natal(Durban) – Provincial | 15 | North West (Klerksdorp) - Satellite |
| 4 | Western Cape (Cape Town) – Provincial | 16 | Limpopo (Tzaneen) - Satellite |
| 5 | Eastern Cape (Port Elizabeth) – Provincial | 17 | Limpopo (Modimolle) - Satellite |
| 6 | North West (Rustenburg) – Provincial | 18 | Mpumalanga (Witbank) - Satellite |
| 7 | Limpopo (Polokwane) – Provincial | 19 | Free State (Bethlehem) – Satellite |
| 8 | Mpumalanga (Nelspruit) – Provincial | 20 | North West (Mafikeng) – Satellite |
| 9 | Free State (Bloemfontein) – Provincial | 21 | Limpopo (Thulamela) – Satellite |

| | | | |
|----|---|----|---|
| 10 | Northern Cape (Kimberly) - Provincial | 22 | Gauteng (Pretoria) – Satellite |
| 11 | Kwa-Zulu Natal (Newcastle) - Satellite | 23 | Eric Molobi Innovation Hub (Soshanguve) |
| 12 | Kwa-Zulu Natal (Richards Bay) - Satellite | | |

3. INTRODUCTION

The National Home Builders Registration Council is mandated by the Housing Consumers Protection Measures Act, 1998 (Act No. 95 of 1998) to regulate the homebuilding industry and protect housing consumers. The NHBRC ensures that it delivers on its mandate by delivering on its products and services, and the key performance indicators that are contained in the organisational scorecard.

VISION

To be the Champion of the Housing Consumers.

MISSION

To Protect the Housing Consumers and to Regulate the Homebuilding Environment.

MOTTO

Assuring Quality Homes.

STRATEGY OF NHBRC

The strategy of the NHBRC is based on the following pillars:

- To ensure that housing consumers and home builders are educated on their rights and obligations.
- To entrench a culture of compliance through fair and efficient enforcement mechanisms
- To research and introduce innovative products, methods and technologies within the homebuilding industry.
- To maintain a sustainable warranty fund.

4. BUSINESS OVERVIEW

4.1 Purpose

- 4.1.1. The NHBRC requires short-term insurance brokering and claims management services.
- 4.1.2. The Bidder and its personnel shall, in their dealings with NHBRC comply with all applicable laws, without limitations, including: The Short-Term Insurance Act of 1998, FAIS, the Code of Conduct, the relevant anti-corruption, anti-bribery, trade restrictions and anti-money laundering laws.
- 4.1.3. The Bidder shall ensure that the personnel involved in the NHBRC project shall:
 - Have the necessary qualifications, expertise, skills (including people skills), experience, integrity and sobriety to provide quality services as required by the NHBRC
 - Be accredited in terms of the FAIS; and
 - At all times, behave in a manner worthy of the positions they hold and interact with the NHBRC responsibly and civilly.

5. SCOPE OF WORK

- 5.1. The objective of the RFP is to appoint a bidder/ insurance broker with the skills, knowledge and market relationships to offer innovative and visionary best practice solutions regarding NHBRC's existing Insurance program and to challenge our current approach to risk transfer. The preferred broker is expected to be able to negotiate with insurance providers around new coverage, value-added solutions, program design and innovation as well as to offer comprehensive and easy-to-measure implementation strategies.
- 5.2. In terms of this mandate, an invitation is hereby extended to prospective bidders/ insurance brokers to respond in respect of this RFP:
 - 5.2.1. Propose a suitable insurance program and the strategies for the NHBRC to achieve the following:
 - 5.2.2. Review and assess NHBRC's current profile of insured risks, including the adequacy of the current insurance program.
 - 5.2.3. Make recommendations to amend or enhance the existing program in relation of placement/cover, limits of insurance, and justify any additional benefits suggested.
 - 5.2.4. Marketing the NHBRC insurance program and obtaining competitive quotes.
 - 5.2.5. Presenting a written report to document the quotes received from the various insurers.
 - 5.2.6. Reviewing the individual policies for accuracy and completeness before delivery to NHBRC.
 - 5.2.7. Advising, reporting, handling all claims, and monitoring the claims.
- 5.3. The Bidders/ insurance broker approach to manage the day-to-day broking activities of the account
 - 5.3.1. Propose a plan to ensure a smooth transition of the account.
 - 5.3.2. Service structure for day-to-day servicing of the account.
 - 5.3.3. Ensure that the NHBRC is adequately insured at all times and that uninsured risk exposures are declared to and accepted by the NHBRC.

5.3.4. Provide general advice to NHBRC on risk issues, developments in the insurance market and changes in legislation that may impact the NHBRC.

5.3.5. Provide management reports quarterly and when required by the NHBRC.

5.4. The bidder/ insurance broker should advise and contribute towards the development of an insurance policy and strategy document for the NHBRC.

5.5. The bidder/ insurance broker may offer details of any additional services that could be made available to NHBRC - proposed fees for these additional services must be included within the 'Pricing Schedule'.

5.6. Recommendations on additional cover will be considered.

5.7. Should a portion of the proposed services be outsourced to or fulfilled by a partner or subcontractor, this should be disclosed, and you should include an overview of how you will select and manage these partners.

5.8. Monitoring progress on deliverables:

Adherence to the Service Level Agreement (SLA) will be monitored by the way of following:

- Annual Post Renewal/ Placements Reports.
- Quarterly reports providing details of work done during the quarter.
- Annual performance review
- Monthly Progress Meetings (Claims), or as and when required.
- Monthly claims history reports, or as and when required.
- 30-day turnaround time on the outcome of claims; and
- Efficient claim and dispute resolution process.

5.9. Expected Outcome

5.9.1. Support for Reinsurance Program

- Assist NHBRC with placement, renewal, and reporting obligations related to its reinsurance program.
- Provide guidance on all aspects about reinsurance arrangements.

5.9.2. Policy Negotiation

- Continuously negotiate favourable policy terms and conditions with insurers on behalf of NHBRC.

5.9.3. Claims Process and Management

- Establish and provide a clear claims process for submission, tracking, and reporting.
- Administer the claims management process, including:
- Logging claims with the insurer promptly upon receipt from NHBRC.
- Ensuring all supporting documentation is obtained and submitted timely.
- Tracking claims and reporting progress regularly to NHBRC.
- Verifying correct calculation and payment of benefits by the insurer.
- Informing NHBRC when payments are made.
- Liaising with NHBRC on claims with potential legal implications.
- Reporting finalisation details to the NHBRC and managing outstanding claims on an ongoing basis.

5.9.4. Claims Recoveries

- Facilitate recoveries from reinsurers for all applicable claims incurred by NHBRC.

5.9.5. Policy Interpretation and Advisory

- Advise NHBRC on the interpretation of insurance policy documents, rules, and regulations, including incidental matters.

5.9.6. Short-Term Insurance Support

- Assist NHBRC with all aspects related to its short-term insurance covers.

5.9.7. Competency and Expertise

- Demonstrate the required technical expertise and capacity to deliver the above services effectively.

5.9.8. Efficient Claims Logging Process

- Implement a streamlined process enabling the GRA department to log, submit, and track claims efficiently.

5.10. Additional Conditions

5.10.1. This contract will be valid for a three (03) year's period.

5.10.2. Particulars of property, sums insured and limits of indemnity are based on the existing sums insured/ limits. However, NHBRC reserves the right to adjust details, if necessary at the final placement of the insurance, as well as during the period of the contract.

5.10.3. If any limitations and/or uncommon conditions and exclusions are to be imposed, this must be stated very clearly in respect of each class of insurance of the policies.

5.10.4. Deductibles are to be shown clearly, otherwise the NHBRC will assume that no deductible

5.10.5. will apply and this may not be rectified afterwards.

5.10.6. The premium stated must be inclusive of VAT for a period of twelve (12) months. In the event of an increase or decrease in assets and insurable interests, the premium must be adjusted accordingly.

5.10.7. Proposal of suitable insurance packages in the market as per NHBRC's requirements must be submitted, i.e.

- Particulars of property, sums insured, and limits of indemnity
- Deductibles are to be shown clearly
- If any limitations/ exclusions are to be imposed, this must be stated clearly

6. INSURANCE PORTFOLIO

6.1. The current NHBRC Insurance Portfolio from 1 March 2025 to 28 February 2026.

6.1.1. Asset All Risk, Business Interruption and SASRIA

6.1.2. Motor Specified and SASRIA

6.1.3. Travel Insurance

6.1.4. Group Personal Accident

6.1.5. Public Liability and Employer's Liability

6.1.6. Employment Practices Liability

- 6.1.7. Professional Indemnity
- 6.1.8. Directors and Officers Liability
- 6.1.9. Cyber Liability

- 6.2. **ANNEXURE: A The NHBRC insurance portfolio overview 01 March 2025 to 28 February 2026**
- 6.3. **ANNEXURE: B The NHBRC fixed assets register overview as at October 2025**
- 6.4. **ANNEXURE: C The NHBRC Insurance Pricing Schedule**
- 6.5. **ANNEXURE: D The NHBRC summary of claims history**

7. TECHNICAL DATA TO BE SUBMITTED BY BIDDER

7.1. Requisites of the Bidder

- 7.2. The Bidder and its personnel shall, in all interactions with NHBRC, comply with all applicable laws and regulations. This includes, without limitation, adherence to the Short-Term Insurance Act 53 of 1998 (as amended), the Insurance Act 18 of 2017, the FAIS Act 37 of 2002, the General Code of Conduct, as well as all relevant anti-corruption, anti-bribery, trade restriction, and anti-money laundering legislation.
- 7.3. The Bidder shall ensure that persons employed by it shall:
 - 7.3.1. Have the necessary qualifications, expertise, skills (including people skills), experience, integrity and sobriety to provide quality services as required by the NHBRC
 - 7.3.2. Be accredited in terms of the FAIS; and
 - 7.3.3. At all times, behave in a manner worthy of the positions they hold, and interact with the NHBRC in a responsible and civil manner.
- 7.4. The Bidder must be a South African-based Broker.
- 7.5. The Bidder shall, for the duration of the Agreement with NHBRC, obtain and maintain:
 - 7.5.1. Professional Indemnity Cover of not less than R 30 000 000 (Thirty Million Rands)
 - 7.5.2. A Fidelity Guarantee Cover of not less than R 5 000 000 (Five Million Rands)

7.6. Documents to be submitted by bidder

The following is what is required to be submitted by the bidders.

7.6.1. Company profile, experience, and reputation

- A brief and concise history of the company and any companies you propose to partner with in order to respond to this RFP.
- Audited past three years Annual Financial Statements
- Company experience in providing short-term Insurance brokerage services
- Claims resolution ratio
- The reason that your offer is superior to that of competitors i.e. what specific area(s) or service(s) distinguishes the company from other insurance broking firms and what value can they add to NHBRC in the area of insurance broking and risk management services specifically.

7.6.2. Project Team / Personnel Expertise and Experience

- Supply a full description of the company organogram as well as the proposed structure of the team to be assigned to NHBRC's project.
- The Service Provider is to supply a list of key personnel and their contact details. Key Personnel must be contactable 5 days per week. If there are changes in key personnel, NHBRC must be notified immediately.
- Key personnel may only be replaced by personnel with similar expertise over the life of the contract, and written permission must be obtained from the NHBRC.
- Provide details of the qualifications and skills level of the Client Relationship Manager and Key Individual. The organogram/ proposed structure must indicate who will be fulfilling this role.
- The FSP, its Key Individual and representatives involved in this relationship must meet the following Fit and Proper requirements in terms of FAIS Act:
- FAIS Recognized Qualifications for Category 1 FSP (Certificate in NQF Level 4 or higher/ Diploma / Bachelor's degree) in Insurance Risk Management, Accounting, Business management, Economics, Financial Planning, Financial Management and Banking)
- Class of business training and Product Specific Training for the products they will be rendering financial services for in this project.
- Key personnel must have completed the required Continuous Professional Development (CPD) hours in the last CPD cycle to remain fit and proper (6 CPD hours for a single subclass of business or 12 hours for more than once subclass of business) .
- Key personnel must not be debarred as representatives or key individuals.
- Key personnel must have passed the Regulatory Exams, RE01 for representatives and RE05 for Key individuals.
- Key personnel must have the required experience in relation to Category 1 FSP for Short-Term Insurance Personal Lines and Commercial Lines - 2years.
- Key personnel must be members of the Insurance Institute of South Africa (IISA).
- Project Team / Personnel to demonstrate relevant skills, expertise and experience in rendering of 'services as intermediary' in terms of the Short-Term term Insurance Act and as 'intermediary services' in terms of FAIS Act.
- Client Relationship Manager and Key Individual to be utilized on this tender must be FAIS compliant and registered with the Financial Sector Conduct Authority (FSCA). (Attach a valid proof /confirmation from the FSCA reflecting the individual/s registered i.e. Letter of approval as key individual from the FSCA and FSCA Representatives register.

| PROPOSED PROJECT TEAM | | | | |
|-----------------------|-------------------------|--|--|--|
| Employee Name | Academic Qualifications | Number of years in short-term insurance brokering and claims management experience | FSCA Letter of Approval and/or FSCA Representative Register. | FIA Membership Certificate or confirmation letter. |
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7.6.3. Proposal for Insurance Broking and Risk Management Services:

- A detailed project plan to deliver on the scope of work as per section 2 (Scope of work) Ability to provide services to meet the requirements stipulated in this RFP i.e. the recommended program structure / strategies / approaches proposed in response to our specifications; innovation demonstrated in the program design; placement of covers
- Knowledge of the NHBRC's Business
- Proposal of suitable Insurance packages in the market as per NHBRC's requirements
- Indicate how the insurance broker will ensure that the NHBRC's requirements are met and knowledge sharing with the NHBRC to stay up to date with the insurance developments in the insurance marketable claims
- Turnaround time on claims reporting
- System in place of processing claims
- Business Continuity Plan

7.6.4. Contactable References

- The service provider must provide positive written contactable references (Excluding the NHBRC) indicating a track record with short-term insures. The reference letters MUST be from 2015 till to date.
- The reference letters were the company has provided short-term Insurance brokering and claims management services (Letter with the letterhead of clients) of the companies that they have provided similar services. The reference letter must be in the last ten (10) years.

8. TECHNICAL AND PRICE EVALUATION CRITERIA

- 8.1. In accordance with the NHBRC Supply Chain Management Policy, the bid evaluation process shall be carried out in three (03) stages namely:
- 8.1.1. Stage 1: Compliance check of Mandatory Requirements;
 - 8.1.2. Stage 2: Functional Evaluation; and
 - 8.1.3. Stage 3: Price and Preference Points

Stage 1 Compliance check of Mandatory Requirements

| DOCUMENTS TO BE SUBMITTED | | |
|---|---|--------|
| No. | Bidders shall take note of the following bid requirements | Yes/No |
| 1. | Annexure C – Cost breakdown (including a detailed costing breakdown of all costs and escalations per annum). The Cost breakdown must be duly signed by the bidder/ and or a duly authorized individual by way of resolution (Bidder signature, not initials), which must be attached to the bid, if there is no signature on the Cost breakdown down the bidder will be disqualified (Mandatory) | |
| 2. | Proof of a valid license issued by the Financial Sector Conduct Authority (FSCA) to transact business as a financial service provider (FSP), including related conditions to the license where applicable with product category 1, Short-Term Insurance Personal Lines and Commercial Lines. (Mandatory) | |
| 3. | Proof of appointment by the (FSCA) as key individual for the product category 1, Short-Term Insurance Personal Lines and Commercial Lines. (Mandatory) | |
| 4. | Confirmation of Professional Indemnity Cover of not less than R30 000 000 (Thirty Million Rands) is submitted. Provide confirmation letter from the insurer or letter of intent from a licensed provider. (Mandatory) | |
| 5. | Confirmation of Fidelity Guarantee Cover of not less than R5 000 000 (Five Million Rands) is submitted. Provide confirmation letter from the insurer or letter of intent from a licensed provider. (Mandatory) | |
| 6. | Audited Annual financial statements for the past three (3) years. They must meet the financial soundness requirements in terms of FAIS Act as a Category 1 FSP. (Mandatory) <ul style="list-style-type: none"> • Working Capital Requirement • Liquidity Requirement | |
| THE BELOW ARE ADDITIONAL DOCUMENTS, BUT NOT FOR DISQUALIFICATION | | |
| 7. | SBD1 Invitation to bid, should be completed and signed | |
| 8. | SBD 3.1 Pricing Schedule (Firm Price) | |
| 9. | SBD 4 (Bidders Disclosure Form, should be completed and signed,) | |
| 10. | SBD 6.1 Preference claim form should be completed and signed, regardless if points are claimed or not. | |
| 11. | Bidder should submit CSD (Central Supplier Database) Report/ MAAA Number | |
| 12. | General Conditions of the contract (GCC). | |

NB: NHBRC will be using General Conditions of Contract (GCC) as issued by National Treasury and SLA for the management of the contract

Bidders that do not comply with all the mandatory requirements will be disqualified

Stage 2: Functional Evaluation in terms of the set technical evaluation criteria.

Bids must fully comply with all the Mandatory Requirements for the **Stage 1: Compliance check of Mandatory Requirements** in order to qualify for **Stage 2: Functional Evaluation** and those bids which fail to comply with all the requirements of Stage 2 will be invalidated or disqualified from the process.

The Bidders information will be scored according to the following points systems:

The following values will be applicable when evaluating the bid:

Member score for criteria

X Weight per criteria = Total Score per criteria

Highest points for criteria

5=Excellent 4=Very good 3= Good 2= Average 1= Poor 0= Non-compliance

| Item No. | Evaluation Criteria | Description | Weight |
|----------|---|--|-----------|
| 1. | Bidders experience of rendering short term insurance | <p>Company experience</p> <p>The Bidder MUST have experience in providing short-term insurance brokerage and claims management Services and support. The company profile must clearly indicate the number of years in business providing short-term insurance brokerage and claims management services. (Please attach a company profile that includes a list of projects that demonstrate relevant experience)</p> <p>Bidders Experience</p> <ul style="list-style-type: none"> • No experience = 0 Points • 1 to 2 years' experience = 1 Point • 3 to 4 years' experience = 2 Points • 5 to 6 years' experience = 3 Points • 7 to 8 years' experience = 4 Points • 9 years' experience and more = 5 Points | 10 |
| 2. | Proposed Two (2) Team member(s) | <p>Professional Team Member (s)</p> <p>Experience of two team member (s) that will be involved in the assignment: Please attach the following:</p> <ul style="list-style-type: none"> • Attach CV's of all proposed team member(s), • Certified copy of any Identification document, • Certified copies of proof of qualifications, • and Proof of Regulatory Exam (RE1) pass. <p>Note: All certified copies must not be older than six (06) months.</p> <ul style="list-style-type: none"> • (At least one of the following A Higher Certificate /Diploma (NQF level 6) / Bachelor's degree (NQF level 7) in Insurance Risk Management, Accountancy, Business management, Economics) and | 10 |

| Item No. | Evaluation Criteria | Description | Weight |
|----------|---|--|--------|
| | | <ul style="list-style-type: none"> • Proof of Financial Sector Conduct Authority(FSCA) registration documents for Team members with the FSCA as FAIS representatives • Proof of membership for Financial Intermediaries Association (FIA) • Proof of membership Insurance Institute of South Africa (IISA) <ol style="list-style-type: none"> 1. Team members with no experience in short-term insurance rendering financial services including claims management; and no qualifications = 0 Points 2. Team members who have less than two (2) years of experience in short-term insurance, including rendering financial services and managing claims; and possess the required qualifications listed above = 1 Point 3. Team members who have at least two (2) years of experience in short-term insurance, including rendering financial services and managing claims; and provide Proof of the required qualifications listed above = 2 Points 4. Team members who have at least three (3) years' experience in short-term insurance, including rendering financial services and managing claims; and provide Proof of the required qualifications listed above = 3 Points 5. Team members who have at least four (4) years' experience in short-term insurance, including rendering financial services and managing claims; and Provide Proof of the required qualifications listed above = 4 Points 6. Team members who have 5 years and more of experience in short-term insurance, including rendering financial services and managing claims; and Provide Proof of the required qualifications listed above = 5 Points | |
| 3. | Experience of the Account Manager and Client Relations Manager | Experience of the Account Manager/ Client Relations Manager that will be involved in the assignment (Attach CV's of Account Manager and Client Relations Manager; Certified copies of proof of qualifications; and Proof of Regulatory Exam (RE1) and (RE5) pass. Note: All certified copies must not be older than six (06) months <ul style="list-style-type: none"> • (At least one of the following A Higher Certificate / Diploma (NQF level 6) / Bachelor's degree (NQF level 7) in Insurance Risk Management, Accountancy, Business management, Economics) and | 40 |

| Item No. | Evaluation Criteria | Description | Weight |
|----------|---|--|--------|
| | | <ul style="list-style-type: none"> Proof of Financial Sector Conduct Authority(FSCA) registration documents for Clients Relations Manager and Key Individual members. Mandatory Proof of a Financial Sector Conduct Authority (FSCA) registration documents and Financial Advisory and Intermediary Services Act (FAIS) compliance for the Clients Relationship Manager / Key Individual and completed RE 01 and RE 05 Regulatory Certificates Proof of membership Financial Intermediaries Association (FIA) Proof of membership Insurance Institute of South Africa (IISA) <p><u>Scoring allocation</u></p> <ol style="list-style-type: none"> Less than 2 years' experience in short-term insurance rendering financial services and claims management of accounts manager and clients Relation Manager and Proof of qualifications listed above = 0 Point Account Manager and Client Relations Manager with 2 years' experience in short-term insurance rendering financial services and claims management and and Proof of qualifications listed above = 1 Point Account Manager and Client Relations Manager with 3 years' experience in short-term insurance rendering financial services and claims management and and Proof of qualifications listed above = 3 Points Account Manager and Client Relations Manager with 4 years' experience in short term insurance rendering financial services and claims management; and Proof of qualifications listed above = 4 Points Account Manager and Client Relations Manager with 5 years' experience and more in short-term insurance, rendering financial services and claims management and Proof of qualifications listed above = 5 points | |
| 4. | Client Reference Letters (Track record) | <p>Contactable References</p> <p>The service provider must provide positive written contactable references (Excluding the NHBRC) indicating a track record with short-term insures. The reference letters MUST be from 2015 till to date.</p> | 40 |

| Item No. | Evaluation Criteria | Description | Weight |
|--------------------------|---------------------|---|------------|
| | | <p>The reference letters were the company has provided short-term Insurance brokering and claims management services. The reference letter must be in the last ten (10) years.</p> <p>Each reference letter must include the following details:</p> <ul style="list-style-type: none"> a) Be issued on the client's official letterhead b) State the client's company name c) Provide the contact person's name and telephone number d) Contract period (start and end dates) e) Describe the contract description and services performed f) The letter must be signed by a duly authorised person <p><u>Reference Letter Scoring allocation</u></p> <ul style="list-style-type: none"> • No reference letters = 0 Points • 1 to 2 reference letter = 1 point • 3 to 4 reference letters = 2 Points • 5 to 6 reference letters = 3 Points • 7 to 8 reference letters = 4 Points • 9 years' reference letters and more = 5 Points <p>NB: Bidders must take note that the NHBRC reference letter will not be considered, reference letter must be from different companies, and appointment letters that are in progress will not be considered</p> <p>The NHBRC reserves the right to verify the validity of the document submitted.</p> | |
| Total | | | 100 |
| Minimum Threshold | | | 80 |

NB: The minimum threshold for functionality is 80 or greater out of 100 points. Bidders who fail to meet the minimum threshold will be disqualified and will not be evaluated further for price and preference points.

Stage 3: Price and Preference Points Evaluation

Only bids that obtained a minimum qualifying score (80 points) for **Stage 2 (Functional Requirements)** will be evaluated further.

The contract will be awarded in terms of Regulations 4 of the Preferential Procurement Regulations about the Preferential Procurement Policy Framework Act, 2000 (Act 5 of 2000) and Preferential Procurement Regulations, 2022 and bids will be adjudicated in terms of the (80/20) preference points system. Points are awarded to service providers based on the below:

80/20 Preference point system (for the acquisition of services, works or goods with a Rand value not more than R 50 million) (all applicable taxes included)

$$P_s = 80 \left(1 - \frac{P_t - P_{min}}{P_{min}} \right)$$

Where;

P_s = Points scored for the comparative price of the bid or offer under consideration.

P_t = Comparative price of the bid or offer under consideration

P_{min} = Comparative price of lowest acceptable bid or offer.

The points scored will be rounded off to the nearest two decimal places.

The points will be awarded to a Bidder in accordance with the table below:

A maximum of 20 points may be awarded to a bidder for Preference Points specified in the tender.

| Preference Points | Points Allocated |
|---|------------------|
| Women owned companies | 12 |
| Youth owned companies | 6 |
| People living with disabilities owned companies | 2 |
| TOTAL | 20 Points |

The following formula must be applied to calculate the number of points for preference points.

$$\text{NEP} = \text{NOP} \times \frac{\text{EP}}{100}$$

Where:

NEP = Points awarded for equity ownership Preference Points

NOP= The maximum number of points awarded for Preference Points

EP = The percentage of equity ownership

The points scored for price will be added to the points scored for preference points to obtain the Bidder's total points scored out of 100 points.

9. RFP SUBMISSION INSTRUCTIONS

- 9.1. All RFP documents must be sealed in a clearly marked envelope and deposited into the tender box at the **NHBRC HEAD OFFICE: 27 LEEUWKOP ROAD, SUNNINGHILL, JOHANNESBURG**

10. AVAILABILITY OF THE RFP DOCUMENT

- 10.1. Bid documents can be downloaded on the NHBRC Website (www.nhbrc.org.za/current-tenders) from the **15 December 2025**
- 10.2. There will be a non-compulsory briefing session that will be held on the **23 January 2026** at 11h00am
- 10.3. Venue for non-compulsory briefing session: **NHBRC HEAD OFFICE: 27 LEEUWKOP ROAD, SUNNINGHILL, JOHANNESBURG**

11. RFP CLOSING DATE

- 11.1. Bid documents should be marked for Attention: Supply Chain Manager, and deposited into the Bid boxes at the **NHBRC Head Office, 27 Leeuwkop Road, Sunninghill on or before the 11 February 2026 at 11h00**. No emailed or faxed bids will be accepted. **The bid document should be supplied in a sealed envelope clearly marked (one (1) Original hard copy and one (1) Memory Stick / USB with scanned original documents)** with the bid number and the full of the service provider(s).
- 11.2. No late submissions will be accepted.

12. VALIDITY PERIOD OF BIDS

- 12.1. All bids submitted by the bidders must be valid for a period of 90 days from the closing date specified above.

13. ADMINISTRATIVE ENQUIRIES

13.1. The administrative enquiries may be directed to:

Department: Supply Chain Management
Contact Person: Ms. Paballo Relela / Mr. Bernard Kekana
E-mail address: Tenders@nhbrc.org.za

14. SUBMISSIONS OF PROPOSALS

- 14.1. Submission of bid **MUST include one (1) Original hard copy and one (1) memory stick / USB with scanned original documents of the proposal marked (Original hard copy and memory stick / USB) envelope and deposited into the tender box.** NB: The Original hard copy submission on the envelope MUST be the same as the electronic copy. Failure to comply will result in the bid being regarded as unacceptable.
- 14.2. All costs and expenses incurred by the Bidder relating to the participation in, and preparation of this proposal process shall be borne by the Bidder exclusively. All documentation and manuals submitted in respect of this RFP shall be retained by NHBRC, whether or not the proposal is accepted.

15. POPIA

- 15.1. The NHBRC is committed to adhering to the Protection of Personal Information Act 4 of 2013 and the Promotion of Access to Information Act 2 of 2000. To this end, the NHBRC has published its Information Manual on its website, which regulates the manner in which NHBRC processes information
- 15.2. The NHBRC requires the information requested in bids for the purpose set out in paragraph 2.5 of the Manual. Further, the Manual confirms that NHBRC processes the information requested in bids from prospective service providers and third parties in paragraph 3.4.
- 15.3. Bidders should note that the NHBRC is committed to securing all the information submitted from bidders, in terms of paragraph 6 of the Manual. (included on the NHBRC website)
- 15.4. Bidders are in turn required to comply with the tender requirements and when the information of third parties is required by NHBRC, bidders are by law required to obtain the consent of such third parties for the sharing of such third parties' information with the NHBRC. "