PRESOLICITATION | OPEN | FEDERAL

Health & Life Insurance Services for Locally Employed Staff of the U.S. Mission in Belize

Department of State › U.s.embassy Belmopan

Solicitation 19BH2026R0001

Scan for the live page

D
46

RFP DETECTOR SCORE

High data confidence

Limited · 46 / 100

Limited (D, 46/100): solicitation not out yet, full and open; but small typical award (~$99K).

−7.8 Value | −7.7 Freshness | +4.1 Time & stage | +4.0 Competition & access

Informational, not advice. How the score works: rfpdetector.com/methodology/score

At a glance

ESTIMATED VALUE **~$99K** Estimated: median award, FY24–FY26	SET-ASIDE **None** Full and open competition	NAICS **524114** Direct Health and Medical Insurance Carriers	PSC **G009** Product / service code
PLACE OF PERFORMANCE **Belmopan, BZ**	POSTED **Sep 11, 2026** Updated Sep 17, 2026	RESPONSE DUE **Not stated**	LISTING **Official federal notice** Updated Sep 17, 2026

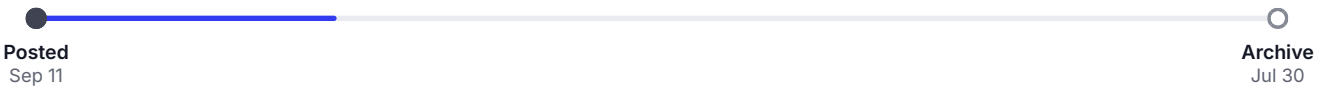
Our summary

Department of State (U.s.embassy Belmopan) posted a presolicitation notice titled “Health & Life Insurance Services for Locally Employed Staff of the U.S. Mission in Belize” under solicitation number 19BH2026R0001. It was first posted on Sep 11, 2026 and has been updated once since. The notice does not state a response deadline. It is classified under NAICS 524114 (Direct Health and Medical Insurance Carriers) and product/service code G009. No set-aside is listed. The place of performance is Belmopan, Belize. The listed point of contact is Salman Khalil.

Summary by RFP Detector.

Timeline

Blue line: today (Nov 28)



02 Score breakdown

Every RFP starts at 50. Each factor adds or subtracts points depending on how this RFP compares with a typical one, scaled by its weight and by how sure we are of the data. Unknown data has no effect.

Factor		◀ lowers the score / raises the score ▶	Points	Range
Value	ESTIMATED		−7.8	−18.0 / +18.0 w 20 · conf 80%
No value published. Typical award is about $99K: the median of 966 DOS contracts over $25K awarded in NAICS 524114, FY24–FY26.				
Competition & access	MEASURED		+4.0	−18.0 / +18.0 w 20 · conf 100%
Full and open competition. The largest recipient took 10% of these dollars in FY24–FY26, and spending is spread across many vendors.				
Issuer & market	MEASURED		−0.2	−23.4 / +12.6 w 20 · conf 100%
DOS obligated $278M on NAICS 524114 across 1,216 contracts in FY24–FY26. 2 other notices from this office in the past 12 months.				
Time & stage	MEASURED		+4.1	−14.9 / +12.2 w 15 · conf 100%
The solicitation isn't out yet, so there's time to prepare.				
Clarity & completeness	ESTIMATED		+3.2	−18.9 / +8.1 w 15 · conf 75%
Documents not listed, 2 named contacts with email and phone, 313-word description.				
Freshness	MEASURED		−7.7	−9.0 / +9.0 w 10 · conf 100%
Posted 77 days ago.				

Starts at 50 · contributions sum to **45.6**

Score **46** **(D)**

Score trend

Recorded whenever the score changes, last 30 days

The trend appears once the score has changed. Time-dependent factors (deadline, freshness) are re-evaluated every night.

Evaluated Nov 28, 2026, 3:15 AM EST · version 1.0.0

How the score works

Value	weight 20 · −18.0 to +18.0
Competition & access	weight 20 · −18.0 to +18.0
Issuer & market	weight 20 · −23.4 to +12.6
Time & stage	weight 15 · −14.9 to +12.2
Clarity & completeness	weight 15 · −18.9 to +8.1
Freshness	weight 10 · −9.0 to +9.0

Measured data counts fully, estimated data counts less, unknown data counts zero. Grades: A 80–100 · B 65–79 · C 50–64 · D 35–49 · F 0–34. Data confidence (92/100) is how much of the score rests on measured data.

Full methodology: rfpdetector.com/methodology/score

03 Market intelligence

Federal contract awards for Department of State, NAICS 524114. Award counts and sizes cover new awards in FY24–FY26; dollars are obligations in the same window.

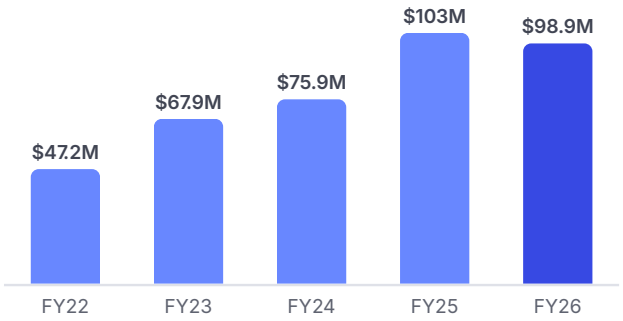
CONTRACTS AWARDED
1,216
New awards, FY24–FY26

TOTAL OBLIGATED
$278M
Obligated FY24–FY26

MEDIAN AWARD OVER $25K
$99K
966 awards above $25K

Obligations by fiscal year

Department of State, NAICS 524114



Award size

DOS NAICS 524114 contracts, FY24–FY26 (log scale)



For reference, the typical federal contract award above $25K across all agencies is about $69K.

Largest recipients in this market

Share of obligated dollars, FY24–FY26

1	Axa Seguros	$29.2M	10%
2	Dhipaya Insurance Public Company Limited	$23.7M	9%
3	Bupa Acibadem Sigorta Anonim Sirketi"	$16.5M	6%
4	Malath Cooperative Insurance And Reinsurance Company	$14.1M	5%
5	Al-Nisr Al-Arabi Insurance	$13.9M	5%

These are the largest recipients across this agency and NAICS code, not the incumbent of this RFP. Concentration feeds the Competition & access factor.

How this market feeds the score

Value −7.8
Small typical award (~$99K)

Competition & access +4.0
Full and open

Issuer & market −0.2
Limited award history ($278M FY24–FY26)

Federal award history: contract award types A–D, FY24–FY26, updated Nov 13, 2026.

04 Requirements & logistics

Facts from the notice. Confirm every requirement and date on the official notice before responding.

Eligibility

SET-ASIDE
Full and open competition: any responsible business may respond.

NAICS
524114 Direct Health and Medical Insurance Carriers

PRODUCT / SERVICE CODE
G009

Place & submission

PLACE OF PERFORMANCE
Belmopan, BZ

HOW TO SUBMIT
As instructed in the official solicitation

OFFICIAL SOLICITATION
Open the official solicitation at rfpdetector.com (free account)

Contacts

Salman Khalil · primary
khalilsk@state.gov
5018224011

Elisa R. Gillett · secondary
gilletter@state.gov
5016104013

Documents

No documents are listed on the notice.
Open the official solicitation at rfpdetector.com (free account)

Before you respond

Confirm on the official notice

- [ ] Read every attachment and amendment on the official solicitation
- [ ] Confirm the response deadline and time zone
  Not stated
- [ ] Check you meet the set-aside / eligibility requirement
  Full and open competition
- [ ] Make sure your federal entity registration (UEI) is active
  Federal awards require an active entity registration
- [ ] Confirm how to submit
  See the official solicitation

Bid / no-bid questions

For your own decision

- [ ] Do you have relevant past performance for this scope and customer?
- [ ] Can you staff and deliver on time with a compliant response?
- [ ] Can you perform in Belmopan, BZ?
- [ ] Does your pricing fit the typical award range ($33K–$156K)?
- [ ] Do you need a teaming partner or subcontractors to cover the full scope?

A generic checklist, not advice to bid or not bid.

05 Related RFPs

Open RFPs with the same NAICS industry group or category (same state first, then by score), and more from this issuer. Each title links to its page on RFP Detector.

Similar open RFPs

- B | 69 **Locally Employed Staff (LES) Life Insurance Services**
  Department of State · Due Jan 4
- B | 68 **Request for Information (RFI) - Commercial Loan Servicing and Asset Administration Services**
  Federal Deposit Insurance Corporation · Due Dec 18
- B | 67 **Request for Information (RFI) - Residential Loan Servicing and Asset Administration Services**
  Federal Deposit Insurance Corporation · Due Dec 18
- B | 66 **LE-Staff Health Insurance Services, Banjul, The Gambia**
  Department of State · Due Jan 13
- C | 61 **Locally-Employed Staff Health Insurance Plan**
  Department of State · Due Jan 4

More from U.s.embassy Belmopan

- B | 71 **Health & Life Insurance Services for Locally Employed Staff of the U.S. Mission in Belize**
  Department of State · Closed
- B | 68 **19BH2027Q0001_Health and Life Insurance Services for Locally Employed Staff pf the U.S. M...**
  Department of State · Closed

Data and as-of times

Notice data	Official federal notice, first seen Nov 13, 2026, updated Sep 17, 2026
Market data	Federal award history, contract award types A–D, FY24–FY26, updated Nov 13, 2026
Score	RFP Detector Score v1.0.0, evaluated Nov 28, 2026, 3:15 AM EST
Report	ID 902818e869ab522cfa4e · generated Nov 28, 2026, 9:10 AM EST
Official notice	Open the official solicitation at rfpdetector.com (free account)

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