COMBINED SYNOPSIS/SOLICITATION | OPEN | FEDERAL

LE-Staff Health Insurance Services, Banjul, The Gambia

Department of State › Acquisitions - Rpso Frankfurt

Solicitation 19GE5027Q0001

Scan for the live page

RFP DETECTOR SCORE

B
66

Strong · 66 / 100

High data confidence

Strong (B, 66/100): 46 days to respond, new this week; but small typical award (~$99K).

+12.2 Time & stage | −7.8 Value | +7.4 Freshness | +4.0 Competition & access

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

At a glance

ESTIMATED VALUE	SET-ASIDE	NAICS	PSC
~$99K Estimated: median award, FY24–FY26	None Full and open competition	524114 Direct Health and Medical Insurance Carriers	G009 Product / service code
PLACE OF PERFORMANCE	**POSTED**	**RESPONSE DUE**	**LISTING**
Banjul, GM	Nov 24, 2026	Jan 13, 2027, 4:00 PM UTC 46 days left	Official federal notice Updated Nov 24, 2026

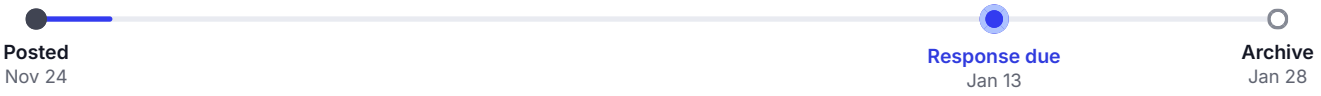
Our summary

Department of State (Acquisitions - Rpso Frankfurt) posted a request for quotations titled “LE-Staff Health Insurance Services, Banjul, The Gambia” under solicitation number 19GE5027Q0001. It was posted on Nov 24, 2026. Responses are due Jan 13, 2027, 4:00 PM UTC. 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 Banjul, Gambia. The listed point of contact is Guido Arnold.

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		+1.7	−23.4 / +12.6 w 20 · conf 100%
DOS obligated $278M on NAICS 524114 across 1,216 contracts in FY24–FY26. 6 other notices from this office in the past 12 months.				
Time & stage	MEASURED		+12.2	−14.9 / +12.2 w 15 · conf 100%
Solicitation, bids due: 46 days to respond (due Jan 13, 2027, 4:00 PM UTC).				
Clarity & completeness	ESTIMATED		−1.9	−18.9 / +8.1 w 15 · conf 75%
Documents not listed, 2 named contacts with email, 74-word description.				
Freshness	MEASURED		+7.4	−9.0 / +9.0 w 10 · conf 100%
Posted 3 days ago.				

Starts at 50 · contributions sum to **65.6**

Score **66** **(B)**

Score trend

Recorded whenever the score changes, last 30 days



Nov 25: 67 Nov 27: 66

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

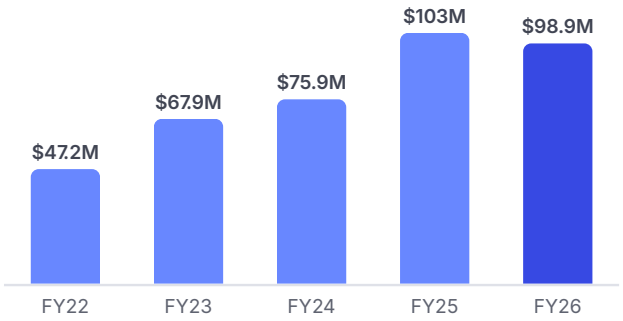
03 Market intelligence

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	TOTAL OBLIGATED	MEDIAN AWARD OVER $25K
1,216	**$278M**	**$99K**
New awards, FY24–FY26	Obligated FY24–FY26	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	Competition & access	Issuer & market
−7.8	+4.0	+1.7
Small typical award (~$99K)	Full and open	Active buyer ($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
Banjul, GM

HOW TO SUBMIT
As instructed in the official solicitation

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

Contacts

Guido Arnold · primary
arnoldg@state.gov

David Machen · secondary
machendd@state.gov

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
  Jan 13, 2027, 4:00 PM UTC
- [ ] 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 Banjul, GM?
- [ ] 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
- C | 61 **Locally-Employed Staff Health Insurance Plan**
  Department of State · Due Jan 4
- C | 59 **Energy Dominance Financing (EDF) has a need for Fi**
  Department of Energy · Due Feb 1

More from Acquisitions - Rpso Frankfurt

- D | 43 **Internet services for the ITA - U.S. Mission China Offices**
  Department of State · Due Dec 23
- F | 31 **Moving Services, Frankfurt**
  Department of State · Due Jan 10
- C | 58 **Health Insurance for Locally Employed Staff, US Embassy Maputo, Mozambique**
  Department of State · Closed
- C | 58 **Health Insurance for Locally Employed Staff, US Embassy Tashkent, Uzbekistan**
  Department of State · Closed

Data and as-of times

Notice data	Official federal notice, first seen Nov 25, 2026, updated Nov 24, 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 b30fb11c54493378a458 · generated Nov 28, 2026, 7:59 AM EST
Official notice	Open the official solicitation at rfpdetector.com (free account)

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