REQUEST FOR PROPOSAL (RFP)

Motor Industry Retirement Fund (MIRF)

Temporary Total Disability Benefit Cover

Date: 07 July 2026

Request For Proposals (RFP) for the provision of <u>Temporary Total Disability (TTD) Benefit Cover</u> for members of Auto Workers' Provident Fund and the Motor Industry Provident Fund (hereinafter jointly referred to as the Motor Industry Retirement Funds "MIRF")

1. Introduction and Background

The Auto Workers' Provident Fund and the Motor Industry Provident Fund are defined contribution (DC) funds and are the two largest funds in the stable of the MIRF funds. They are bargaining council funds, established in terms of the collective agreement in the Motor Industry Bargaining Council ('the Council').

MIRF invites proposals from experienced insurance companies (insurers) for the provision and administration of a Temporary Total Disability (TTD) Benefit for its members. The purpose is to provide short-term income protection (6 or 12 months) for members who are unable to work due to illness or injury.

The Funds do not have an existing Temporary Total Disability (TTD) Benefit cover.

2. TTD Benefit Structure Required

2.1. Income Protection of a defined percentage of 75% of remuneration during the period of disability of a member not being able to perform their own occupation with own employer in the Motor Industry.

2.2. The Income Protection Benefit must be payable for:

- 2.2.1. Six (6) months, maximum payable income of R125 000 for the period of disability.
- 2.2.2. Twelve (12) months, maximum payable income of R250 000 for the period of disability.

2.3. Quote on the following waiting periods i.e. 1 month, 2 months and 3 months.

2.4. Cover should include an employer contribution waiver of 8% of salary.

MIRF
Motor Industry
Retirement Funds

3. Customer Service

- Dedicated Client Relationship Manager.
- Excellent customer service and support.
- Service availability 365 days a year.
- Responsive communication channels.
- Prompt claims processing, and
- Ongoing assistance for our members.

4. Claim Submission

Claims processing must be efficient, transparent and within specified turn-around times.

5. Reporting

- Analytics to measure the utilisation of the TTD benefit by members.
- Monthly, quarterly and annual reports.
- In addition, ad-hoc reporting as requested by the Funds.

6. Evaluation Criteria

Proposals will be evaluated based on but not limited to the following:

Item	Criteria For the Evaluation	Weighting
1	B-BBEE rating	20%
2	Management Control and Employment Equity (MCEE)	10%
3	Claims Management: Efficient, transparent processing of claims within specified turn-around times and standardised medical assessment processes.	25%
4	Pricing	40%
5	Value Add Services	5%

7. Pricing

The applicant is requested to provide a quotation for each Fund based on percentage of salaries.

The applicant must provide a detailed breakdown of all elements which make up the cost of the proposal e.g. cost of cover, commission and VAT.

8. Information To Be Provided By The Funds

The shortlisted applicants will be required to sign a Reciprocal Non-Disclosure & Confidentiality Agreement with MIRF to access the member data.

In making members' personal information accessible to the applicant, the Funds will comply with the conditions applicable to the processing of information as contemplated in the Protection of Information Act, Act 4 of 2013.

MIRF will provide a secured link to a data room where the applicants can access the member data which will comprise of the following information:

Membership data in electronic format including the following fields:

- Gender
- Date of Birth
- Normal Retirement Age, and
- Geographical distribution of members
- Salaries

9. Submission Instructions And Deadline Date

There are two submission dates as follows:

a. Interested parties are requested to submit signed **Prerequisites Form** appended to this RFP (with supporting documents) by **17h00 on 24th July 2026.**
b. A shortlist will be determined based on the Prerequisite Form, and ONLY the shortlisted applicants will be provided with access to the two Funds' data and be advised to submit full proposals. They will be required to sign a Reciprocal Non-Disclosure & Confidentiality Agreement with MIRF before access is provided.
c. Full Proposals must be submitted by **17h00 on 28th August 2026**.
d. All submissions and queries must be made to procurement@mirf.co.za

10. Terms and Condistions

MIRF reserves the right to:

- Amend any RFP conditions, validity period, specifications, or extend the closing date and/or time of RFPs before closing date. All respondents, to whom the RFP documents have been issued, will be advised in writing of such amendments on time;
- verify any information contained in the proposal;
- request documentary proof regarding any tendering issue;
- vary, alter, and /or amend the terms of this RFP, at any time prior to the finalisation of its adjudication hereof;
- award the contract as a whole or in part subject to affordability by MIRF; and
- cancel or withdraw this RFP as a whole or in part without furnishing reasons and without attracting any liability.
- The decision of the MIRF adjudication committee will be absolute and apart from being notified no correspondence will be attended to with unsuccessful applicants.

Disclaimer

MIRF has produced this RFP in good faith however we do not warrant its accuracy or completeness. To the extent that MIRF is permitted by law, MIRF will not be liable for any claim whatsoever and howsoever arising (including, without limitation, any claim in contract, negligence or otherwise) for any incorrect or misleading information contained in this RFP due to any misinterpretation of this RFP. This RFP is a request for proposals only and not an offer document nor a contract; answers to it must not be construed as acceptance of an offer or imply the existence of a contract between the parties.

By submission of a proposal, applicants shall be deemed to have satisfied themselves with and to have accepted all Terms & Conditions of this RFP. MIRF makes no representation, warranty, assurance, guarantee or endorsements to an applicant concerning the RFP, whether regarding its accuracy, completeness or otherwise, and MIRF shall have no liability towards the applicant or any other party in connection therewith.

This RFP serves only as the instrument through which proposals are solicited and MIRF will pursue negotiations with the highest-scoring proposal. If, for some reason, MIRF and the initial applicant fail to reach consensus on the issues relative to a contract, then MIRF may commence contract negotiations with other applicants. MIRF may decide at any time to start the RFP process again. The selected applicant will be required to sign a formal contract and service level agreement.

MIRF must approve any and all Service Providers utilised by the successful applicant prior to any such provider commencing any work. Applicants acknowledge by the act of submitting a proposal that any work provided under the contract is work conducted on behalf of MIRF and that the MIRF Principal Officer or designee may communicate directly with any Service Provider as MIRF deems necessary or appropriate.