

## Wyre Forest District Council

### Record of a Council Decision delegated made by an Officer

This includes a record of an Executive Decision made by an officer under Regulation 13, Part 4 of the Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012

<b>Item decided: Insurance Services Procurement - detail in relation to the process, timetable and evaluation model for the appointment of a new contractor to deliver the Insurance Service</b>	
<b>The decision has been taken to agree the timetable for the procurement process and tender evaluation model as attached for the recommissioning of the Insurance service using the Midlands District Council Insurance Consortium</b>	
<b>Officer who has taken the decision</b>	Tracey Southall, Corporate Director: Resources in consultation with Caroline Newlands, Solicitor to the Council
<b>Date of the decision</b>	09 <sup>th</sup> April 2019
<b>Reason for the decision/alternatives considered</b>	The Council is required to tender for the provision of Insurance services as set out in the Strong Leader Report published in February 2019
<b>Date and source of Delegated Decision (if appropriate)</b>	Strong Leader Cabinet report circulated on the 27 <sup>th</sup> February 2019
<b>Council/Cabinet member consulted – if applicable</b>	Councillor: Nathan Desmond, Cabinet Member for Resources.
<b>Any interest declared by the Consultee or officer</b>	None

## 2 INSURANCE TENDER TIMESCALES

2.1 Set out below is the proposed procurement timetable (**Timetable**). This is intended as a guide and whilst the Contracting Authority does not intend to depart from the timetable it reserves the right to do so at any stage. Any changes to the procurement Timetable shall be notified to all Tenderers as soon as practicable.

DATE	STAGE
4 <sup>th</sup> April 2019	Tender documents made available via the Proactis portal
25 <sup>th</sup> April 2019	Deadline for prospective bidders to raise questions
2 <sup>nd</sup> May 2019	Deadline for the Contracting Authority to provide responses to all questions
9 <sup>th</sup> May 2019	Deadline for receipt of submissions
To 23 <sup>rd</sup> May 2019	Evaluation of tender submissions
4 <sup>th</sup> June 2019	Contracting Authority notify successful and unsuccessful bidders of tender outcome
15 <sup>th</sup> June 2019	Standstill Period
1 <sup>st</sup> July 2019	Contract Commencement Date

# Midlands Districts Insurance Consortium

## PART THREE – Award Criteria

**Tender for Insurance coverage and associated services**

**(excluding Insurance Broker Services)**



**Gallagher**

Insurance | Risk Management | Consulting

## Introduction

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This Invitation to Tender (**ITT**) is inviting Tenders for insurances coverage and associated services as required by the Midlands Districts Insurance Consortium (***the Contracting Authority***). The Consortium comprises of 8 District Councils

- Wychavon District Council
- Bromsgrove District Council
- High Peak Borough Council
- Malvern Hills District Council
- Redditch Borough Council
- Staffordshire Moorlands District Council
- Worcester City Council
- Wyre Forest Council

Information regarding the Services, the Contracting Authority and risks can be found in Part 2 of this ITT (Insurance **Specification**).

## Contract Award Criteria

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### 1. Insurance Contract Award Criteria

- 1.1 The Contracting Authority will award their contract(s) on the basis of the Most Economically Advantageous Tender.
- 1.2 The Contracting Authority reserves the right to not award the contract.

### 2. Evaluation Process

- 2.1 **Stage 1: Initial screening** Each bid will be subject to an initial screening assessment to confirm that the response has been submitted on time, completed correctly and is materially complete. Responses that are not substantially complete or which are non-compliant with the requirements may be rejected at this stage.

At this stage the mandatory Selection Questionnaire (Part 4 of this ITT) submitted as part of the Tender Response will be reviewed. Responses that are not substantially complete or which are non-compliant with the requirements may be rejected at this stage. Responses which do not meet requirements in terms of the criteria set may also be rejected at this stage.

- 2.2 **Stage 2: Quality evaluation:** Responses that are successful following the initial screening assessment will be subject to a detailed evaluation in accordance with the award criteria and the evaluation methodology set out in this Part of the ITT.

**Quality evaluation will represent 25% of the final evaluation mark.**

- 2.3 **Stage 3: Cost evaluation** The Cost to be used will be the total Premium over the period of the contract period plus any optional extension requested. If rates under your bid increase automatically at each or any renewal within this period your bid price will be inflated to account for the impact of indexation. The Retail Price Index at the time of tender will be used as the inflationary index.

For the avoidance of doubt Premium will include Insurance Premium (including Commission of any type), Insurance Premium Tax, Claims Handling charges and Risk Management bursaries payable by the Contracting Authority as part of your offering.

Any package discounts available (within Lot 7) must be declared by you (% of the quoted premium to be declared) and the Contracting Authority reserves the right to approach bidders during evaluation to ascertain if the package discount will remain available if in splitting the package a more economically advantageous position can be achieved.

**Cost evaluation will represent 75% of the final evaluation mark.**

### 3. Cost Evaluation

Price		Marks (%)
<b>Sub-Criteria - Actual Price</b>		<b>75</b>
<p><b>Total cost of Option</b></p> <p>The Contracting Authority will consider the cost of premium, IPT, (the cost of losses within deductibles and aggregate stop limits (where applicable), cost of claims handling (if priced separately), and terms for payment when selecting insurers.</p> <p>The Contracting Authority will consider entering into a long term agreement or contract with insurers. The basic minimum requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further period of 2 years.</p> <p>In the event that a LTA is agreed, the Insurer must give the Contracting Authority at least 120 days' notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions</p> <p>The best overall quotation for each Lot will be awarded 75 marks and all other tenders will be awarded a proportion of 75 marks in direct proportion to the best overall quotation.</p>		<b>75</b>
<p><b>Method for calculating Price Score Points</b></p> $\frac{\text{Lowest Price Submitted}}{\text{Tender Price Submitted}} \times 75 = \text{Point Score}$		

### 4. Quality Evaluation

The Quality and Service Standards weighting for each Lot has been broken down as follows **Sub Criteria**

#### 4.1.1 Cover

The Cover has been included in Part 2 Specification and is to be provided in full by all bidders for each Lot within the Tender. The Cover Specification includes market wide coverage and as such the Contracting Authority has decided to make this a PASS / FAIL within the Tender responses. All bidders should ensure that they have provided either within the Quotation Schedule or Policy wording, confirmation that their offer will provide the required specification of cover in its entirety. Failure to provide this certainty could mean the Bid is precluded from further evaluation

#### 4.1.2 Service Delivery

The Contracting Authority will rely upon method statements from insurers to indicate how the service will be provided. Insurers are required to provide sufficient detail to enable the service to be evaluated and in particular to confirm their service standards, quality measures and KPIs that apply to this service.

Bidders must be able to demonstrate their expertise in providing services to the Contracting Authority (District and Borough councils). Applicants should provide details of the service team, the resources to be allocated to the Contracting Authority and location for where the team is based.

#### **4.1.3 Claims Handling**

The Contracting Authority will rely upon method statements from insurers/claims handlers to indicate how the claims service will be provided. Insurers/Claims handlers are required to provide sufficient detail to enable the claims service to be evaluated and in particular to confirm their service standards, quality measures and KPIs that apply to this service.

Claims handlers must be able to demonstrate their expertise in providing claims handling services. Claims Handlers should provide details of the service team, the resources to be allocated to the Contracting Authority and location for where the team is based.

#### **4.1.4 Added Value**

The Contracting Authority will give consideration to the added value a bidder can provide through the provision of additional support such in areas of operational risk management, claims defensibility and other similar services which will jointly reduce exposure risk to both the bidder and Contracting Authority which may be available at no additional cost to the Contracting Authority.

You must clearly articulate what the service is and how it will benefit the Contracting Authority. Your response should be concise and be provided in the appropriate section of the Premium Evaluation Sheet.

### **5. Package Evaluation (Lot 7)**

**5.1** When determining if to award Lots separately or as a package , the Contracting Authority will ensure Best Value by comparing the top scoring bidders price and quality submissions for individual lots against the submissions for the Package and by application of the following method:

**5.1.1** Quality Comparison: The Contracting Authority will average the quality scores for the top scoring bidders for Lots within the package being considered. An average for the package tender will also be calculated.

**5.1.2** Cost Evaluation; The Contracting Authority will add the total contract value of the combined top scoring Lots within the package being considered. This will also be performed for the package tender and the price evaluation be conducted to identify the highest scoring tender option

**5.1.3** The Quality and Cost: The quality average score and the cost evaluation score will be added together for the Lots within the package being considered. The same process will be performed on the Package tender. The two Scores will then be compared to identify the highest scoring option

## 6. Risk Pooling Evaluation (Lot 8)

- 6.1** The Contracting Authority has included a Risk Pooled option which is fully detailed in Part 2. The Risk Pooling option will ensure that the coverage provided by Lots 1, 2, 3 and 4 will be structured under a Risk Pooling arrangement with insurance protection and Aggregate Stop protection above the pool retention.
- 6.1.1** Quality Comparison: The Contracting Authority will assess bids using the Award Criteria stipulated in Part 3 of the Invitation to Tender
- 6.1.2** Cost Evaluation; The Contracting Authority will include the price for insurance under Lot 8 as well as any additional costs to provide services to the risk Pool including Legal Services, Loss Adjuster Services and any motor claims handling costs.
- 6.1.3** The Consortium has undertaken an actuarial assessment to determine their Total Cost of Risk (TCoR) including any frictional operational costs if a pooled option were to be selected. The TCoR under the Risk Pool Lot will be directly compared to the TCoR under the individual Lots 1, 2, 3 and 4 or indeed under Lot 7 if applicable to determine whether this Lot does provide the most economically advantageous solution under the Lot Structure

### Sub-Criteria Weightings

The sub-criteria score will be assessed in accordance with the weighting factors provided in the following table.

Score	Classification	Definition
0	Unacceptable	Proposal absent
1	Very Poor	Proposal exists but contains significant shortcomings and/or is inconsistent or in conflict with other proposals
2	Poor	Proposal falls short of achieving expected standard in a number of identifiable respects;
3	Adequate	Proposal meets the required standards in nearly all major aspects, but is lacking or inconsistent in others;
4	Good	Proposal meets the required standard in all major material respects;
5	Excellent	Proposal meets the required standards in all major material respects and all of the minor requirements

Quality		25
		Marks (%)
<b>1.</b>	<b>Cover</b>	
1.1	<p>The following information will be considered:</p> <ul style="list-style-type: none"> <li>▲ The extent to which cover matches/exceeds the requirements of the specification.</li> <li>▲ The principal exclusions and effects of exclusions or conditions.</li> <li>▲ Extent to which the terms provided are based on the limits and deductible levels requested in the tender.</li> </ul>	PASS / FAIL

<b>2</b>	<b>Service Delivery</b>	
2.1	The Contracting Authority demands a high level of service with a requirement to agree Service Level Agreement with in-built Key Performance Indicators. The Service Specification is detailed within each Lot. Please provide a Method Statement detailing how your organisation would meet or exceed the Service Specification.	10
<b>3.</b>	<b>Claims Handling</b>	
3.1	The Contracting Authority expects the supplier to be able to provide a competent and expert Claims Handling Service. The Team in place must have the necessary skills and competence to be able to handle effectively the full range and type of claims that will be presented by a District Contracting Authority of this size and with the range of claims generated and in line with the Claims Service Specification. Include within your response the details of the identities, qualifications and experience of the individual case handlers and management team who will be involved in providing the Claims Handling service, including examples of the work they have undertaken for other District Contracting Authority organisations	10
<b>4.</b>	<b>Added Value</b>	
4.1	The Contracting Authority is committed to driving improvements in their management of risk. Bidders are invited to indicate where they feel they may add value in the management of operational risk and drive efficiencies in exposure issues such as claims defensibility and risk mitigation.	5

**Quality Criteria Worked Example**

The quality scores awarded for 'Insurer 1' for this example procurement process are detailed in Figure 3 below:

**Figure 3 Example Insurer A Quality Score**

Criteria	Weighting	Score Awarded	Score Calculation	Score Awarded
Service Delivery	10%	3	$(3/5) \times 10$	6.00
Claims Handling	10%	5	$(5/5) \times 10$	10.00
Added Value	5%	4	$(4/5) \times 5$	4.00
<b>Total Weighted Quality Score for Insurer A</b>				<b>20.00</b>

For each question, the score awarded (which will range from 0-5) will be divided by 5 and then multiplied by the criteria weighting to arrive at the score awarded. Each of the scores awarded is then added together to calculate the Insurer's total weighted Quality score.

For example, for Question 1, Insurer 1's consensus score awarded was '3'. 3 is divided by 5 (3/5) and then multiplied by the criteria weighting for Question 1, which is 10, to arrive at the score awarded for Question 1.  $(3/5) \times 10 = 6.00$

This process is repeated for Questions 2 and 3 and then the three scores awarded to Insurer A are added together to produce Insurer A's total quality score. In this example, Insurer A has achieved a total weighted Quality score of 20.00 out of a maximum possible score of 25.

The scoring matrix, thus agreed with the Contracting Authority, including example insurers is detailed below using a worked example

<b>Worked example on a Price 75% and Quality 25% weighting apportionment</b>				
<b>Criteria</b>	<b>Points</b>	<b>Insurer A</b>	<b>Insurer B</b>	<b>Insurer C</b>
Price	75	75	70	72
<b>Total Price Score (A)</b>	<b>75</b>	<b>75</b>	<b>70</b>	<b>72</b>
Quality – Service Delivery	10	6.00	10.00	8.00
Quality – Claims Handling	10	10.00	8.00	6.00
Quality – Range of Services	5	4.00	5.00	5.00
<b>Total Quality Score (B)</b>	<b>25</b>	<b>20.00</b>	<b>23.00</b>	<b>19.00</b>
<b>Total Score (A+B = C)</b>	<b>100</b>	<b>95.00</b>	<b>93.00</b>	<b>91.00</b>

## LOT 1 – AWARD CRITERIA

Price		Marks (%)
<b>Sub-Criteria - Actual Price</b>		<b>75</b>
<p><b>Total cost of Option</b></p> <p>The Contracting Authority will consider the cost of premium, IPT, (the cost of losses within deductibles and aggregate stop limits (where applicable), cost of claims handling (if priced separately), and terms for payment when selecting insurers.</p> <p>The Contracting Authority will consider entering into a long term agreement or contract with insurers. The basic minimum requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further period of 2 years.</p> <p>In the event that a LTA is agreed, the Insurer must give the Contracting Authority at least 120 days' notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions</p> <p>The best overall quotation for each Lot will be awarded 75 marks and all other tenders will be awarded a proportion of 75 marks in direct proportion to the best overall quotation.</p>		<b>75</b>
<p><b>Method for calculating Price Score Points</b></p> $\frac{\text{Lowest Price Submitted}}{\text{Tender Price Submitted}} \times 75 = \text{Point Score}$		
Quality		25
		Marks (%)
<b>1.</b>	<b>Cover</b>	
1.1	<p>The following information will be considered:</p> <ul style="list-style-type: none"> <li>▲ The extent to which cover matches/exceeds the requirements of the specification.</li> <li>▲ The principal exclusions and effects of exclusions or conditions.</li> <li>▲ Extent to which the terms provided are based on the limits and deductible levels requested in the tender.</li> </ul> <p><b><i>The required cover is for Lot 1 is detailed in Sections 1.1 to 1.23 within Part TWO Insurance Specification</i></b></p>	PASS / FAIL
<b>2</b>	<b>Service Delivery</b>	
2.1	<p>The Contracting Authority demands a high level of service with a requirement to agree Service Level Agreement with in-built Key Performance Indicators. <b><i>The Service Specification for Lot 1 is detailed in Section 1.24 within Part TWO Insurance Specification.</i></b> Please provide a Method Statement detailing how your organisation would meet or exceed the Service Specification.</p>	10

<b>3.</b>	<b>Claims Handling</b>	
3.1	<p>The Contracting Authority expects the supplier to be able to provide a competent and expert Claims Handling Service. The Team in place must have the necessary skills and competence to be able to handle effectively the full range and type of claims that will be presented by a Contracting Authority of this size and with the range of claims generated and in line with the Claims Service Specification. <b><i>The Claims Handling Service Specification for Lot 1 is detailed in Section 1.25 within Part TWO Insurance Specification.</i></b></p> <p>Include within your response the details of the identities, qualifications and experience of the individual case handlers and management team who will be involved in providing the Claims Handling service, including examples of the work they have undertaken for other similar Contracting Authority organisations</p>	10
<b>4.</b>	<b>Added Value</b>	
4.1	<p>The Contracting Authority is committed to driving improvements in their management of risk. Bidders are invited to indicate where they feel they may add value in the management of operational risk and drive efficiencies in exposure issues such as claims defensibility and risk mitigation in the area of the Property portfolio and asset risks</p>	5

## LOT 2 – AWARD CRITERIA

Price		Marks (%)
<b>Sub-Criteria - Actual Price</b>		<b>75</b>
<p><b>Total cost of Option</b></p> <p>The Contracting Authority will consider the cost of premium, IPT, (the cost of losses within deductibles and aggregate stop limits (where applicable), cost of claims handling (if priced separately), and terms for payment when selecting insurers.</p> <p>The Contracting Authority will consider entering into a long term agreement or contract with insurers. The basic minimum requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further period of 2 years.</p> <p>In the event that a LTA is agreed, the Insurer must give the Contracting Authority at least 120 days' notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions</p> <p>The best overall quotation for each Lot will be awarded 75 marks and all other tenders will be awarded a proportion of 75 marks in direct proportion to the best overall quotation.</p>		<b>75</b>
<p><b>Method for calculating Price Score Points</b></p> $\frac{\text{Lowest Price Submitted}}{\text{Tender Price Submitted}} \times 75 = \text{Point Score}$		
Quality		25
		Marks (%)
<b>1.</b>	<b>Cover</b>	
1.1	<p>The following information will be considered:</p> <ul style="list-style-type: none"> <li>▲ The extent to which cover matches/exceeds the requirements of the specification.</li> <li>▲ The principal exclusions and effects of exclusions or conditions.</li> <li>▲ Extent to which the terms provided are based on the limits and deductible levels requested in the tender.</li> </ul> <p><b><i>The required cover is for Lot 2 is detailed in Section 2.1 to 2.3 within Part TWO Insurance Specification</i></b></p>	PASS / FAIL
<b>2</b>	<b>Service Delivery</b>	
2.1	<p>The Contracting Authority demands a high level of service with a requirement to agree Service Level Agreement with in-built Key Performance Indicators. <b><i>The Service Specification for Lot 2 is detailed in Section 2.4 within Part TWO Insurance Specification.</i></b> Please provide a Method Statement detailing how your organisation would meet or exceed the Service Specification.</p>	10

<b>3.</b>	<b>Claims Handling</b>	
3.1	<p>The Contracting Authority expects the supplier to be able to provide a competent and expert Claims Handling Service. The Team in place must have the necessary skills and competence to be able to handle effectively the full range and type of claims that will be presented by a Contracting Authority of this size and with the range of claims generated and in line with the Claims Service Specification. <b><i>The Claims Handling Service Specification for Lot 2 is detailed in Section 2.5 within Part TWO Insurance Specification.</i></b></p> <p>Include within your response the details of the identities, qualifications and experience of the individual case handlers and management team who will be involved in providing the Claims Handling service, including examples of the work they have undertaken for other similar Contracting Authority organisations</p>	10
<b>4.</b>	<b>Added Value</b>	
4.1	<p>The Contracting Authority is committed to driving improvements in their management of risk. Bidders are invited to indicate where they feel they may add value in the management of operational risk and drive efficiencies in exposure issues such as claims defensibility and risk mitigation in the area of the Industrial Property portfolio and tenant management risks</p>	5

## LOT 3 – AWARD CRITERIA

Price		Marks (%)
<b>Sub-Criteria - Actual Price</b>		<b>75</b>
<p><b>Total cost of Option</b></p> <p>The Contracting Authority will consider the cost of premium, IPT, (the cost of losses within deductibles and aggregate stop limits (where applicable), cost of claims handling (if priced separately), and terms for payment when selecting insurers.</p> <p>The Contracting Authority will consider entering into a long term agreement or contract with insurers. The basic minimum requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further period of 2 years.</p> <p>In the event that a LTA is agreed, the Insurer must give the Contracting Authority at least 120 days' notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions</p> <p>The best overall quotation for each Lot will be awarded 75 marks and all other tenders will be awarded a proportion of 75 marks in direct proportion to the best overall quotation.</p>		<b>75</b>
<p><b>Method for calculating Price Score Points</b></p> $\frac{\text{Lowest Price Submitted}}{\text{Tender Price Submitted}} \times 75 = \text{Point Score}$		
Quality		25
		Marks (%)
<b>1.</b>	<b>Cover</b>	
1.1	<p>The following information will be considered:</p> <ul style="list-style-type: none"> <li>▲ The extent to which cover matches/exceeds the requirements of the specification.</li> <li>▲ The principal exclusions and effects of exclusions or conditions.</li> <li>▲ Extent to which the terms provided are based on the limits and deductible levels requested in the tender.</li> </ul> <p><b><i>The required cover is for Lot 3 is detailed in Sections 3.1 to 3.10 within Part TWO Insurance Specification</i></b></p>	PASS / FAIL

<b>2</b>	<b>Service Delivery</b>	
2.1	The Contracting Authority demands a high level of service with a requirement to agree Service Level Agreement with in-built Key Performance Indicators. <b><i>The Service Specification for Lot 3 is detailed in Section 3.11 within Part TWO Insurance Specification.</i></b> Please provide a Method Statement detailing how your organisation would meet or exceed the Service Specification.	10
<b>3.</b>	<b>Claims Handling</b>	
3.1	The Contracting Authority expects the supplier to be able to provide a competent and expert Claims Handling Service. The Team in place must have the necessary skills and competence to be able to handle effectively the full range and type of claims that will be presented by a Contracting Authority of this size and with the range of claims generated and in line with the Claims Service Specification. <b><i>The Claims Handling Service Specification for Lot 3 is detailed in Section 3.12 within Part TWO Insurance Specification.</i></b> Include within your response the details of the identities, qualifications and experience of the individual case handlers and management team who will be involved in providing the Claims Handling service, including examples of the work they have undertaken for other similar Contracting Authority organisations	10
<b>4.</b>	<b>Added Value</b>	
4.1	The Contracting Authority is committed to driving improvements in their management of risk. Bidders are invited to indicate where they feel they may add value in the management of operational risk and drive efficiencies in exposure issues such as claims defensibility and risk mitigation in the area of the Contacting Authority's legal liability risks	5

## LOT 4 – AWARD CRITERIA

Price		Marks (%)
<b>Sub-Criteria - Actual Price</b>		<b>75</b>
<p><b>Total cost of Option</b></p> <p>The Contracting Authority will consider the cost of premium, IPT, (the cost of losses within deductibles and aggregate stop limits (where applicable), cost of claims handling (if priced separately), and terms for payment when selecting insurers.</p> <p>The Contracting Authority will consider entering into a long term agreement or contract with insurers. The basic minimum requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further period of 2 years.</p> <p>In the event that a LTA is agreed, the Insurer must give the Contracting Authority at least 120 days' notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions</p> <p>The best overall quotation for each Lot will be awarded 75 marks and all other tenders will be awarded a proportion of 75 marks in direct proportion to the best overall quotation.</p>		<b>75</b>
<p><b>Method for calculating Price Score Points</b></p> $\frac{\text{Lowest Price Submitted}}{\text{Tender Price Submitted}} \times 75 = \text{Point Score}$		
Quality		25
		Marks (%)
<b>1.</b>	<b>Cover</b>	
1.1	<p>The following information will be considered:</p> <ul style="list-style-type: none"> <li>▲ The extent to which cover matches/exceeds the requirements of the specification.</li> <li>▲ The principal exclusions and effects of exclusions or conditions.</li> <li>▲ Extent to which the terms provided are based on the limits and deductible levels requested in the tender.</li> </ul> <p><b><i>The required cover is for Lot 4 is detailed in Section 4.1 to 4.3 within Part TWO Insurance Specification</i></b></p>	PASS / FAIL

<b>2</b>	<b>Service Delivery</b>	
2.1	The Contracting Authority demands a high level of service with a requirement to agree Service Level Agreement with in-built Key Performance Indicators. <b><i>The Service Specification for Lot 4 is detailed in Section 4.4 within Part TWO Insurance Specification.</i></b> Please provide a Method Statement detailing how your organisation would meet or exceed the Service Specification.	10
<b>3.</b>	<b>Claims Handling</b>	
3.1	The Contracting Authority expects the supplier to be able to provide a competent and expert Claims Handling Service. The Team in place must have the necessary skills and competence to be able to handle effectively the full range and type of claims that will be presented by a Contracting Authority of this size and with the range of claims generated and in line with the Claims Service Specification. <b><i>The Claims Handling Service Specification for Lot 4 is detailed in Section 4.5 within Part TWO Insurance Specification.</i></b>  Include within your response the details of the identities, qualifications and experience of the individual case handlers and management team who will be involved in providing the Claims Handling service, including examples of the work they have undertaken for other similar Contracting Authority organisations	10
<b>4.</b>	<b>Added Value</b>	
4.1	The Contracting Authority is committed to driving improvements in their management of risk. Bidders are invited to indicate where they feel they may add value in the management of operational risk and drive efficiencies in exposure issues such as claims defensibility and risk mitigation in the management of the Contracting Authority's management of its motor fleet risks and driver management	5

## LOT 5 – AWARD CRITERIA

Price		Marks (%)
<b>Sub-Criteria - Actual Price</b>		<b>75</b>
<p><b>Total cost of Option</b></p> <p>The Contracting Authority will consider the cost of premium, IPT, (the cost of losses within deductibles and aggregate stop limits (where applicable), cost of claims handling (if priced separately), and terms for payment when selecting insurers.</p> <p>The Contracting Authority will consider entering into a long term agreement or contract with insurers. The basic minimum requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further period of 2 years.</p> <p>In the event that a LTA is agreed, the Insurer must give the Contracting Authority at least 120 days' notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions</p> <p>The best overall quotation for each Lot will be awarded 75 marks and all other tenders will be awarded a proportion of 75 marks in direct proportion to the best overall quotation.</p>		<b>75</b>
<p><b>Method for calculating Price Score Points</b></p> $\frac{\text{Lowest Price Submitted}}{\text{Tender Price Submitted}} \times 75 = \text{Point Score}$		
Quality		25
		Marks (%)
<b>1.</b>	<b>Cover</b>	
1.1	<p>The following information will be considered:</p> <ul style="list-style-type: none"> <li>▲ The extent to which cover matches/exceeds the requirements of the specification.</li> <li>▲ The principal exclusions and effects of exclusions or conditions.</li> <li>▲ Extent to which the terms provided are based on the limits and deductible levels requested in the tender.</li> </ul> <p><b><i>The required cover is for Lot 5 is detailed in Section 5.1, 5.2 and 5.3 within Part TWO Insurance Specification</i></b></p>	PASS / FAIL

<b>2</b>	<b>Service Delivery</b>	
2.1	The Contracting Authority demands a high level of service with a requirement to agree Service Level Agreement with in-built Key Performance Indicators. <b><i>The Service Specification for Lot 5 is detailed in Section 5.4 within Part TWO Insurance Specification.</i></b> Please provide a Method Statement detailing how your organisation would meet or exceed the Service Specification.	10
<b>3.</b>	<b>Claims Handling</b>	
3.1	The Contracting Authority expects the supplier to be able to provide a competent and expert Claims Handling Service. The Team in place must have the necessary skills and competence to be able to handle effectively the full range and type of claims that will be presented by a Contracting Authority of this size and with the range of claims generated and in line with the Claims Service Specification. <b><i>The Claims Handling Service Specification for Lot 5 is detailed in Section 5.5 within Part TWO Insurance Specification.</i></b> Include within your response the details of the identities, qualifications and experience of the individual case handlers and management team who will be involved in providing the Claims Handling service, including examples of the work they have undertaken for other similar Contracting Authority organisations	10
<b>4.</b>	<b>Added Value</b>	
4.1	The Contracting Authority is committed to driving improvements in their management of risk. Bidders are invited to indicate where they feel they may add value in the management of operational risk and drive efficiencies in exposure issues such as claims defensibility and risk mitigation in the area of injury claims and other travel claims including incidents abroad	5

## LOT 6 – AWARD CRITERIA

Price		Marks (%)
<b>Sub-Criteria - Actual Price</b>		<b>75</b>
<p><b>Total cost of Option</b></p> <p>The Contracting Authority will consider the cost of premium, IPT, (the cost of losses within deductibles and aggregate stop limits (where applicable), cost of claims handling (if priced separately), and terms for payment when selecting insurers.</p> <p>The Contracting Authority will consider entering into a long term agreement or contract with insurers. The basic minimum requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further period of 2 years.</p> <p>In the event that a LTA is agreed, the Insurer must give the Contracting Authority at least 120 days' notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions</p> <p>The best overall quotation for each Lot will be awarded 75 marks and all other tenders will be awarded a proportion of 75 marks in direct proportion to the best overall quotation.</p>		<b>75</b>
<p><b>Method for calculating Price Score Points</b></p> $\frac{\text{Lowest Price Submitted}}{\text{Tender Price Submitted}} \times 75 = \text{Point Score}$		
Quality		25
		Marks (%)
<b>1.</b>	<b>Cover</b>	
1.1	<p>The following information will be considered:</p> <ul style="list-style-type: none"> <li>▲ The extent to which cover matches/exceeds the requirements of the specification.</li> <li>▲ The principal exclusions and effects of exclusions or conditions.</li> <li>▲ Extent to which the terms provided are based on the limits and deductible levels requested in the tender.</li> </ul> <p><b><i>The required cover is for Lot 6 is detailed in Section 6.1,6.2 and 6.3 within Part TWO Insurance Specification</i></b></p>	PASS / FAIL

<b>2</b>	<b>Service Delivery</b>	
2.1	The Contracting Authority demands a high level of service with a requirement to agree Service Level Agreement with in-built Key Performance Indicators. <b><i>The Service Specification for Lot 6 is detailed in Section 6.4 within Part TWO Insurance Specification.</i></b> Please provide a Method Statement detailing how your organisation would meet or exceed the Service Specification.	15
<b>3.</b>	<b>Claims Handling</b>	
3.1	The Contracting Authority expects the supplier to be able to provide a competent and expert Claims Handling Service. The Team in place must have the necessary skills and competence to be able to handle effectively the full range and type of claims that will be presented by a Contracting Authority of this size and with the range of claims generated and in line with the Claims Service Specification. <b><i>The Claims Handling Service Specification for Lot 6 is detailed in Section 6.5 within Part TWO Insurance Specification.</i></b>  Include within your response the details of the identities, qualifications and experience of the individual case handlers and management team who will be involved in providing the Claims Handling service, including examples of the work they have undertaken for other similar Contracting Authority organisations	5
<b>4.</b>	<b>Added Value</b>	
4.1	The Contracting Authority is committed to driving improvements in their management of risk. Bidders are invited to indicate where they feel they may add value in the management of operational risk and drive efficiencies in exposure issues such as claims defensibility and risk mitigation in the area of the management of statutory plant items and identifying risks around Contracting Authority's legal obligations	5

## LOT 7 – AWARD CRITERIA

Price		Marks (%)
<b>Sub-Criteria - Actual Price</b>		<b>75</b>
<p><b>Total cost of Option</b></p> <p>The Contracting Authority will consider the cost of premium, IPT, (the cost of losses within deductibles and aggregate stop limits (where applicable), cost of claims handling (if priced separately), and terms for payment when selecting insurers.</p> <p>The Contracting Authority will consider entering into a long term agreement or contract with insurers. The basic minimum requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further period of 2 years.</p> <p>In the event that a LTA is agreed, the Insurer must give the Contracting Authority at least 120 days' notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions</p> <p>The best overall quotation for each Lot will be awarded 75 marks and all other tenders will be awarded a proportion of 75 marks in direct proportion to the best overall quotation.</p>		<b>75</b>
<p><b>Method for calculating Price Score Points</b></p> $\frac{\text{Lowest Price Submitted}}{\text{Tender Price Submitted}} \times 75 = \text{Point Score}$		
Quality		25
		Marks (%)
<b>1.</b>	<b>Cover</b>	
1.1	<p>The following information will be considered:</p> <ul style="list-style-type: none"> <li>▲ The extent to which cover matches/exceeds the requirements of the specification.</li> <li>▲ The principal exclusions and effects of exclusions or conditions.</li> <li>▲ Extent to which the terms provided are based on the limits and deductible levels requested in the tender.</li> </ul> <p><b><i>The required cover is for Lot 7 is detailed in Sections 1.1 to 1.23, 2.1 to 2.3 3.1 to 3.10, 4.1 to 4.3, 5.1 to 5.3, 6.1 to 6.3 within Part TWO Insurance Specification</i></b></p>	PASS / FAIL

<b>2</b>	<b>Service Delivery</b>	
2.1	<p>The Contracting Authority demands a high level of service with a requirement to agree Service Level Agreement with in-built Key Performance Indicators. <b>The Service Specification for Lot 7 is detailed in Sections 1.24, 2.4, 3.11, 4.4, 5.4 and 6.4 within Part TWO Insurance Specification.</b> Please provide a Method Statement detailing how your organisation would meet or exceed the Service Specification.</p>	10
<b>3.</b>	<b>Claims Handling</b>	
3.1	<p>The Contracting Authority expects the supplier to be able to provide a competent and expert Claims Handling Service. The Team in place must have the necessary skills and competence to be able to handle effectively the full range and type of claims that will be presented by a Contracting Authority of this size and with the range of claims generated and in line with the Claims Service Specification. <b>The Claims Handling Service Specification for Lot 7 is detailed in Sections 1.25, 2.5, 3.12, 4.5, 5.5 and 6.5 within Part TWO Insurance Specification.</b></p> <p>Include within your response the details of the identities, qualifications and experience of the individual case handlers and management team who will be involved in providing the Claims Handling service, including examples of the work they have undertaken for other similar Contracting Authority organisations</p>	10
<b>4.</b>	<b>Added Value</b>	
4.1	<p>The Contracting Authority is committed to driving improvements in their management of risk. Bidders are invited to indicate where they feel they may add value in the management of operational risk and drive efficiencies in exposure issues such as claims defensibility and risk mitigation in the area of the risks covered under Lots 1 to 7</p>	5

## LOT 8 – AWARD CRITERIA

Price		Marks (%)
<b>Sub-Criteria - Actual Price</b>		<b>75</b>
<p><b>Total cost of Option</b></p> <p>The Contracting Authority will consider the cost of premium, IPT, (the cost of losses within deductibles and aggregate stop limits (where applicable), cost of claims handling (if priced separately), and terms for payment when selecting insurers.</p> <p>The Contracting Authority will consider entering into a long term agreement or contract with insurers. The basic minimum requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further period of 2 years.</p> <p>In the event that a LTA is agreed, the Insurer must give the Contracting Authority at least 120 days' notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions</p> <p>The best overall quotation for each Lot will be awarded 75 marks and all other tenders will be awarded a proportion of 75 marks in direct proportion to the best overall quotation.</p>		<b>75</b>
<p><b>Method for calculating Price Score Points</b></p> $\frac{\text{Lowest Price Submitted}}{\text{Tender Price Submitted}} \times 75 = \text{Point Score}$		
Quality		25
		Marks (%)
<b>1.</b>	<b>Cover</b>	
1.1	<p>The following information will be considered:</p> <ul style="list-style-type: none"> <li>▲ The extent to which cover matches/exceeds the requirements of the specification.</li> <li>▲ The principal exclusions and effects of exclusions or conditions.</li> <li>▲ Extent to which the terms provided are based on the limits and deductible levels requested in the tender.</li> </ul> <p><b><i>The required cover is for Lot 8 is detailed in Sections 8.1 to 8.16 within Part TWO Insurance Specification</i></b></p>	PASS / FAIL

<b>2</b>	<b>Service Delivery</b>	
2.1	The Contracting Authority demands a high level of service with a requirement to agree Service Level Agreement with in-built Key Performance Indicators. <b><i>The Service Specification for Lot 8 is detailed in Section 8.17 within Part TWO Insurance Specification.</i></b> Please provide a Method Statement detailing how your organisation would meet or exceed the Service Specification.	10
<b>3.</b>	<b>Claims Handling</b>	
3.1	The Contracting Authority expects the supplier to be able to provide a competent and expert Claims Handling Service. The Team in place must have the necessary skills and competence to be able to handle effectively the full range and type of claims that will be presented by a Contracting Authority of this size and with the range of claims generated and in line with the Claims Service Specification. <b><i>The Claims Handling Service Specification for Lot 8 is detailed in Section 8.18 within Part TWO Insurance Specification.</i></b> Include within your response the details of the identities, qualifications and experience of the individual case handlers and management team who will be involved in providing the Claims Handling service, including examples of the work they have undertaken for other similar Contracting Authority organisations	10
<b>4.</b>	<b>Added Value</b>	
4.1	The Contracting Authority is committed to driving improvements in their management of risk. Bidders are invited to indicate where they feel they may add value in the management of operational risk and drive efficiencies in exposure issues such as claims defensibility and risk mitigation in the area of the risks covered under Lot 8	5

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