



FALMOUTH  
TOWN COUNCIL

## Request for Quotation (RFQ)

Insurance Services  
Reference number:

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## PART A - INVITATION TO QUOTE AND INFORMATION FOR APPLICANTS

Basic Contract Information	
Contract Title	Insurance Services
Estimated Total Value	£45K - £51K
Contract Length	The Council propose to enter into a Contract under a Long Term Agreement (LTA) for a maximum period of 3 years with the successful Applicant.
Basic Description of Services	Provision of Insurance Services

### Section 1 – Instructions for Completion

This document consists of four parts –

**Part A:** instructions, timetable and evaluation criteria. There are no sections for the Applicant to fill in in this section.

**Part B:** must be returned by the Applicant. There are various sub-sections which must be filled in.

**Part C:** must be returned by the Applicant. Includes schedules for commercially sensitive information, the form quotation and declarations.

**Part D:** the Appendices include a glossary. There are no sections for the Applicant to fill out in this section.

Any information relating to the Council and supplied by the Council shall be kept by the Applicant in strictest confidence.

Applicants are advised that the Council is not bound to accept the lowest quote submitted, nor to reimburse any expense incurred during the process.

The Council reserves the right to award the business in whole to one Applicant, in part to more than one Applicant or to make no award at all.

#### 1.1 Quote Enquiries

All enquiries and clarifications should be directed to the Authorised Officer shown below and no later than 5 days before the due date for the return of quotes:

Authorised Officer Details	
Name:	Ruth Thomas
Telephone Number:	01326 313033
E-mail	RuthThomas@falmouthtowncouncil.com

Applicants are advised that where such enquiries have been made, and it is appropriate to do so, the Council will distribute to all Applicants a copy of the enquiry and the written reply, with anonymity preserved.

## **1.2 Quote Format**

All Quotes must be written in English and costs submitted are to be presented in Pounds Sterling, exclusive of VAT, but inclusive of all other costs where not stated in the Pricing Document.

Where details are provided by the Applicant in literature that they submit in connection with the Quote, they must ensure that clear cross-references are given to the Council.

## **1.3 Quote Submission Procedure**

The Quote must be submitted electronically to: [RuthThomas@falmouthtowncouncil.com](mailto:RuthThomas@falmouthtowncouncil.com) by no later than 12:00 hours (noon) on the submission deadline set out in the procurement timetable.

In an e-mail clearly marked with the title of the RFQ. Please note that all electronic submissions must be in Microsoft Word (.doc or .docx file) and compatible with Windows 7. Drawings or charts should be embedded or included as .dwf or .jpg file or in printed document format (.pdf) for use with Adobe Acrobat.

## **1.4 Quote Validity Period**

Quotes must remain valid for acceptance for a period of 90 days from the Quote return date.

## **Section 2 - Quote Timetable**

This procurement will follow a clear, structured and transparent process at all times, to ensure that all Applicants are treated equally. The key dates for this procurement (Timetable) are currently anticipated to be as follows:

<b>Stage / Action</b>	<b>Date</b>
Issue RFQ documents	29/01/2020
Closing date for submissions in response to this document.	16/03/2020
Evaluation of submissions	17/03/2020
Negotiations	
Decision and notification to suppliers	27/03/2020
Contract start	01/04/2020

## **Section 3 - Evaluation Approach**

### **3.1 Evaluation Criteria**

Bids will be evaluated in two parts:

1. Selection Criteria (if applicable). Some of these sections may not apply to this RFQ, and a note will be made against any of those which do not apply in this instance. This is Section 4.
2. Pricing Document and Quality Assessment (if applicable). These are Sections 5 and 6.

The first element the Council will evaluate is the Selection Criteria (if applicable). Applicants not satisfying the elements of the RFQ will, at the discretion of the Council, be excluded from the remainder of the evaluation process and their bid shall not be considered further.

Applicants who satisfy the Selection Criteria (if applicable) will have the remainder of their bid evaluated in accordance with the remainder of Section 3.

### 3.2 Selection Criteria

The evaluation methodology for the Selection Criteria's is as outlined below:

Selection Questionnaire	
Section	Evaluation Methodology
1.1 Potential supplier information 1.2 Bidding model 1.3 Contact details and declaration	Information only, this section is not evaluated
2.1 Grounds for mandatory exclusion	Pass/Fail
3.1 Economic and Financial standing	Pass/Fail
4.1 Technical and Professional ability	Pass/Fail
5.1 Insurance	Pass/Fail
6.1 Insurance Credit Rating	Pass/Fail

#### Pass / Fail Questions

- These criteria will be scored on a pass / fail basis. In the event of an Applicant being awarded a fail against any of these criteria the Applicant may be excluded from the process and the remainder of the Quote may not be evaluated.

### Consortia, Unincorporated Joint Ventures and Subcontracting Applicants

Where the Applicant has completed the Selection Criteria and that Applicant is made up of a Lead Organisation and Relevant Organisation(s) the following will apply (unless stated otherwise within the relevant section):

- For Pass/Fail modules all Relevant Organisations will be required to pass all modules unless an adequate justification is provided by the Relevant Organisation or the Lead Organisation which is satisfactory to the Council

### 3.3 Award Criteria

A contract will be awarded by the Council on the basis of the most economically advantageous submission.

The Award Criteria for this RFQ is:

Quality	60%
• Cover	30%
• Claims Handling	10%
• Additional Value	20%

Price	40%
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Cover	Weighting
Cover provided to meet (as a minimum) the existing cover detailed.	Pass/Fail
Applicants must submit a full contract certain policy with their Tender; detailing the full range of cover, policy conditions, warranties, exclusions, extension and	30%

<p>limitations. Evaluation will consider the extent that the submitted cover meets the requirements as detailed in the insurance specification.</p> <p>Differences in cover may include but not be limited to:</p> <ul style="list-style-type: none"> <li>• areas where your policy or service will extend the cover or enhance the service you will be providing, or</li> <li>• areas where your policy will not provide cover that is as extensive as that currently enjoyed by the Council, or</li> <li>• where your service will not meet the levels currently enjoyed by the Council, or</li> <li>• any other area within the document where there is need for negotiations regarding procedures and protocols that may affect the Council's decision making process (e.g. issues regarding involvement of Council departments in claims handling)</li> <li>•</li> </ul> <p>All Applicants are required to include a document which compares the cover they are offering against the cover being requested</p>	
<b>Claims Handling</b>	<b>Weighting</b>
Claims handling included within the premium quoted	<b>Pass/Fail</b>
It is a condition of the contract that the Applicant shall agree to allowing the Council, or its representative, free and unencumbered access to any files relating to claims and the management of claims made under any insurance policies underwritten by the Applicant on behalf of the Council. Access shall be granted within 7 days of the Council having notified the insurer of its request. Notification shall be given in writing to the Applicant by the Council.	<b>Pass/Fail</b>
<p>Applicants should submit a Method statement to demonstrate the quality of service to be provided on a day to day basis. Please complete the relevant section in Part B. Your response should be concise and indicate as a minimum:-</p> <ul style="list-style-type: none"> <li>• Agreement to claims handling limits requested</li> <li>• How you would manage day to day queries</li> <li>• Response times</li> <li>• Comment on resource management</li> <li>• Commitment to a consistent claims handling methodology</li> <li>• Availability of online claims data</li> <li>• Please indicate the point at which claim within deductible must be notified</li> <li>• Service standards</li> <li>• Quality measures</li> <li>• If you will allow a third party claims handler (in addition to the Council) to handle claims within excess</li> <li>• Online access to claims information</li> <li>• Notification period to the Council upon closure of individual claims at point of closure</li> <li>• Provision of one single point of contact for underwriting queries</li> </ul>	<b>10%</b>
<b>Added Value</b>	<b>Weighting</b>
Applicants should submit a Method statement to demonstrate the added value an Applicant can provide through the provision of additional support in areas such as operational risk management, claims	<b>20%</b>

defensibility and other similar services which will jointly reduce exposure risk which may be available at no additional cost to the Council.

To gain marks for these services you must clearly articulate what you will provide during the contract period within the Additional Value section. Your response should be limited to the service, the relevance and the benefit this will provide to the organisation. Risk Management Support should be provided within the price quoted. This support should be over and above work required by underwriters to better understand the risk they are accepting.

Please include in your response:

- Number of Risk Management days to be supplied per annum
- Attendance at risk management related meetings
- Confirmation on whether you offer a low claims rebate (please supply wording)

### 3.4 Commercial / Price Evaluation

The commercial element of the evaluation will be carried out after Applicants have been selected using the Selection Criteria. Only those Applicants satisfying the Selection Criteria's requirements will have their commercial submission evaluated.

The Pricing Document contains the details and requirements relating to the price element of this RFQ. This may include, but is not limited to, the inclusion of specific instructions, documents, templates, pricing structures, etc. for the Applicants to return as part of their quote submission.

The Applicant's price will be scored on a comparative basis.

#### Scoring System

Lowest price submitted from all Quotes receives maximum % score (40%). Other Applicants prices are scored in accordance with the following equation:

$$\% \text{ Score} = \frac{\text{Lowest Quoted price}}{\text{Applicant's price}} \times 40$$

### 3.5 Quality Assessment Evaluation

The Quality Assessment contains the details and requirements relating to the quality element of this RFQ. This may include, but is not limited to, the inclusion of specific instructions, documents, templates etc. for the Applicants to return as part of their quote submission.

#### Pass / Fail Questions

- These criteria will be scored on a pass / fail basis. In the event of an Applicant being awarded a fail against any of these criteria the Applicant may be excluded from the process and the remainder of the Quote may not be evaluated.

#### Scored Questions

- These modules contain questions relevant to the procurement in question, the responses to which will be evaluated and scored. The module may be assessed and scored as a whole, or each individual question will be evaluated and scored. The sum of those scores will give a total score for that module. Please refer to each module's introduction for full details. Scores will be awarded from 0-10 as defined by the scoring system set out below:

<b>Score 0</b>	No response	No response	
<b>Score 1</b>	Extremely Weak	Very poor proposal/response; does not cover the associated requirements, major deficiencies in thinking or detail, significant detail missing, unrealistic or impossible to implement and manage	<b>Weak</b>
<b>Score 2</b>	Very Weak	Poor proposal/response, only partially covers the requirements, deficiencies in thinking or detail apparent, difficult to implement and manage	
<b>Score 3</b>	Weak	Mediocre proposal/response, moderate coverage of the requirements, minor deficiencies either in thinking or detail, problematic to implement and manage	
<b>Score 4</b>	Fair - Below Average	Proposal/response partially satisfies the requirements, with small deficiencies apparent, needs some work to fully understand it	<b>Fair - Good</b>
<b>Score 5</b>	Fair - Average	Satisfactory proposal/response, would work to deliver all of the Authority's requirements to the minimum level	
<b>Score 6</b>	Fair - Above Average	Satisfactory proposal/response, would work to deliver the majority of the Authority's requirements to the minimum level with some evidence of where the Applicant could exceed the minimum requirements	
<b>Score 7</b>	Good	Good proposal/response that convinces the Authority of its suitability, response slightly exceeds the minimum requirements with a reasonable level of detail	
<b>Score 8</b>	Strong	Robust proposal/response, exceeds minimum requirements, including a level of detail or evidence of original thinking which adds value to the bid and provides a great deal of detail	<b>Strong - Excellent</b>
<b>Score 9</b>	Very Strong	Proposal/response well in excess of expectations, with a comprehensive level of detail given including a full description of techniques and measurements employed	
<b>Score 10</b>	Outstanding/Excellent	Fully thought through proposal/response, which is innovative and provides the reader with confidence of the suitability of the approach to be adopted due to the complete level of detail provided	

### 3.6 Negotiations

Following evaluation, the Council reserves the right to enter into negotiations with the Applicants on all or some elements of their Quote.

The Council shall conduct the negotiation for the purposes and with the aim of:

- Identifying the best Quote in order to award the Contract
- Adapting the Quote to the requirements specified in the RFQ Documents

During negotiations the Council shall ensure equal treatment among the Applicants. Negotiations may be conducted by telephone or in a face to face meetings. If a face to face meeting is required then these meetings will be treated as confidential between the Council and the individual Applicant. A formal record will be taken of the meeting.

### **3.7 Notification of Award**

The Council will notify all Applicants of the Council's award decision.