**RM3731 Insurance Services II Framework Agreement**

**Frequently Asked Questions (FAQs)**

***This document provides a number of frequently asked questions (FAQs) raised by customers and suppliers. The most commonly asked questions have been included at the start of the document (part one).***

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|  | **PART ONE: MOST COMMONLY ASKED FAQs** |
| **1** | **How do I find out which suppliers have been appointed to the framework agreement and the services they offer?** |
|  | Details on the awarded suppliers and what they offer can be accessed by completing the online non disclosure agreement (NDA)  <http://ccs.cabinetoffice.gov.uk/i-am-buyer/categories/professional-services/insurance-services-non-disclosure-agreement>. A copy of the guidance pack can be found by click on the link below and then clicking on the ‘document tab’  http://ccs.cabinetoffice.gov.uk/contracts/rm3731  Upon receipt of the NDA, a copy of the Supplier Matrix will be sent. |
| **2** | **What Lots are included within the framework agreement? What is the difference between Lot 2 and Lot 3?** |
|  | There are 4 Lots, these are:  Lot 1 – Insurance and Associated Support Services;  Lot 2 – Insurance Brokerage and Associated Support Services  Lot 4 – Insurance Brokerage and Associated support Services for the Ministry of Defence (MoD)  Lot 5 – Compensation Claims Handling and Associated Support Services |
| **3** | **How long will the call off process take and do you have a timetable I can work too?** |
|  | Further details on the call off process can be found in the customer guidance document - http://ccs.cabinetoffice.gov.uk/contracts/rm3731 |
| **4** | **How do I call off from the framework agreement?** |
|  | Details on how you call off for each Lot are detailed below:  Lot 1  You will need to run a further competition; a direct award to an insurer is not possible. For a list of insurers that deal direct please refer to the supplier matrix. To request a copy of the supplier matrix please see question 1.  You or your appointed broker (if applicable) will need to develop a Risk Profile to issue to the insurers (Annex C)  Lot 2  You have two options for calling off this Lot:   * option 1 – direct award; or * option 2 – further competition.   Lot 5  This is a single supplier Lot and to call off all you need to do is select from the services available and do a direct award to the appointed supplier.  For further details on the call off process can be found in the Customer and Supplier Guidance document.  When you call off you will need to include the framework agreement reference (RM3731) to ensure you obtain the framework agreement Terms and Conditions. |
| **5** | **If I run a further competition under Lot 2, can I ask for insurance prices as well as the brokerage fee?** |
|  | No, if you run a further competition under Lot 2 you can only ask for the brokerage fee, you are not permitted to ask the brokers to quote on the insurance premium as well.  As per the specification you must select your broker first, who will then approach the insurers from Lot 1. |
| **6** | **Do I need to use the Crown Commercial Service eSourcing Suite to run the further competition and is there any guidance provided?** |
|  | No, however you can use the Crown Commercial Service eSourcing Suite (a free service) to run your further competition. We would advise that you only use the tool to appoint a broker from Lot 2.  If you have appointed a broker (Lot 2) we would recommend that you do not use the eSourcing Suite for the broker to source the insurer from Lot 1.  A copy of the eSourcing Suite guidance can be found at <http://ccs.cabinetoffice.gov.uk/i-am-buyer/run-further-competition/running-further-competition>  If you use the eSourcing Suite or another procurement portal in the subject heading in all communications to suppliers include the name of your organisation. This will make it easily identifiable to suppliers which messages relate to which organisation. |
| **7** | **What type of insurance, insurance brokerage and support services does the framework agreement cover?** |
|  | The framework agreement covers a wide variety of insurance, insurance brokerage and support services. These are contained within the supplier matrix (to request a copy of the supplier matrix please see question 1 in part one above). |
| **8** | **What is a Risk Profile Template (RPT) and is there a template/format that I can use?** |
|  | A RPT is the information provided to an insurer to obtain insurance quotations. A copy of the RPT can be found in Annex D.  Please note the Risk Profile will need to be tailored to suit your specific needs and detailed information will need to be provided to ensure an accurate and timely quote. |
| **9** | **What areas could I explore in a further competition?** |
|  | There are a number of areas in which you could explore in a further competition, see sections 11-14 of the Customer and Supplier Guidance document for further information. If you are utilising the services of a broker they will be able to provide further advice and guidance.  Please remember to ask relevant questions i.e. insurance specific and please note there is a number of standard information on the suppliers contained within the supplier matrix so there is no need to ask for this again.  Please note you will need to tailor the criteria and percentages to meet your specific needs. |
| **10** | **Who can access the framework agreement?** |
|  | All public sector organisations in England, Wales, Northern Ireland and Scotland. A detailed list of customers who can access the framework agreement can be found in the OJEU notice which can be found in the link <http://ted.europa.eu/udl?uri=TED:NOTICE:369045-2015:TEXT:EN:HTML&src=0> |
| **11** | **How can I demonstrate best value via the framework agreement?** |
|  | During the life of framework agreement we will be developing case studies that demonstrate best value with customers and suppliers. These can be found in the link below by clicking on the tab titled case studies.  http://ccs.cabinetoffice.gov.uk/contracts/rm3731 |
| **12** | **What information in the letter of appointment and call off contract can I amend?** |
|  | The areas that you are able to amend are those in the square brackets and highlighted in yellow. Should you wish to amend a clause that would impact pricing for example insurance and liability (clause 4) you will need to highlight in your further competition document what you wish the clause to be.  For further advice please email info@crowncommercial.gov.uk |
| **13** | **Do I need to issue the further competition to all insurers?** |
|  | No, you would only issue the further competition documentation to those insurers who can offer the class/es of insurance. For example, if you want travel and motor insurance you would only invite those suppliers who offer these two classes of insurance. You would not issue the documentation to suppliers who offer IT or energy insurance for example. |
| **14** | **If I utilise a broker can I still receive a quote from a direct dealing insurer/s?** |
|  | Yes, however you will need to agree the approach with your selected broker and the direct dealing insurer/s. In some circumstances the customer may need to issue the further competition documentation to the direct dealing insurer and the supplier response may need to be returned to the customer. This would need to be agreed between all parties. |
| **15** | **Will all brokers/insurers on the framework quote when I issue a further competition?** |
|  | No, the suppliers on this framework are able to select which further competitions they participate in, therefore some suppliers may choose not to bid for your business. The reasons for this can be varied (e.g. an insurer may only provide specialist insurance, so cannot insure your full portfolio, or your portfolio may not fit in with their business model, lack of market engagement). Early and thorough pre market engagement can be used to increase the number of suppliers interested in your business, thus increasing competition and delivering greater value for money. CCS, YPO, ESPO and NEPO have some excellent examples of this, so please contact us if you want further information on conducting pre market engagement. |
| **16** | **What flexibility is there for me within my further competition for me to say whether or not I want my data taken outside of the EEA?** |
|  | You may wish to include a statement within your further competition documentation giving confirmation that you do or do not want your data taken outside the EEA. It also may be worth including a yes/no question.  Please note a lot of the suppliers will transfer data outside of the EEA due to their parent company and if you say ‘no’, this may exclude a large element of the market. Before you decide to include a question it may be worth confirming with the suppliers who does and who does not transfer data outside the EEA. Also please feel free to contact CCS for further advice.  Within the letter of appointments and call off contracts there is a section that allows you to confirm if you are or not willing to have your data outside the EEA. |
| **17** | **Am I able to collaborate with other public sector departments and it will deliver savings?** |
|  | Yes, the framework agreement does allow you to collaborate with other public sector bodies and there have been a number of examples through the previous framework.  It is not possible to give an exact saving percentage as to what the collaboration will deliver. This will depend upon a number of factors for example; claims history, risk profile. Some possible tips for reducing costs could be the same policy wording across organisations, one review meeting with all partners and risk management philosophy.  Should you wish to collaborate you may wish to consider collaborating with similar risk profile organisations and speak with insurance professionals to discuss further. |

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|  | **PART TWO: ACCESSING THE FRAMEWORK AGREEMENT** |
| **18** | **How do I access the insurers from Lot 1?** |
|  | There are two options in which you can access the insurers from Lot 1:   * option 1 – you can deal direct with the insurers if they are willing to deal with customers direct (see supplier matrix for those suppliers who can deal direct) ; or * option 2 – via a broker from Lot 2.   Details on which insurers are able to deal direct with customers and what insurers deal with which brokers can be accessed by the link <http://ccs.cabinetoffice.gov.uk/i-am-buyer/categories/professional-services/insurance-services-non-disclosure-agreement>. Following receipt of this, Crown Commercial Service/YPO/ESPO/NEPO will send on the Supplier Matrix, which includes this information.  Please note ‘deal direct’ does not mean that a customer can do a direct award to an insurer as this is not possible within the framework agreement. |
| **19** | **Can I enter into a long term agreement (LTA) with an insurer and / or broker?** |
|  | Yes, you can have an LTA up to 5 years for both an insurer and broker. Should you want to explore any LTA options these will need to be detailed in your further competition documentation. |
| **20** | **Can I run a further competition for the support services only? What are the benefits of risk and claims management?** |
|  | Yes, you will need to make it clear in your further competition document that this is what you wish to do.  Risk management and claims management can help you manage your risks, which in turn will have an impact on your premium. Further details can be found in the links below.  <http://www.alarm-uk.org/about_us/alarms_key_objectives.aspx>  <http://www.airmic.com/> |
| **21** | **How do I know which is the right Lot to utilise?** |
|  | Information on the Lots can be found at section 7 of the Customer User Guide. You will need to decide which Lot best suits your requirements. Should you require further information please contact the contact at section 21 of the Customer User Guide. |
| **22** | **My incumbent insurer is not on Lot 1; can a framework broker Lot 2 still use them?** |
|  | No, under the framework agreement a broker appointed on Lot 2 are only able to utilise the insurers on Lot 1 to ensure compliance to the EU Procurement rules and regulations. |
| **23** | **Can I run further competition on just 100% price?** |
|  | No, information on the further competition process and percentages for each Lot can be found at section 17 of the Customer User Guide. |
| **24** | **My requirements differ from the framework agreement specification, how does this affect me?** |
|  | This will vary from Lot to Lot:   * Lot 1 (insurance)– the framework specification is very generic and you would need to tailor the specification to meet your insurance requirements; * Lot 2 (multi brokerage) – the framework specification is very generic and you would need to tailor the specification to meet your brokerage requirements; and * Lot 5 (single supplier) – provides a fixed specification as to what the supplier will provide. This specification cannot be amended. |

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|  | **PART THREE: SCOPE OF THE FRAMEWORK AGREEMENT** |
| **25** | **What is the relationship between Crown Commercial Service and YPO, ESPO and NEPO?** |
|  | Crown Commercial Service, YPO, ESPO, NEPO are working in partnership to deliver the insurance services framework agreement to maximise efficiencies.  YPO are taking the lead on behalf of ESPO and NEPO.  Crown Commercial Service are the contracting authority. |
| **26** | **How do I know what is the right insurance for me?** |
|  | Should you be unsure on what classes of insurance and levels you need you may wish to seek insurance advice. |
| **27** | **What is a Broker and what is their role?** |
|  | An insurance broker acts as an insurance intermediary between an insurer and a buyer, advising the policyholder on the most suitable product for their needs, helping to manage and mitigate potential risks and arranging to put cover in place. Annex B contains the framework specification on what services the broker must adhere to. |

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|  | **PART FOUR: FRAMEWORK AGREEMENT INFORMATION** |
| **28** | **What is the level of management charge attached to this framework agreement?** |
|  | There is a 0.75% management charge that is payable by suppliers on all spend through the framework agreement. Further details on the management charge can be found in the link below.  http://ccs.cabinetoffice.gov.uk/about-government-procurement-service/about-us |
| **29** | **What happens if a full claims history is not available (e.g. in the case of a newly established organisation)?** |
|  | In the event of a full claims history being unavailable you will need to discuss the options with your appointed broker (if applicable) or insurers. |
| **30** | **What is funded insurance and how do I get a quote?** |
|  | Funded insurance means different things to different people. In essence funded insurance is where there could be a number of pots/pools of money to cover accidental damage, third party damage or something similar.  The pots/pools of money could be held by the customer, insurer or broker.  The framework agreement does not limit the funded methodology to one specific class of insurance.  Should you require further information on funded insurance it may be worthwhile speaking to those suppliers (as detailed in the supplier matrix) who have said they are able to quote funded insurance. |
| **31** | **Can I run a further competition for a single class of insurance and/or multiple classes of insurance?** |
|  | Yes, you can run single classes of insurance against multiple classes of insurance. This will need to be made clear within the further documentation process. This may be an option you may want to consider as there are a number of specialist insurance providers on Lot 1. |
| **32** | **Can payment be made by Government Procurement Card (GPC) to suppliers?** |
|  | You will need to consult the suppliers to see if they are able to accept payment by GPC.  Please note due to the size of payments a GPC may not be appropriate. |
| **33** | **Within the documentation it states that I must provide feedback to the successful and unsuccessful tenderers, why do I need to do this and have you got templates?** |
|  | This is part of the EU procurement regulations and we have included it as a contractual term that you must provide feedback to suppliers within 10 working days. If you utilise the services of a broker you may ask the brokers to do this on your behalf.  Providing feedback to suppliers will provide invaluable information so that they can look at ways in which they can improve their future bids. Information on providing feedback can be found at section 18 of the Customer User Guide. |
| **34** | **Can I run an eAuction at the further competition stage?** |
|  | Yes, you have the ability to run an eAuction across Lots 1 & 2. Before you proceed with an eAuction you may wish to consult the market before you do so to gage their appetite. Please note eAuctions are not generally conducted within the insurance market. |
| **35** | **What are the benefits of using the framework?** |
|  | Please see section 4 of the Customer User Guide for information. |
| **36** | **How do I pay a supplier?** |
|  | The market norm to pay a broker or an insurer is with annual in advance payments. Should you wish to explore alternative payment options for example quarterly in advance this will need to be clear in your further competition documentation so the supplier can price accordingly. You may wish to consult the market to gauge their appetite and what the impact would be before you proceed with the further competition. |
| **439** | **How do I amend my insurance cover?** |
|  | You will need to refer to your policy wording to see what can be amended and when. If in doubt please speak with your broker (if applicable) or your insurer for further guidance. |
| **40** | **Can I cancel my insurance cover at any time?** |
|  | You will need to refer to your policy wording to see if the policy can be cancelled. If in doubt please speak with your broker (if applicable) or your insurer for further guidance.  During the further competition process you may wish to evaluate the termination clauses. |
| **41** | **Can I manage my policies online?** |
|  | You will need to speak with your broker (if applicable) or insurer to see what on line facilities are available. Should you require online systems you may wish to include a question/s within your further competition documentation. |

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|  | **PART FIVE: GOVERNANCE** |
| **42** | **What is the length of the framework agreement?** |
|  | The initial period is 2 years with the option to extend for a further 2 years (2+2). |
| **43** | **I am required to demonstrate that we have followed EU Procurement Legislation, what can you supply me to satisfy this requirement?** |
|  | The framework agreement has been let in conjunction with the latest procurement regulations. A copy of the OJEU can be found in the link below.  <http://ted.europa.eu/udl?uri=TED:NOTICE:369045-2015:TEXT:EN:HTML&src=0> |
| **44** | **Can I change the T&Cs or the framework agreement specification to incorporate my own terms?** |
|  | Should you have specific T&Cs or require additional specification requirements these must be detailed within the further competition document and must be made clear to bidders. The Framework terms and conditions cannot be changed. |
| **46** | **Does CCS, YPO, ESPO or NEPO need to be regulated by the Financial Conduct Authority (FCA) (previously FSA)?** |
|  | No, the regulations do not apply to CCS, YPO, ESPO or NEPO. |