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1. Introduction

1.1 Buyer Needs Statement

Crown Commercial Service (CCS) is seeking to establish a Dynamic Purchasing System (DPS) for the provision of Insurance and Associated Services (I&AS) for all UK 2

RM6138 – Insurance Services 3 DPS

Bid Pack – Buyer Needs

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central government departments, wider public sector departments and charities which can be accessed via the link provided in the OJEU Contract Notice for RM6138 – Insurance Services 3 DPS.

This DPS Agreement will be managed by CCS and any contract(s) awarded under this DPS Agreement will be managed by individual Buyers.

The duration period of this DPS Agreement is for eight (8) years (96 months) which started in February 2020 and is ongoing. In the event that the DPS is terminated, CCS shall give

the Supplier no less than three (3) months written notice. CCS acknowledges that this DPS will not be terminated within the initial first six (6) months from the commencement date.

1.2 The Opportunity

The DPS will provide central government and wider public sector departments with the opportunity to procure an extensive range of insurances and associated services including social housing via a comprehensive number of Suppliers.

Upon application to join the DPS, Bidders are required to indicate which classes of insurance (see Annex 2), Services (see Annex 3) and sectors (see Annex 4) that they operate in that they are able to bid for. It is essential that Bidders select the exact elements relevant to their Service offering in order to be invited to the relevant competitions. As this list of elements may change over the lifetime of the DPS it is essential that Bidders review their Service offering at regular intervals, should they be accepted onto the DPS.

Buyers will use the Service element filters as detailed in Annexes A, B and C of this Buyer Needs document and Section 2 (Services Offered), Part A (Specification) of the RM6138 – Insurance Services 3 DPS Appointment Form, to short list appointed Suppliers offering their Service requirements and invite to Competition. This list of filters isn't comprehensive and may change during the lifetime of the DPS.

Buyers may enter into a contract with Suppliers for a period of their determination, which may exceed the duration of the DPS, should this DPS be terminated at any point in time. The flexibility of the contracting period allows the Buyer to determine appropriate contracting timelines required in order that the Supplier can meet the needs of the Buyer for large or complex projects.

What is a Dynamic Purchasing System (DPS)?

A DPS is a public sector sourcing tool for common goods and services under regulation 34 (Dynamic Purchasing Systems) of the [Public Contract Regulations 2015](#). Bidders 3

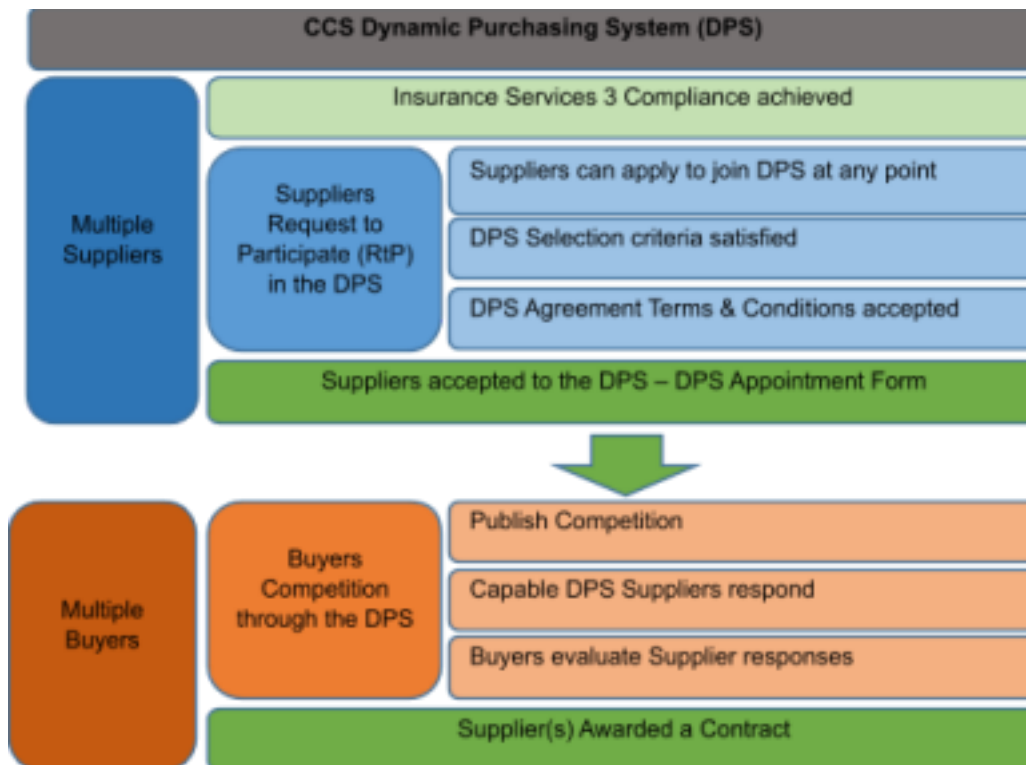
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can apply to join at any point and do not require any special IT equipment as a DPS eliminates unnecessary up-front activity for the Bidder.



How will the Services within the DPS for RM6138 – Insurance Services 3 be organised?

The DPS will be organised into distinct categories so:

Bidders can indicate all elements relevant to their Service offering, and

Buyers can filter the elements to produce a shortlist of appointed Suppliers to invite to a competition.

The distinct categories comprise of

- Insurance route - Direct dealing insurer or via a broker
- Sector - see Annex 4
- Insurance class – top level - see Annex 2
- Insurance class – 2nd level - see Annex 2
- Location - either UK or international

What are the benefits of the RM6138 – Insurance Services 3 DPS Agreement?

- Simpler, quicker process – accessible for all suppliers seeing opportunities to provide services to the public sector.
 - Automated, electronic process – streamlined electronic process. •
- Flexible - new Bidders can apply to join at any point.
- Choice - increased scope/scale of service offerings and access to public sector business.
 - Filtering of Supplier offering - ensures Suppliers receive notifications of competitions that are relevant to their Service offering.
 - Efficiencies – reduces Suppliers costs and process cycle time

1.3 The current situation

This RM6138 – Insurance Services 3 DPS Agreement is an existing offering from CCS and will be for brokerage and related services including Social Housing. There is currently a framework (RM6323) which runs alongside the DPS. CCS have consulted key stakeholders during the development process of the RM6138 – Insurance Services 3 DPS Agreement to ensure needs are met and continuity of service provision. We have recently introduced a social housing filter route under the DPS which further enhances the insurance offering.

2. Specification (DPS Schedule 1 (Specification))

2.1 Our priorities

The key priorities of this offering are to deliver through a commercial route a comprehensive range of insurance, social housing and associated services from a wide diverse range of suppliers.

2.2 Scope

The Supplier shall provide insurance solutions and associated services for Buyer organisations that shall include but not be limited to the following:

- Wide range of classes of insurance
- Insurance Associated services
- Claims handling
- Social Housing

3. Mandatory Requirements:

3.1. Quality Standards

Suppliers shall use a documented quality management system, as part of delivering services under this DPS. The Supplier may be required by a Buyer to comply with specific quality standards set by industry bodies or Government codes of practice.

3.2. Security Requirements

The Supplier shall at all times during the DPS Contract Period and during the term of any Order Contract comply with the Buyer's contracted security requirements. The Supplier will ensure controls and measures are in place to protect data handled, processed or stored as part of delivering the Services in accordance with Clause 14 of the Core Terms.

The Supplier shall comply with the applicable requirements set out in the Cabinet Office's Security Policy Framework. Information about the framework can be found at: <https://www.gov.uk/government/publications/security-policy-framework>

The Supplier shall ensure that staff has security clearance to a minimum level: Baseline Personnel Security standard (BPSS). Should a Buyer require a higher level of security clearance this will be made clear in the Order Procedure.

3.3. Environmental Standards

Where applicable, the Supplier shall ensure that all Electric and Electronic Equipment (EEE) used or disposed of as part of delivery of the Services, complies with Restriction of Hazardous Substances (RoHS), WEEE regulations, or equivalent. Full details can be found via the following links: <http://www.hse.gov.uk/waste/waste-electrical.htm>

3.4. Complying with future government requirements and standards

The Supplier shall comply with relevant future Government requirements and standards in accordance with any Government guidance issued during the DPS Contract Period and as developed and updated, from time to time.

3.5. Staff and Contractors

Where appropriate the Supplier shall ensure that appropriate roles and grades of staff will be assigned to the Services in accordance with NCSC - defined experience levels, Skills Framework for the Information Age (SFIA), or other equivalent grading structures used by the cyber security industry for personnel providing the Services offered under this DPS.

3.6. Social Value

The Supplier shall identify Social Value options which are appropriate to Buyers at Order

Contract award stage in accordance with the Buyer's requirements communicated as part of their Order Procedure.

The Supplier shall complete annual Corporate Social Responsibility (CSR) assessments upon request from Buyers where specified as part of their Order Contract Obligations.

For more information on Social Value please see the following link:

<https://www.gov.uk/government/publications/social-value-act-introductory-guide>

Annex 2 - Classes of Insurance

LIABILITY INSURANCE
Airport concessionaires Marine liability
Airside liability Media and Advertising Liability
Aviation liability Non-negligent liability
Charity Trustees indemnity Nuclear / radiation

Clinical Trials Occupiers / rented premises liability
Clinical negligence (medical malpractice) Officials indemnity
Corporate Legal Liability Overseas liability
Cyber Pension Trustees indemnity
Directors and officers liability Personal liability
Drones Liability Pollution clean-up costs (bartoline and European liability directive) Employers liability Product Recall
Employment practice liability Products liability Professional indemnity (external services) Environmental liability Environmental warranty Property owners liability
Errors and omissions (statutory duties) Public liability Excess of loss liability Rail Operators
Failure to educate (PI education) Right to Light/Easement Financial loss Service Indemnity (motor) Intellectual Property Solicitors professional indemnity Land charges Sudden and accidental pollution liability
Libel and slander Wrongful conversion (motor)
Management Liability Other Liability

TRAVEL & PERSONAL ACCIDENT
Absence (illness and maternity) Personal injury
Bonds Pilots loss of licence
Business travel Restrictive/defective title

Contingency - Kidnap & Ransom School journey travel
Crash team personal accident Special contingency
Group personal accident Supply teacher
Household - UK & Overseas World Wide Personal Effects
Locum Supply Other Travel and Personal Accident
Personal accident

MOTOR INSURANCE
Agricultural vehicles Motor Traders risks
Autonomous vehicles Motor credit guarantee Blue Light Occasional Business Use
Comprehensive Special types
Funded Third party
Gap insurance Third party fire and theft
Legal expenses Other Motor

PROPERTY & CONSTRUCTION INSURANCE
Alternative Accommodation Glass
Aviation hull Goods in transit Balance of risks Hired In plant Boiler explosion Latent defects Business interruption additional Leasehold / right to buy housing contents increased costs
Business interruption gross profit Livestock

Business interruption gross rent Machinery movement
Business interruption gross revenue Marina installation
Business interruption increased costs Marine Hull

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Computer Marine transit / cargo
Contract works – new build Material damage (buildings / tenants improvements/ contents / stock) specified perils
Contract works – refurbishment Material damage all risks
Crime Money
Delay in Start up Mortgage interest
Deterioration of stock Museum artefacts
Drivers professional indemnity Own surrounding property
Engineering all risks Software and data
Engineering business interruption Tenants home contents

Engineering inspection Terrorism
 Exhibition goods Testing and commissioning Fidelity Theft
 Fine art Warranty & Indemnity
 Fragmentation Other Property and Construction Social housing All social
 housing requirements

HEALTH
Private Medical insurance Healthcare Cash Plans
Staff Health Insurance Dental International Private Medical Insurance Other Health

LIFE PRODUCTS
Registered Group Life Insurance Income Protection/Long term Disability
Excepted Life Assurance Group Critical Illness
Dependants Pension

REINSURANCE
Treaty Other reinsurance
Facultative

OTHER
Agricultural risks Insurance linked securities

Bonds/securities Judicial Review

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Builders' risks cover Key Man
Bunkers Legal expenses
Captive management capabilities Legal Expenses for Foster Carers
Chancel indemnity Loss of hire
Charterers loss of use Loss Recovery Services
Commercial Legal Expenses Lottery Win
Climate Change Natural Disasters

Comprehensive carrier's liability Non owned aviation
Comprehensive charterer's liability Piracy
Comprehensive general liability - mobile Political risk offshore units
Comprehensive general liability offshore Product recall Credit Product guarantee Crew Prize Indemnity Cyber Sensitive risks Defective title indemnity Solicitors professional indemnity Defence Specialised Diver's professional indemnity Support Services Events Suretyship Event cancellation Total loss of freight interest Extended Loss of Hire cover Total loss of hull interest Film Production Uninsured Loss Recovery Service Forestry insurance Warehouse Keepers Liability Hovercraft War risks cover
Hull and Machinery

Annex 3 - Associated Support Services

- Accident management;
- Actuarial services;
- Advice on levels of insurance and levels of excess(s);
- Audits;
- Claims handling;
- Courtesy car and relief vehicle;
- Guaranteed asset protection (GAP);
- Incident investigation;
- Legal services;
- Loss analysis / forecasting;
- Management of motor insurance database;
- Rehabilitation services;

- Risk management;
- Survey work
- Social housing and consultancy
- Training;
- Uninsured loss recoveries; and
- Valuation services.

Annex 4 – Sector

- Central Government
- Devolved Administration
- Education
- Fire and Rescue
- Health
- Local Government
- Not for Profit
- Police
- Private Sector

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Annex 5 - Market Presentation

The Market Presentation shall include as a minimum unless otherwise agreed with the Buyer:

- Account management;
- Brokerage (as applicable);
- Business description;
- Choice of law and jurisdiction;
- Class of insurance. Where applicable separate Market Presentations shall be issued for each class of insurance and shall detail any Combined Bid requirements;
- Confirmation if the Buyer is willing to have their Personal Data transferred outside the European Economic Area;
- Correspondence address in full including postcode(s);
- Excess;

- Insured title;
- Interested parties;
- Long term agreements;
- Minimum required terms and conditions (including details of low claims rebates and/or profit shares if applicable);
- Payment terms;
- Period of cover;
- Risk profile template;
- Sums insured / limits of indemnity;
- Territorial limits;
- Underwriting information;
- Where applicable, claims summary (CCE to be attached from the insurer) and an itemised claims listing of all claims received by the insurer in Excel;
- Where applicable, any associated support services (Annex 3) including online solutions: and
 - Where available, triangulated claims information for each class of insurance for a minimum period of three (3) years with appropriate notes.