

**Tri-Borough Council
(City of Westminster, London Borough of
Hammersmith & Fulham and Royal Borough
of Kensington & Chelsea)**

MOTOR INSURANCE TENDER

CONTRACT INCEPTION DATE: 1st April 2015

CONTRACT NOTICE: 2014/S 203-359846

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Public Sector Risk Practice

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Introduction

We are seeking tender submissions for an annual policy, which commence on 1 April 2015 in the joint names of:-

- **Royal Borough of Kensington and Chelsea**
The Town hall
Hornton Street
London
W8 7NX

- **City of Westminster**
64 Victoria Street
London
SW1E 6QP

- **London Borough of Hammersmith and Fulham**
Town Hall
King Street
London
W6 9JU

- **And any VA schools who's mini buses and other transports are included**

You are invited to submit bids for this class of insurance.

All premiums must be quoted net of commission but including Market Service Agreement in accordance with the normal JLT agreement.

Please note in particular:-

- A full copy of the policy documentation must be provided with the quotation and original policy documentation must be issued within 14 days of cover commencing.
- Certificates and To Whom It May Concern letters to be supplied immediately on appointment.
- Relevant background information for tenderers, including details of the Authority's risk management programme

Long Term Agreements

The Authority is looking for tenders based upon a Long Term Agreement of 3 years that will apply to all authorities jointly – i.e. any increase in terms for any authority will release all three from the LTA provisions

The Long Term Agreement shall contain a break clause in the event of any significant changes to the Authority introduced by Central Government or other bodies that would make the continuance of the Long Term Agreement unsuitable for the Authority.

In the event of an intended break in the Long Term Agreement the insurer must provide the Authority with 6 months' notice to enable the Authority to procure a suitable alternative. Please advise within your Tender Specification if this cannot be complied with.

Tender Return Deadline

All tenders must be received no later than 12 January 2015

Tender Return

All tenders must be returned via the Capital E Sourcing portal utilising the response document.

Enquiries

If you have any queries about the content of this Invitation to Tender all correspondence should be directed via Capital E Sourcing message system which will notify the project manager of your enquiry.

The final date for submitting any queries is **05 January 2015**. Please note that any queries received after this date will not be answered.

General Information on Tri-Borough and Bi-Borough

The Tri-Borough – Westminster City Council (WCC), LB Hammersmith and Fulham (LBHF) and RB Kensington and Chelsea (RBKC) came together to: -

- Reduce operating costs
- Achieve savings from aggregated procurement
- Contribute to economic growth by working together

The attached report was produced one year on and provides further background and early results.



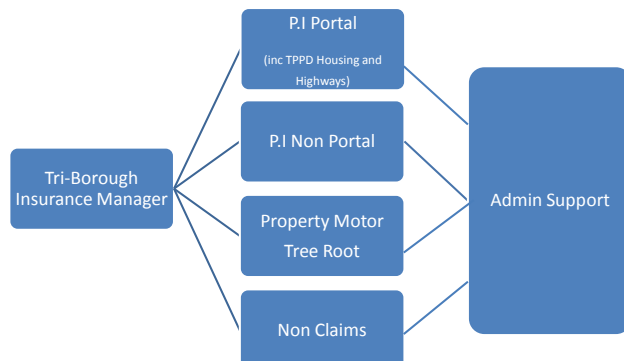
one_year_on_tri_borough_2012.pdf

The insurance service was one of the earliest services identified as an appropriate vehicle to deliver upon the Tri-Borough goals and the first joint procurement took place for 1st April 2012 inception with all classes of insurance except Motor being tendered jointly. Motor insurance contract dates were at the time out of sync and arrangements made to align them for tender at this window.

In the interim The Tri-Borough Insurance Service has had the opportunity to align systems and working practices culminating in a service hosted by RBKC with all team members based in the Kensington Town Hall. The underpinning focus of the service is to deliver an effective and efficient service. Most KPI's are therefore outcome based in terms of financial performance on claims handling and procurement strategy, although achieving these results is not achieved without a strong process of regular stakeholder engagement and MI to key service areas such as Highways, Trees, Fleet and Schools. The service will shortly expand to a team of ten delivering services to Tri-Borough members in the spirit of a service hub.

From the 1st January 2015 the service delivery model will be split into five work streams in accordance with the structure below: -

Tri-Borough Insurance Five work streams



Authority Services and Structure

Business Description

The usual activity of the insured's as a London Borough Council.

Key Services within the Authorities

The functions of the Authorities are those normally associated with a unitary authority and include but are not limited to:-

Service / Function	Currently Undertaken (Y/N)		
	Royal Borough of Kensington and Chelsea	City of Westminster	London Borough of Hammersmith and Fulham
Building Control	Yes	Yes	Yes
Education	Yes	Yes	Yes
Elections	Yes	Yes	Yes
Environmental Health	Yes	Yes	Yes
Finance / Administration	Yes	Yes	Yes
Highways	Yes	Yes	Yes
Housing	Yes	Yes	Yes
Land Changes Searches	Yes	Yes	Yes
Leisure Centres	Yes	Yes	Yes
Licensing	Yes	Yes	Yes
Parks and open spaces	Yes	Yes	Yes
Planning & Planning Enforcement	Yes	Yes	Yes
Public Health	Yes	Yes	Yes
Refuse (outsourced)	No	No	No
Social Services	Yes	Yes	Yes

Risk Management Information

The Tri-Borough Authorities are active members of the Association of Local Authority Risk Managers (ALARM) and participate in a number of seminars and external training events to share knowledge and strive for best practice in insurance and claims operations.

In terms of operational fleet management, the bringing together of the insurances also present an opportunity to work with the new supplier and develop an homogeneous fleet risk management strategy and look forward to working with you to deliver the following over the first six months: -

- Driver handbook including advice on common claim causes, accident behaviour and notification process
- Quarterly fleet management information to include driver accident by frequency, cause and quantum
- Development of a fleet management strategy to include consideration of non claims rewards and integrated HR backed processes for review and action for repeat accident drivers
- Review, communication and monitoring of revised policies to ensure regular driving license checks
- New driver assessment and MIDAS equivalent training where required
- LBHF fleet consists of no leased cars, RBKC fleet will consist of no leased cars as at 1st April 2015 (having been reducing the numbers for the last few years). WCC have just begun the same reduction process with this option for a leased car withdrawn in respect of new appointments.

Instruction for Tendering

Tender Timetable

With the exception of the final date, these are target dates and may be subject to change

Activity	Deadline
Tender documents available from	20 November 2014
Last date for submission of questions	5 January 2015
Deadline for return of tenders	12 January 2015
Clarification Period	13-30 January 2015
Intention to Award	17 February 2015
Award of contract	2 March 2015
Contract inception	1 April 2015

General

Please read all the sections of this invitation to Tender to understand fully the Authority's requirements.

Contents of your tender

Your tender must contain the following information:

- Confirmation that you are able to provide the cover as specified within this document. Where there are variations in the cover being offered this should be specifically highlighted.
- Any Long Term Agreement discounts must be made clear in your pricing schedule. Failure to provide your quotation on the basis outlined above may render your submission void.
- Please clearly explain the method of the premium calculation and how vehicle adjustments will be addressed
- Complete contract certain quotations
- All policy documents
- Please note this exercise is being conducted under the Restricted procedure It is the responsibility of all bidders to ensure that all information is included within their submission. Evaluation will be based upon documentation received from each bidder. If information is omitted from your quotation this will not be taken into account.
- **Include any response documents as requested via the portal**

Further Steps

The Authority reserves the right to ask bidders to clarify or explain any aspects of their tenders. This may include presentations to the Authority.

Alterations

You may not alter any of the documents

Incomplete Tender

Tenders may be rejected if the complete information requested is not given at the time of tendering. Where discounts are referred to but not specified, this may be deemed as an incomplete tender since insufficient information will be available to undertake the evaluation.

Acceptance of Tenders

By issuing this invitation the Authority is not bound in any way and does not have to accept the lowest or any tender.

Period for which the Tenders shall remain valid

Unless otherwise stated by the tenderer, tenders shall remain valid for 90 days from the closing date for receipt of tenders or inception date whichever is the latest.

Amendment to the Tender Documents

The Authority reserves the right to amend the enclosed tender documents at any time prior to the deadline for receipts of tenders. Any such amendment will be numbered, dated and issued via the portal. Where amendments are significant, the Authority may at its discretion extend the deadline for receipt of tenders.

Inducements

Offering an inducement of any kind in relation to obtaining this or any other contract with the Authority will disqualify your tender from being considered and may constitute a criminal offence.

Collusion

Please note that if you collude with any other supplier so that one of you does not submit a bid or restricts your prices, you will be disqualified from the tender process.

Cost and Expenses

You will not be entitled to claim from the Authority any costs or expenses that you may incur in preparing your tender whether or not your tender is successful.

Confidentiality

All information supplied by the Authority to you must be treated in confidence and not disclosed to third parties except insofar as this is necessary to obtain sureties or quotations for the purposes of submitting the tender. All information supplied by you to the Authority will similarly be treated in confidence except as required by law, e.g. Freedom of Information Act 2000.

Award Criteria

Each Tender submission will be evaluated as detailed below.

Activity	Title	Activity
1	Valid tender	Validity – This is to ensure that all Tenders received are valid and in accordance with the Instructions for Tendering Completeness: A complete Tender shall include all documents required in accordance with the Instructions to Tenderers. Incomplete Tenders may result in your submission being excluded
2	Detailed Consideration of Tender Submission	Consideration of Tenders to determine the Most Economically Advantageous Tender (MEAT) to the Council in terms of price and quality. In accordance with Part 5 of the Public Contracts Regulations 2006, the criteria and weightings for the award criteria are set out at the front of the ITT
3	Notification of Award Process	All bidders will receive Intention to Award Letters following the completion of the Detailed consideration of the Tender submission.

Activity 2 - Detailed Consideration of Tender Submission

- The award criteria are set out at the front of the ITT. They comprise both Financial (price) and Non-Financial (policy cover, claims service, risk management & administration and added value) criteria.
- Please ensure you respond to each element of the evaluation criteria for each Lot you submit.
- Each Contractor will be awarded a score out of 1000 for each Lot.
- The Council may require the successful Tenderers to be available for a detailed clarification meeting to discuss their bid.
- The Council reserves the right not to award the Contract to the lowest bid or any Contractor, reserving also the right to accept the same in whole or in part.
- The Council reserves the right to 'disqualify' any bidder that the Council judges upon investigation to be incapable of fulfilling the contract requirements of the Lot.
- The Council reserves the right to 'disqualify' any bid that is 'qualified' or tries to change the terms on which the bid is submitted.
- The Council reserves the right not to award the Contract to any bidder if an unacceptable change in circumstances during the procurement process.
- The Council will award the Contract in accordance with the Public Contracts Regulations 2006

Activity 3 - Notification of Contract Award Process

When the Council has evaluated the bids, it will issue Intention to award letters to all bidders in respect of the Lot for which they have submitted a tender.

Acceptance of the Tender by the Council shall be in writing and shall be communicated to the bidder. Upon such acceptance the Contract shall thereby be constituted and become binding on both parties and, notwithstanding that, the bidder shall upon request of the Council enter into an agreed formal contract.

Tenderers should not undertake work without first having received a letter of intent or written notification that they have been awarded the contract and are required to start work. Contract documents will be prepared and issued for execution as soon as possible thereafter.

Current Insurance Programme

Risks to be Insured

LOT No.	Insured	Class of Business	Current Insurer	Renewal Date
1	City of Westminster	Motor Fleet	Zurich Municipal	1 st April 2015
1	London Borough of Hammersmith & Fulham	Motor Fleet	Aviva	1 st April 2015
1	Royal Borough of Kensington & Chelsea	Motor Fleet	Zurich Municipal	1 st April 2015

The following pages outline the current programme structure and the options the Authority would like to consider.

Current Insurance Details

City of Westminster – Fully Comprehensive cover subject to £250 excess on ADFTWS reducing to £50 in respect of leased cars

LB Hammersmith and Fulham – Third Party only with own damage claims administered via the transport depot

RB Kensington and Chelsea – Fully comprehensive cover subject to a £250,000 deductible to all claims; own damage and third party. Leased cars £100 ADFTWS although there will be none W.E.F 1st April 2015 and cover is no longer required

Historical Deductibles

We have included details of the current deductible and Aggregate under each policy section. These have not changed other than via standard indexation during the contract period, and to assist claims analysis calculations, summary details are provided below: -

Lot 1			
Year	Council Motor Deductible (Accidental Damage, Fire, Theft & Windscreen)		
	City of Westminster	London Borough of Hammersmith and Fulham	Royal Borough of Kensington and Chelsea
2010/2011	£500 ADFTWS in respect of Mini Buses and larger CV's reducing to £250 in respect of owned cars and smaller CV's and £50 in respect of leased cars	N/A as self insured	£250,000 ADFTWS reducing to £100 ADFTWS in respect of Leased Cars which are not required W.E.F 01/04/2015
2011/2012	£500 ADFTWS in respect of Mini Buses and larger CV's reducing to £250 in respect of owned cars and smaller CV's and £50 in respect of leased cars	N/A as self insured	£250,000 ADFTWS reducing to £100 ADFTWS in respect of Leased Cars which are not required W.E.F 01/04/2015
2012/2013	£500 ADFTWS in respect of Mini Buses and larger CV's reducing to £250 in respect of owned cars and smaller CV's and £50 in respect of leased cars	N/A as self insured	£250,000 ADFTWS reducing to £100 ADFTWS in respect of Leased Cars which are not required W.E.F 01/04/2015
2013/2014	£500 ADFTWS in respect of Mini Buses and larger CV's reducing to £250 in respect of owned cars and smaller CV's and £50 in respect of leased cars	N/A as self insured	£250,000 ADFTWS reducing to £100 ADFTWS in respect of Leased Cars which are not required W.E.F 01/04/2015
2014/2015	£500 ADFTWS in respect of Mini Buses and larger CV's reducing to £250 in respect of owned cars and smaller CV's and £50 in respect of leased cars	N/A as self insured	£250,000 ADFTWS reducing to £100 ADFTWS in respect of Leased Cars which are not required W.E.F 01/04/2015

Non-Ranking Excess

A non-ranking excess has not applied

LOT 1 – Motor Fleet

This Lot incorporates the following classes of business:

- Motor Fleet

Lot 1 - Motor Fleet Award Criteria

Each Tender submission will be evaluated as detailed below.

- Stage 1 - Validity and Completeness of Submission to ensure the Tender is compliant.

Validity: This is to ensure that all Tenders received are valid in accordance with the Instructions for Tendering.

Completeness: A complete Tender shall include all documents required in accordance with the Instructions for Tendering. Incomplete submissions may result in your submission being excluded

- Stage 2 - Detailed Consideration of Tenders to determine the Most Economically Advantageous Tender (MEAT) to the Council in terms of price and quality. In accordance with Part 5 of the Public Contracts Regulations 2006, we have set out below the criteria and weightings for the award criteria.
- Stage 3 - Contract Award / Acceptance of Tender

The Authority reserves the right to request additional information which may be necessary to assist in the evaluation of Tenders and any such information must be provided in writing within a maximum period of **three working days** of receipt of a written request.

Stage 3 - Detailed Consideration of Tenders

The award criteria are set out in the following pages. They comprise both Financial (price) and Non-Financial (policy cover, claims service and ease of administration) criteria.

Criteria	Weighting
<p>Price for Insurance cover</p> <p>Maximum points will be awarded to the lowest priced bidder taking into account any Long Term Agreement discount. A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in prices</p>	50%
<p>Assessment of Policy Cover</p> <p>Marks will be awarded for insurers able to offer cover as per the specification. Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification and / or onerous policy conditions and exclusions are applicable</p> <p>If there are serious omissions in the policy cover no points will be awarded and the tender will be rejected. An example of this might be if there is no cover provided for own vehicle damage</p> <p>All bidders are required to include a document which compares the cover they are offering against the cover being requested within this specification</p>	15%
<p>Claims Service</p> <p>This will be evaluated against the criteria shown within this Tender Document. Scores will be adjusted to take into account the difference between the services offered and those requested together with the quality of claims and the claims management data available.</p>	15%
<p>Added Value and Innovation</p>	20%

Each of the four Criteria detailed above will be scored as follows

The Maximum points available for the whole Lot is 1000

Price for insurance cover

The maximum points available for this section is 500 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Lowest price bidder.</p> <p>Maximum points will be awarded to the lowest price bidder A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in price. For each 1% higher the premium is than the lowest price</p>	500

quoted 5 points will be deducted

Assessment of Policy Cover

The maximum points available for this section is 150 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Insurance Cover offered</p> <p>A tender that meets the requirements of the ITT will be awarded 150 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification or additional restrictive terms, conditions, exclusions or endorsements are imposed.</p> <p>The value of the points deducted will be based upon the potential financial impact on the Authority.</p> <p>The points will be reduced in multiples of 10 for minor differences i.e. one minor difference would result in a 10 point reduction. More significant differences would result a point reductions of 50 to 100 points, for example an unacceptable vehicle accumulation limit.</p> <p>Please remember if there are serious omissions in the policy cover the tender will be rejected. An example of this might be there is no cover provided for own vehicle damage</p>	<p>150</p>

Claims Service

The maximum points available for this section is 150 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Claims Service</p> <p>A tender that meets the requirements of the ITT will be awarded 150 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification</p> <p>The value of the points deducted will be based upon the potential service impact on the Authority.</p> <p>The points will be reduced in multiples of 10 i.e. one minor difference would result in a 10 point reduction. An example could be response times on new claims being 1 day longer than requested. A more significant difference would result in a point reduction of 25 points. This might be that Motor engineers on large claims are not available within 24 hours or monthly claim listing reports are not available.</p>	<p>150</p>

Added Value and Innovation

The maximum points available for this section is 200 this will be available where the specification requirements have been exceeded and those extra items are of interest/value to the Authority.

Evaluation Methodology	Points available
<p>Under this section 200 points are available</p> <p>Added Value</p> <p>Up to 200 points are available for items that improve the quality of the service/product requested. These improvement/benefits must be of interest/value to the Authority examples could include:</p> <ul style="list-style-type: none"> • Cover enhancements • Risk Management Services • Training support for drivers such as telematics and driver training • Claims service guarantees' such as return of fee or PAD costs if down to service delivery failure by claims team <p>Points would be awarded to reflect the value provided by improvement/benefit.</p>	<p>200</p>

Motor Fleet

Vehicles Insured

- Vehicles owned and operated by the Authorities including vehicles on hire or loan for which the Insured becomes responsible and those operated by participating VA schools

Cover required one policy in respect of three authorities covering the business use, drivers and vehicles of all three authorities

- i. Comprehensive cover with £250,000 deductible on all losses subject to an aggregate deductible in any one insurance period by any individual authority – i.e. each authority's maximum self insurance contribution is capped at an individual aggregate per policy year.
- ii. Comprehensive cover with £100,000 deductible on all losses subject to an aggregate deductible in any one insurance period by any individual authority – i.e. each authority's maximum self insurance contribution is capped at an individual aggregate per policy year.
- iii. Third party cover only with no deductible.
- iv. Comprehensive cover subject to £500 ADFTWS in respect of Mini Buses and larger CV's reducing to £250 in respect of owned cars and smaller CV's and £50 in respect of leased cars

Cover to include whilst driving for domestic and pleasure purposes in addition to the business of the insured. Each option will be evaluated individually and the chosen option will be on the basis the one deemed most economically advantageous in terms of price, quality and the combined authorities appetite for self insured retention.

Limits of Indemnity

Death or Bodily Injury	Unlimited
Damage to Third party Property -	£10M – applicable to any commercial vehicle. £50M – applicable to any car.

Vehicle Numbers

WCC Vehicles	153 vehicles
LBHF Vehicles	55 vehicles
RBKC Vehicles	74 vehicles

A schedule of vehicle types is shown in Appendix 1

Underwriting Information

Currently the three motor fleets are insured as separate policies, going forward it is the intention there will be one overarching policy cover for all three Authorities. Given the nature of both Bi-Borough and Tri-Borough services policy coverage needs to be any driver in any vehicle for all three's business activities as authorised by the Authorities. Please however ensure a pricing breakdown is provided on a total per authority in accordance with listed vehicles basis to enable internal recharging and comparison with existing basis of cover

The current policies are insured on very different basis.

1. City of Westminster - General Fleet

- Comprehensive cover

Deductible own damage only £250 per insured vehicle subject to a maximum of £1,000 any one occurrence. Nil excess for stone chip repairs.

- Passenger Carrying Fleet (Mini-Buses)

Deductible own damage only £500 per insured vehicle subject to a maximum of £2,000 any one occurrence. Nil excess for stone chip repairs.

- Leased Vehicles (Cars)

Deductible own damage only £50 per insured vehicle

2. Royal Borough of Kensington and Chelsea – General Vehicles

- Comprehensive Cover

Deductible £250,000 each and every event.

3. London Borough of Hammersmith and Fulham and/or Hammersmith and Fulham Housing.

- Third party only Nil excess

- None of the vehicles require Airside cover.
- The authority does not own any vehicles with an individual value exceeding £500,000.

Motor Extensions

- Cross Liabilities
- Indemnity to Owner
- Indemnity to Principals
- Foreign Travel
- Legal defence for Manslaughter or causing Death by Dangerous or Reckless Driving
- Movement of third party vehicles
- Occasional Business Use
- Contingent Liability - Vehicles belonging to Members, employees and volunteers
- Contingent Liability - Vehicles Hired with Driver
- Repairs / Spare Parts
- Hire Purchase Agreements
- Trailers, attached and detached
- Towing Disabled Vehicles
- Unauthorised use

Quotations to include the following

Cover to be provided for:-

- Damage to vehicles resulting from riot or civil commotion in the British Isles and Europe (but excluding Northern Ireland).
- Passengers to be protected in respect of their acts of negligence.
- Liabilities assumed by contract or agreement but excluding liability under any penalty clause or in respect of liquidated damages.
- Driving by unlicensed drivers in circumstances where a licence is not required by law.
- Use authorised by the insured, of vehicles for business purposes other than the insured's own business.
- Liability for loss, damage or injury arising from parking or movement by Insured's employees of vehicles belonging to visitors to their premises.
- Legal liability arising from the use on the insured's business of vehicles not owned or provided by the policyholder including vehicles hired in with drivers.
- Loss or damage to demountable containers whilst attached to any vehicle or trailer, and during the mounting/demounting process.
- Liability for loss, damage or injury caused by disqualified drivers providing insured is unaware of the disqualification.
- Indemnity to be given to any owner of a vehicle used by the insured.
- Cover for removal and destruction of abandoned vehicles.
- Liabilities arising from loading vehicles.
- Provision of a mechanism to update the Motor Insurers Database.
- Option for insured evoked cancellation due to poor claims handling service following written notice of issues and failure to resolve satisfactorily within 90 days.

Claims Experience

City of Westminster

Years 01/04/2004 to 31/03/2008 & 01/04/2012 to current

Date of Preparation:	13/11/2014
Source of Information:	Zurich Municipal
Date of Last Claim:	See claims experience

Year 01/04/2008 to 31/03/2012

Date of Preparation:	06/10/2014
Source of Information:	RMP
Date of Last Claim:	See claims experience

London Borough of Hammersmith and Fulham

Year July 2010 to Current

Date of Preparation:	17/11/2014
Source of Information:	Aviva
Date of Last Claim:	See claims experience

Year 2003 to 2004

Date of Preparation:	13/11/2014
Source of Information:	Zurich Municipal
Date of Last Claim:	See claims experience

Royal Borough of Kensington and Chelsea

Year 01/04/2004 to Current

Date of Preparation:	13/11/2014
Source of Information:	Zurich Municipal
Date of Last Claim:	See claims experience

Please also see Appendix 2 for Claims Listings

Claims Handling Requirements

The Council will require the winning bidder to provide full claims handling for all claims including those falling below the deductibles regardless of the cover option chosen in respect of third party losses including damage, credit hire and personal injury. Quotations for fully comprehensive cover with nominal self insurance retention will need to include provision for the handling of own damage claims whereas those with larger self insured retention need to only be for third party losses as own damage will be administered in-house.

The claims Handler is required to provide:

- The provision of a high quality claims service. Clear and concise correspondence tailored to the claimant and appropriate to the claimant is required and staff fully experience in dealing with specific classes of business to be handled.
- Claims support to be included to include vetting of letters to claimants where required.
- Contact points, including telephone numbers and e-mail addresses on correspondence.

All bidders should include a method statement with regards to how they intend to deliver this service as part of their submission. Please note the following specific requirements in respect of this service, where required.

Topic	Measure
Management Information/Housekeeping	<ul style="list-style-type: none"> ▪ Monthly management information to be provided in electronic format and compatible with the JCAD Applications EDI module with LACHS (Local Authority Claims Handling System) for monthly download at no additional fee. ▪ Confirmation of Housekeeping procedures - dormant claims to be closed within six months. ▪ MOJ portal performance. ▪ Detailed claims listing to be provided on demand including all data fields in excel format.
Claims Recording	<ul style="list-style-type: none"> ▪ Real time claims database access to be provided where possible and at no additional fee. ▪ Claims to be recorded against individual authorities and vehicles
Claims Reporting	<ul style="list-style-type: none"> ▪ Electronic claims forms preferred combined with electronic reporting
Reserving Philosophy	<ul style="list-style-type: none"> ▪ Insurer to provide full details of reserving philosophy including parameters for closure of claims after a period of inactivity by the third party
Method of Payment	<ul style="list-style-type: none"> ▪ Via Imprest should self insurance retention options be

	<p>chosen with three separate funds, one for each authority and with periodic top up by the authorities?</p> <ul style="list-style-type: none"> No payment to be made without advanced consent unless in exceptional circumstances where failure to do so would incur additional costs.
Response Times	<ul style="list-style-type: none"> General Claims Correspondence - within 5 working days New Claims - Set up and acknowledged - within 1 working day to comply with MOJ portal requirements Telephone calls - returned within 1 working day
Litigation Management	<ul style="list-style-type: none"> Proceedings, Writs and Summons to be referred to agreed nominated Solicitor within 2 working days.
Settlements/Repudiation	<ul style="list-style-type: none"> Agreement for settlement/repudiation to be obtained from the Council prior to settlement of all claims.
Legal Suppliers, Loss Adjusters and Motor Repairers	<ul style="list-style-type: none"> Appointment and choice of solicitors subject to Council agreement when Council funded claim. Contact protocol to be agreed with panel solicitors and the Council. Confirmation of procedures used to manage the quality of Suppliers
Fraudulent Claims	<ul style="list-style-type: none"> Confirmation that claims handler will refer all suspected fraudulent claims to the Council for further discussion Provision of data to annual NFI or similar anti fraud initiatives

Item	Appendix Reference
City of Westminster	See attached spreadsheet below
London Borough of Hammersmith & Fulham	See attached spreadsheet below
Royal Borough of Kensington & Chelsea	See attached spreadsheet below

Vehicle Schedule



WCC Fleet and
Leased Car list - 17.1



















LBHF Fleet list -
17.11.2014.xlsx



RBKC Fleet list -
17.11.2014.xlsx

APPENDIX 2 - Claims Experiences

Item	Appendix Reference
WCC confirmed experience – ZM	   City of Westminster General Fleet 52 (2) cLeased Cars 51 (2) cSchool Minibuses 57 c  Westminster Motor claims - 2004 - 2014 (
WCC confirmed experience – RMP	   Westminster City General Motor claims PCV Fleet claims experience Employee Leased Sch  City of Westminster - Motor Claims Listing (
LBHF confirmed experience - Aviva	  London Borough of Hammersmith Fulham London Borough of Hammersmith and Ful
LBHF confirmed experience - ZM	 LBHF Motor claims - 2004 - 2014 - Motor (
RBKC confirmed experience - ZM	  Kensington Chelsea Kensington Chelsea General Motor 59 claim Leased Cars 51 claim NB no leased cars after 01.04.2015  RBKC Motor claims - 2004 - 2014 (3) - Mot
Client prepared consolidate experience including LBHF own damage costs 01/01/2009 to current prepared 12/11/2014 Essential to consider options	  LBHF Own Damage Costs from Transport Consolidated Experience.xlsx

APPENDIX 3 - Council Information Requirements

Item	Appendix Reference
Response Document	Response document via portal