



Request for Proposals (RFP)

For the Provision of Risk Management and Short Term Insurance Brokerage Services to the CSIR

RFP No.: 3160/16/11/2017

Date of Issue	Thursday, 26 October 2017	
Compulsory Briefing Session	Thursday, 02 November 2017 @ 14h30 to 16h00 Central Station - Building 22 Meiring Naude Rd, Brummeria, Pretoria.	
Closing Date	Thursday, 16 November 2017	
Place	Tender box, CSIR Main Reception, Gate 3 (North Gate)	
Enquiries	Strategic Procurement Unit	E-mail: tender@csir.co.za
CSIR business hours	08h00 – 16h30	
Category	Professional Services	

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SECTION A – TECHNICAL INFORMATION

1 INTRODUCTION

The Council for Scientific and Industrial Research (CSIR) is one of the leading scientific research and technology development organisations in Africa. In partnership with national and international research and technology institutions, the CSIR undertakes directed and multidisciplinary research and technology innovation that contributes to the improvement of the quality of life of South Africans. The CSIR's main site is in Pretoria while it is represented in other provinces of South Africa through regional offices.

2 BACKGROUND

The CSIR is seeking the services of a qualified service provider that is experienced in the provision of risk management and short term insurance services for an organisation similar to the CSIR.

3 INVITATION FOR PROPOSAL

Proposals are hereby invited for the provision of Risk Management and Short Term Insurance Broking Services to the CSIR. This will include services such as providing advice and consultation on short term insurance, claims handling, risk surveys on an annual basis at Broker's cost and representing the CSIR at insurers and re-insurers.

The renewal date for each term will be 1 April of each year, starting on 1 April 2018. One insurance risk survey will be conducted for each site throughout the South Africa per annum.

The proposal must be inclusive of all costs including travelling and accommodation. These costs must be in line with the CSIR's travel policy (Refer to Section 24 of this RFP)

4 PROPOSAL SPECIFICATION

4.1 CSIR sites

The CSIR sites are located as follows:

Province	CSIR Site Name/Location
Western Cape	10 Jan Cilliers Street, Stellenbosch
	15 Lower Hope Rd, Rosebank, Cape Town
Eastern Cape	Gommery Ave, Summerstrand, Port Elizabeth
Kwazulu Natal	Corner King George Street and 5 th Avenue, Durban
Gauteng	Meiring-Naude Road, Brummeria, Pretoria
	Paardefontein
	Kloppersbos, Gauteng
	Auckland Park– Carlow Road
	Auckland Park – Cottesloe

4.2 *Current sums insured and limits of indemnity – APPENDIX 1*

The following CSIR information is deemed necessary to furnish the CSIR with a proposal and is to be considered provisional. It will be updated during the following months and the actual figures will be submitted to the successful Broker. This information is provided as it may be deemed necessary to assist in determining the Broker's fee.

The CSIR will furnish all brokers with a five-year claim history and existing cover. No further information will be supplied as we deem this information as sufficient to determine a broking fee. The brokerage fee shall include VAT and be provided for the full duration of the contract (5 years). The premiums will for the 1st year of the contract i.e. 01/04/2018 to 31/03/2019.

4.3 *Membership*

Risk Management and Short Term Insurance Broking Service companies, must be a member of the South African Financial Intermediaries Association (FIA).

Proof of membership must be attached to the completed proposal form.

4.4 Cover

Risk Management and Short Term Insurance Broking Service companies must have a minimum insurance cover of not less than:

Professional Indemnity	R500 000 000.00
Fidelity Guarantee	R250 000 000.00

- **Please submit proof of cover and indicate excesses applicable.**
- **Please submit proof of FSP licence.**

4.5 Appointment of investigators, loss adjusters and assessors

Risk Management and Short Term Insurance Broking Service companies must have a mandate to appoint an assessor immediately and must submit proof of such.

4.6 Office visits

The CSIR reserves the right to visit the offices of the Risk Management and Short Term Insurance Broking Service companies offices at any time.

4.7 Presentation

Any or all Risk Management and Short Term Insurance Broking Service companies can be requested to present the short term insurance programme to the CSIR.

4.8 Claims handling

Claims handling will be done by the successful Risk Management and Short Term Insurance Broking Service Company in-house and shall not be outsourced.

4.9 Company profile

A company profile must be submitted indicating salient factors such as:

- Date business started
- Shareholders and directors, registered and committed
- Trade references (min five references)
- The key contact people (plus detailed CV in terms of FAIS, fit and proper standing) that would be allocated to this account.

Please Note:

The CSIR retains the right to investigate any information provided and may call for any supporting information. Any misrepresentation will result in a potential broker being disqualified and excluded from any further involvement in this process.

4.10 Other conditions

The below conditions form part of this RFP:

- Full price tender including premiums and broker earnings to be included in the proposal
- No underwriting survey reports including EML/MFL calculations are available – quote per insurance summary
- Prospective suppliers may approach all Insurers complying with the relevant statutory solvency and other requirements.
- Prospective supplier's proposals should include all classes of insurance listed in the tender. Quotations to be based on existing insurance programme structure and deductibles – no cover, limits or extensions reflected may be amended or deleted
- Prospective suppliers can include alternative placement structure quotations if they want but a firm quotation must be provided per the insurance summary and claims experience provided.
- Annual 100% Premiums VAT inclusive must be shown net of any insurer/broker and reinsurance commissions per policy class as per insurance summary provided. Should a deposit premium apply, it must be shown and a full explanation must be given as to how the deposit premium will operate. Nevertheless only the 100% or maximum premiums must be shown in the summary page of insurance cost per policy class. If the policy premium is subject to declaration adjustments, please advise how it would affect the premium.
- The Broker's annual service fee or commission earnings inclusive of VAT to be provided as well as annual inflation for the tender period.
- Support for the prospective supplier's proposals should be evidenced by a signed participation confirmation letter from Insurers/Reinsurers per policy class who will support the recommended structure at the terms, conditions and exceptions proposed by the prospective supplier.
- The appointed Short Term Insurance Broker will not be allowed to increase the insurance premiums for the tender period with more than the CPI, unless substantiating proof from the quotations received from the insurers reflected a hardening insurance market or which is based on an adverse/increase on claims incidents/values. In the event of organic growth of the portfolio including but not limited to inflationary increase of the sums insured and inclusion

of additional cover and services the afore going rule limiting the premium growth to CPI shall not apply.

- Premium quotations to be valid till 1 April 2018
- Compulsory Briefing Session to be attended by interested brokers
- Proposed Service Team Credentials, experience and qualifications including proof of FSB Regulatory Examination (FAIS) Certificate of the team members that will be involved in the day to day servicing of the CSIR portfolio
- Broker Office/Service Branches network in South Africa
- Broker servicing strategy and annual plan envisaged for CSIR
- CSIR to schedule services to be rendered by broker and these to be included in the broker annual service fee/commission earnings quoted
- Copy of bidders Standard Terms of Engagement (TOE) to be provided
- Existing client reference contact details/letter confirming prospective suppliers involvement in 5 clients similar to the size of CSIR
- Sample of the 5 largest claims handled by the prospective suppliers till final settlement by insurers in the past 3 years.

4.11 Broker fee

Please furnish us with a five year fee proposal (This fee should include all related short-term insurance brokerage services, i.e. placement, maintenance & administration of the insurance portfolio):

Broker fee year 1:	R..... (VAT Inclusive)
Broker fee year 2:	R..... (VAT Inclusive)
Broker fee year 3:	R..... (VAT Inclusive)
Broker fee year 4:	R..... (VAT Inclusive)
Broker fee year 5:	R..... (VAT Inclusive)

5 FUNCTIONAL EVALUATION CRITERIA

5.1 The evaluation of the functional / technical detail of the proposal will be based on the following criteria:

No.	Criteria	Weight
1	Project proposal, approach and methodology to meet service requirements <ul style="list-style-type: none"> • Overall proposal • Technical approach • Insurance and risk management programme structure 	30%
2	Experience and track record of service provider <ul style="list-style-type: none"> • Service provider client and industry experience • Existing written client reference letters confirming involvement in clients similar to the size of CSIR • Sample of the largest claims handled by the prospective suppliers till final settlement by insurers in the past 3 years. Include contact details of the insureds. 	30%
3	Experience of key personnel and team competency <ul style="list-style-type: none"> • Qualifications and experience of the Account Executive and support team 	20%
4	Proposed innovations to reduce cost of risk <ul style="list-style-type: none"> • Case studies with contact details where innovative insurance and risk management solutions have been provided 	20%
	TOTAL	100%

5.1 Proposals with functionality / technical points of less than the pre-determined minimum overall percentage of 70 % and less than 70 % on any of the individual criteria will be eliminated from further evaluation.

5.2 Refer to Annexure A for the scoring sheet that will be used to evaluate functionality.

6 ELIMINATION CRITERIA

Proposals will be eliminated under the following conditions:

- Submission after the deadline;
- No proof of insurance industry membership and FSP licence;
- No proof of membership of South African Financial Intermediaries Association (FIA);
- No proof **of cover with excesses applicable for** Professional Indemnity and Fidelity Guarantee; and
- No proof of FSB Regulatory Examination (FAIS) Certificate of the team members.

7 NATIONAL TREASURY CENTRAL SUPPLIER DATABASE (CSD) REGISTRATION

Before any negotiations will start with the winning bidder it will be required from the winning bidder to:

- be registered on National Treasury's Central Supplier Database (CSD). Registrations can be completed online at: www.csd.gov.za;
- provide the CSIR of their CSD registration number; and
- provide the CSIR with a certified copy of their B-BBEE certificate. If no certificate can be provided, no points will be scored during the evaluation process. (RSA suppliers only).

SECTION B – TERMS AND CONDITIONS

8 VENUE FOR PROPOSAL SUBMISSION

All proposals must be submitted at:

- **CSIR GATE 03 - Main Reception Area** (in the **Tender box**) at the following address
Council for Scientific and Industrial Research (CSIR)
627 Meiring Naudé Road
Brummeria
Pretoria

9 TENDER PROGRAMME

The tender program, as currently envisaged, incorporates the following key dates:

- Issue of tender documents: Thursday 26 October 2017
- Compulsory Briefing Session: Thursday 02 November 2017
- Last date for submission of queries: Thursday 09 November 2017
- Closing / submission Date: Thursday 16 November 2017
- Estimate appointment date of successful tenderer: February 2018

10 SUBMISSION OF PROPOSALS

10.1 All proposals are to be sealed. No open proposals will be accepted.

10.2 All proposals are to be clearly marked with the RFP number and the name of the tenderer on the outside of the main package. Proposals must consist of two parts, each of which is placed in a separate sealed package clearly marked:

PART 1: Technical Proposals RFP No.: RFP No. 3160/16/11/2017

PART 2: Pricing Proposal, B-BBEE and other Mandatory Documentation:
RFP No.: 3160/16/11/2017

10.3 Proposals submitted by companies must be signed by a person or persons duly authorised.

10.4 The CSIR will award the contract to qualified tenderer(s)' whose proposal is determined to be the most advantageous to the CSIR, taking into consideration the technical (functional) solution, price and B-BBEE.

11 DEADLINE FOR SUBMISSION

Proposals shall be submitted at the address mentioned above no later than the closing date of **Thursday, 16 November 2017** during CSIR's business hours. The CSIR business hours are between 08h00 and 16h30.

Where a proposal is not received by the CSIR by the due date and stipulated place, it will be regarded as a late tender. Late tenders will not be considered.

12 AWARDING OF TENDERS

- 12.1 Awarding of tenders will be published on the National Treasury e-tender portal or the CSIR's tender website. No regret letters will be sent out.

13 EVALUATION PROCESS

13.1 Evaluation of proposals

All proposals will be evaluated by an evaluation team for functionality, price and B-BBEE. Based on the results of the evaluation process and upon successful negotiations, the CSIR will approve the awarding of the contract to successful tenderers.

A two-phase evaluation process will be followed.

- The first phase includes evaluation of **elimination** and **functionality criteria**.
- The second phase includes the evaluation of **price** and **B-BBEE** status.

Pricing Proposals will only be considered after functionality phase has been adjudicated and accepted. Only proposals that achieved the specified minimum qualification scores for functionality will be evaluated further using the preference points system.

13.2 Preference points system

The tender will be evaluated on either the 80/20 OR 90/10 preference point system will be used where 80/90 points will be dedicated to price and 20/10 points to B-BBEE status

14 PRICING PROPOSAL

- 14.1 Pricing proposal must be cross-referenced to the sections in the Technical Proposal. Any options offered must be clearly labelled. Separate pricing must be provided for each option offered to ensure that pricing comparisons are clear and unambiguous.
- 14.2 Price needs to be provided in South African Rand (excl. VAT), with details on price elements that are subject to escalation and exchange rate fluctuations clearly indicated.
- 14.3 Price should include additional cost elements such as freight, insurance until acceptance, duty where applicable.
- 14.4 Only firm prices* will be accepted during the tender validity period. Non-firm prices** (including prices subject to rates of exchange variations) will not be considered.

Firm price is the price that is only subject to adjustments in accordance with the actual increase or decrease resulting from the change, imposition, or abolition of customs or excise duty and any other duty, levy, or tax which, in terms of a law or regulation is binding on the contractor and demonstrably has an influence on the price of any supplies, or the rendering costs of any service, for the execution of the contract;

***Non-firm price is all prices other than "firm" prices.*

14.5 Payment will be according to the CSIR Payment Terms and Conditions.

15 VALIDITY PERIOD OF PROPOSAL

Each **proposal** shall be valid for a minimum period of three (3) months calculated from the closing date.

16 APPOINTMENT OF SERVICE PROVIDER

16.1 The contract will be awarded to the tenderer who scores the highest total number of points during the evaluation process, except where the law permits otherwise.

16.2 Appointment as a successful service provider shall be subject to the parties agreeing to mutually acceptable contractual terms and conditions. In the event of the parties failing to reach such agreement CSIR reserves the right to appoint an alternative supplier.

16.3 Awarding of contracts will be announced on the National Treasury website and no regret letters will be sent to unsuccessful bidders.

17 ENQUIRIES AND CONTACT WITH THE CSIR

Any enquiry regarding this RFP shall be submitted in writing to CSIR at tender@csir.co.za with "**RFP No. 3160/16/11/2017 - The Provision of Risk Management and Short Term Insurance Brokerage Services to the CSIR**" as the subject.

Any other contact with CSIR personnel involved in this tender is not permitted during the RFP process other than as required through existing service arrangements or as requested by the CSIR as part of the RFP process.

18 MEDIUM OF COMMUNICATION

All documentation submitted in response to this RFP must be in English.

19 COST OF PROPOSAL

Tenderers are expected to fully acquaint themselves with the conditions, requirements and specifications of this RFP before submitting proposals. Each tenderer assumes all risks for resource commitment and expenses, direct or indirect, of proposal preparation and participation throughout the RFP process. The CSIR is not responsible directly or indirectly for any costs incurred by tenderers.

20 CORRECTNESS OF RESPONSES

- 20.1** The tenderer must confirm satisfaction regarding the correctness and validity of their proposal and that all prices and rates quoted cover all the work/items specified in the RFP. The prices and rates quoted must cover all obligations under any resulting contract.
- 20.2** The tenderer accepts that any mistakes regarding prices and calculations will be at their own risk.

21 VERIFICATION OF DOCUMENTS

- 21.1** Tenderers should check the numbers of the pages to satisfy themselves that none are missing or duplicated. No liability will be accepted by the CSIR in regard to anything arising from the fact that pages are missing or duplicated.
- 21.2** *One hard copy and one electronic copy (CD or USB memory key)* of each proposal must be submitted. In the event of a contradiction between the submitted copies, the hard copy shall take precedence.
- 21.3** Pricing schedule and B-BBEE credentials should be submitted with the proposal, but as a separate document and no such information should be available in the technical proposal.
- 21.4** If a courier service company is being used for delivery of the proposal document, the RFP description must be endorsed on the delivery note/courier packaging to ensure that documents are delivered to the tender box, by the stipulated due date.

22 SUB-CONTRACTING

- 22.1** A tenderer will not be awarded points for B-BBEE status level if it is indicated in the tender documents that such a tenderer intends sub-contracting more than **25%** of the value of the contract to any other enterprise that does not qualify for at least the points that such a tenderer qualifies for, unless the intended sub-contractor is an exempted micro enterprise that has the capability and ability to execute the sub-contract.

22.2 A tenderer awarded a contract may not sub-contract more than **25%** of the value of the contract to any other enterprise that does not have an equal or higher B-BBEE status level than the person concerned, unless the contract is sub-contracted to an exempted micro enterprise that has the capability and ability to execute the sub-contract.

23 ENGAGEMENT OF CONSULTANTS

The consultants will only be remunerated at the rates:

- 23.1** Determined in the "Guideline for fees", issued by the South African Institute of Chartered Accountants (SAICA); or
- 23.2** Set out in the "Guide on Hourly Fee Rates for Consultants", by the Department of Public Service and Administration (DPSA); or
- 23.3** Prescribed by the body - regulating the profession of the consultant.

24 TRAVEL EXPENSES

24.1 All travel expenses for the CSIR's account, be it directly via the CSIR's travel agent or indirectly via re-imburements, must be in line with the CSIR's travel policy. The following will apply:

- 24.1.1 Only economy class tickets will be used.
- 24.1.2 A maximum of R1300 per night for accommodation, dinner, breakfast and parking will be allowed.
- 24.1.3 No car rentals of more than a Group B will be accommodated.

25 ADDITIONAL TERMS AND CONDITIONS

25.1 A tenderer shall not assume that information and/or documents supplied to CSIR, at any time prior to this request, are still available to CSIR, and shall consequently not make any reference to such information document in its response to this request.

25.2 Copies of any affiliations, memberships and/or accreditations that support your submission must be included in the tender.

25.3 In case of proposal from a joint venture, the following must be submitted together with the proposal:

- Joint venture Agreement including split of work signed by both parties;
- The original or certified copy of the B-BBEE certificate of the joint venture;
- The Tax Clearance Certificate of each joint venture member;
- Proof of ownership/shareholder certificates/copies; and
- Company registration certificates.

- 25.4** An omission to disclose material information, a factual inaccuracy, and/or a misrepresentation of fact may result in the disqualification of a tender, or cancellation of any subsequent contract.
- 25.5** Failure to comply with any of the terms and conditions as set out in this document will invalidate the Proposal.

26 CSIR RESERVES THE RIGHT TO

- 26.1** Extend the closing date;
- 26.2** Verify any information contained in a proposal;
- 26.3** Request documentary proof regarding any tendering issue;
- 26.4** Give preference to locally manufactured goods;
- 26.5** Appoint one or more service providers, separately or jointly (whether or not they submitted a joint proposal);
- 26.6** Award this RFP as a whole or in part;
- 26.7** Cancel or withdraw this RFP as a whole or in part.

27 DISCLAIMER

This RFP is a request for proposals only and not an offer document. Answers to this RFP must not be construed as acceptance of an offer or imply the existence of a contract between the parties. By submission of its proposal, tenderers shall be deemed to have satisfied themselves with and to have accepted all Terms & Conditions of this RFP. The CSIR makes no representation, warranty, assurance, guarantee or endorsements to tenderer concerning the RFP, whether with regard to its accuracy, completeness or otherwise and the CSIR shall have no liability towards the tenderer or any other party in connection therewith.

DECLARATION BY TENDERER

Only tenderers who completed the declaration below will be considered for evaluation.

RFP No: 3160/16/11/2017

I hereby undertake to render services described in the attached tendering documents to CSIR in accordance with the requirements and task directives / proposal specifications stipulated in **RFP No. 3160/16/11/2017** at the price/s quoted. My offer/s remains binding upon me and open for acceptance by the CSIR during the validity period indicated and calculated from the closing date of the proposal.

I confirm that I am satisfied with regards to the correctness and validity of my proposal; that the price(s) and rate(s) quoted cover all the services specified in the proposal documents; that the price(s) and rate(s) cover all my obligations and I accept that any mistakes regarding price(s) and rate(s) and calculations will be at my own risk.

I accept full responsibility for the proper execution and fulfilment of all obligations and conditions devolving on me under this proposal as the principal liable for the due fulfilment of this proposal.

I declare that I have no participation in any collusive practices with any tenderer or any other person regarding this or any other proposal.

I accept that the CSIR may take appropriate actions, deemed necessary, should there be a conflict of interest or if this declaration proves to be false.

I confirm that I am duly authorised to sign this proposal.

NAME (PRINT)
CAPACITY
SIGNATURE
NAME OF FIRM
DATE

WITNESSES	
1
2
DATE:	

28 ANNEXURE A

No.	Criteria	Proof required	Points allocation	Weight
1	<p>Project proposal, approach and methodology to meet service requirements</p> <ul style="list-style-type: none"> • Insurance and risk management programme structure • Clearly demonstrate how the contract will be managed • Give a detailed process to be followed for claims and payments including waiting periods for claims to be processed 	Methodology	<ul style="list-style-type: none"> • Non-submission – 0 points • Approach is generic and will not meet projects requirements. The project plan does not meet requirements – 3 points • Approach is specifically tailored to suit the requirements and will meet the needs. The project plan does not meet requirements The project plan is specifically tailored to meet CSIR requirements – 7 points • The approach is innovative, the timeframes and project plan are suited to the project needs – 10 points 	30%
2	<p>Experience and track record of service provider</p> <ul style="list-style-type: none"> • Service provider client and industry experience 	Company profile	<p>Years in insurance industry</p> <p>< 3 years = 0 4-6 years = 3 7-10 years = 7 > 10 years = 10</p>	15%
	<p>Existing written client reference letter confirming involvement in clients similar to the size of CSIR</p> <p><i>CSIR will liaise with the contacts on the reference letters to determine the experience and expertise of the service team.</i></p>	Client reference letters	<p>Verified client references</p> <p>< 2 = 0 3-4 = 3 4-6 = 5 7-8 = 7 >9 = 10</p>	7.5%

	<p>Sample of the largest claims handled by the prospective suppliers till final settlement by insurers in the past 3 years. Include contact details of the insureds.</p> <p><i>CSIR will liaise with the contacts on the reference letters to determine the experience and expertise of the service team.</i></p>	<p>Largest claims handled, including the client name and details of the claims.</p>	<p>Verified client experience</p> <p>< 2 = 0 3-4 = 3 4-6 = 5 7-8 = 7 >9 = 10</p>	<p>7.5%</p>
<p>3</p>	<p>Experience of key personnel and team competency</p> <ul style="list-style-type: none"> • Qualifications and experience of the Account Executive and support team 	<p>Detailed CVs</p>	<p>Account Executive – Non Marine</p> <p>< 3 years = 0 3-5 years = 3 6-10 years = 7 > 10 years = 10</p>	<p>7.5%</p>
			<p>Account Executive – Marine</p> <p>< 3 years = 0 3-5 years = 3 6-10 years = 7 > 10 years = 10</p>	<p>5%</p>
			<p>Internal Broker – Non Marine</p> <p>< 3 years = 0 3-5 years = 3 6-10 years = 7 > 10 years = 10</p>	<p>5%</p>
			<p>Internal Broker – Marine</p> <p>< 3 years = 0 3-5 years = 3 6-10 years = 7 > 10 years = 10</p>	<p>2.5%</p>

4	Proposed innovations to reduce cost of risk <ul style="list-style-type: none"> Case studies with contact details where innovative insurance and risk management solutions have been provided 	Case studies	Case studies verified No case study submitted = 0 1 case study = 3 2 case studies = 7 3 case studies = 10	20%
	TOTAL			100%