

**Belgium-Brussels: Studies of issues pertaining to the insurance production process with regard to the application of the Insurance Block Exemption Regulation (IBER)**

OJ S 151/2015 07/08/2015

Contract notice

Services

Directive 2004/18/EC

**Section I: Contracting authority**

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**I.1. Name and addresses**

Official name: European Commission — Directorate-General for Competition

Postal address: MADO

Town: Brussels

Postal code: 1049

Country: Belgium

E-mail: [comp-iber-study-tender@ec.europa.eu](mailto:comp-iber-study-tender@ec.europa.eu)**Internet address(es):**General address of the contracting authority: [http://ec.europa.eu/competition/index\\_en.html](http://ec.europa.eu/competition/index_en.html)Electronic access to information: [http://ec.europa.eu/competition/calls/tenders\\_open.html](http://ec.europa.eu/competition/calls/tenders_open.html)**Additional information can be obtained from:**

the abovementioned address

**Specifications and additional documents (including documents for competitive dialogue and a dynamic purchasing system) can be obtained from:**

the abovementioned address

**Tenders or requests to participate must be submitted:** Official name: European Commission, Directorate-General for Competition, Registry and Resources, Unit R2

Postal address: Office: MADO 13/028

Town: Brussels

Postal code: 1049

Country: Belgium

Internet address: [http://ec.europa.eu/competition/calls/tenders\\_open.html](http://ec.europa.eu/competition/calls/tenders_open.html)**I.2. Type of the contracting authority**

European institution/agency or international organisation

**I.3. Main activity**

General public services

**I.4. Contract award on behalf of other contracting authorities**

The contracting authority is purchasing on behalf of other contracting authorities: no

**Section II: Object of the contract**

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**II.1. Description****II.1.1. Title attributed to the contract by the contracting authority**

Studies of issues pertaining to the insurance production process with regard to the application of the Insurance Block Exemption Regulation (IBER).

**II.1.2. Type of contract and place of performance or delivery**

Services

Service category No 10: Market research and public opinion polling services

Main site or place of performance: The place of performance of the tasks shall be the contractor's premises or any other place indicated in the tender, with the exception of the Commission's premises. Meetings will however take place at the Commission's premises in Brussels.

NUTS code

**II.1.3. Information about a framework agreement or a dynamic purchasing system**

The notice involves a public contract

**II.1.4. Information about framework agreement**

**II.1.5. Short description of the contract or purchase(s)**

The objective of the studies is to help the Commission in applying the EU competition rules to the insurance sector. The issues under consideration have also been highlighted by the stakeholders during the IBER public consultation process. The public consultation aimed to gather evidence regarding the implementation of the IBER (Insurance Block Exemption Regulation, Commission Regulation (EU) No 267/2010, OJ L 83, 30.3.2010, p. 1) and the way forward for the Regulation. The identified issues that merit further analysis are: (study 1) switching of tangible and intangible assets between different insurance products; and (study 2) different forms of cooperation of insurance companies and their respective impact on competition. The studies shall gather facts, analyse existing data and discuss current thinking to adequately address these problems. The work must be grounded in a thorough economic and legal analysis. This will include, but will not be limited to, the application of relevant theory and empirical methods.

**II.1.6. CPV code(s)**

79310000 Market research services - RB04 - SB01 - SB02 - QB04

**II.1.7. Information about the Government Procurement Agreement (GPA)**

The procurement is covered by the Government Procurement Agreement: yes

**II.1.8. Lots**

This contract is divided into lots: yes

Tenders may be submitted for all lots

**II.1.9. Information about variants**

Variants will be accepted: no

**II.2. Scope of the procurement**

**II.2.1. Total quantity or scope**

The budget of the contract, including all costs, travel and incidental expenses, cannot exceed 125 000 EUR for each lot. The tenderer should however be aware that the contract will be awarded to the tenderer offering the best value for money.

**II.2.2. Information about options**

Options: no

**II.2.3. Information about renewals**

This contract is subject to renewal: no

**II.3. Duration of the contract or time limit for completion**

Duration in months: 6 (from the award of the contract)

Information about lots

Lot No: 1

Lot title: Switching of tangible and intangible assets between different insurance products

**1) Short description**

The study shall discuss under what circumstances insurers can switch assets between different insurance products in order to adapt their offer to changing prices and patterns of demand; to what extent the managerial constraints or regulatory requirements that insurers face in their functional production areas (notably financial, actuarial, legal, underwriting, marketing and claims-handling) limit their ability to effect appreciable shifts of capacity in the short term between insurance products under commercially viable conditions; what sets of products would show similar production characteristics, identify sources of available data for calculating the market shares of these sets, and discuss potential proxies for assessing the insurers' or reinsurers' market position in these segments.

**2) CPV code(s)**

79310000 Market research services - RB04 - SB01 - SB02 - QB04

**3) Quantity or scope**

**4) Indication about different time frame or duration**

**5) Additional information about lots**

Lot No: 2

Lot title: Different forms of cooperation between insurance companies and their respective impact on competition

**1) Short description**

Building on the results of the sector inquiry into business insurance concluded by the Commission in 2007 (COM(2007) 556 final) as well as on the study on co(re)insurance carried out for the Commission by Ernst and Young in 2012 ([http://ec.europa.eu/competition/sectors/financial\\_services/KD0414707ENN.pdf](http://ec.europa.eu/competition/sectors/financial_services/KD0414707ENN.pdf)), the study will undertake to discuss the range of benefits and disadvantages deriving from each type of existing or possible alternative insurance cooperation scheme; analyse the different potential effects on market structure and market dynamics deriving from each existing or possible insurance cooperation scheme; make an overall comparison among the different forms of cooperation by focusing on the above findings; identify and analyse viable alternative instruments to (re) insurance markets for undertakings to cover risks.

**2) CPV code(s)**

79310000 Market research services - RB04 - SB01 - SB02 - QB04

**3) Quantity or scope**

**4) Indication about different time frame or duration**

**5) Additional information about lots**

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**Section III: Legal, economic, financial and technical information**

**III.1. Conditions related to the contract**

**III.1.1. Deposits and guarantees required**

**III.1.2. Main financing conditions and payment arrangements and/or reference to the relevant provisions governing them**

Please refer to tender documents.

**III.1.3. Legal form to be taken by the group of economic operators to whom the contract is to be awarded**

**III.1.4. Contract performance conditions**

**III.2. Conditions for participation**

**III.2.1. Suitability to pursue the professional activity, including requirements relating to enrolment on professional or trade registers**

List and brief description of conditions: Please refer to tender documents.

**III.2.2. Economic and financial ability**

List and brief description of conditions: Please refer to tender documents.

Minimum level(s) of standards possibly required: Please refer to tender documents.

**III.2.3. Technical and professional ability**

List and brief description of conditions:

Please refer to tender documents.

Minimum level(s) of standards possibly required:

Please refer to tender documents.

**III.2.4. Information about reserved contracts**

**III.3. Conditions specific to services contracts**

**III.3.1. Information about a particular profession**

Execution of the service is reserved to a particular profession: no

**III.3.2. Information about staff responsible for the performance of the contract**

Obligation to indicate the names and professional qualifications of the staff assigned to performing the contract: yes

**Section IV: Procedure**

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**IV.1. Type of procedure**

**IV.1.1. Type of procedure**

Open

**IV.1.2. Information about the limits on the number of candidates to be invited**

**IV.1.3. Information about reduction of the number of solutions or tenders during negotiation or dialogue**

**IV.2. Award criteria**

**IV.2.1. Award criteria**

The most economically advantageous tender in terms of Price is not the only award criterion and all criteria are stated only in the procurement documents

**IV.2.2. Information about electronic auction**

An electronic auction will be used: no

### **IV.3. Administrative information**

#### **IV.3.1. File reference number attributed by the contracting authority**

COMP/2015/028

#### **IV.3.2. Previous publication concerning this procedure**

##### **Other previous publications**

Notice number in the OJ S: [2015/S 142-260107](#) of 25.7.2015

Notice number in the OJ S: [2015/S 96-173183](#) of 20.5.2015

#### **IV.3.3. Conditions for obtaining specifications and additional documents or descriptive document**

Payable documents: no

#### **IV.3.4. Time limit for receipt of tenders or requests to participate**

2.10.2015

#### **IV.3.5. Estimated date of dispatch of invitations to tender or to participate to selected candidates**

#### **IV.3.6. Languages in which tenders or requests to participate may be submitted**

Any EU official language

#### **IV.3.7. Minimum time frame during which the tenderer must maintain the tender**

Duration in months: 9 (from the date stated for receipt of tender)

#### **IV.3.8. Conditions for opening of tenders**

Date: 12.10.2015

Place:

European Commission, DG Competition, place Madou 1, 1210 Brussels (Saint-Josse-ten-Noode), BELGIUM.

Persons authorised to be present at the opening of tenders: yes

Information about authorised persons and opening procedure: 1 representative of each tenderer may attend the opening of the tenders. The name of the representative must be supplied in advance. Tenderers wishing to attend are requested to notify their intention by sending an e-mail at least 48 hours in advance to [comp-iber-study-tender@ec.europa.eu](mailto:comp-iber-study-tender@ec.europa.eu)

## **Section VI: Complementary information**

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### **VI.1. Information about recurrence**

This is a recurrent procurement: no

### **VI.2. Information about European Union funds**

The procurement is related to a project and/or programme financed by European Union funds:  
no

### **VI.3. Additional information**

Tender documents will be available for download at the address indicated under heading I.1.

The website will be updated regularly and it is the tenderers' responsibility to check for updates and modifications during the tendering period.

### **VI.4. Procedures for review**

#### **VI.4.1. Review body**

Official name: General Court  
Postal address: rue du Fort Niedergrünwald  
Town: Luxembourg  
Postal code: 2925  
Country: Luxembourg  
E-mail: [generalcourt.registry@curia.europa.eu](mailto:generalcourt.registry@curia.europa.eu)  
Telephone: +352 4303-1  
Fax: +352 4303-2100  
Internet address: <http://curia.europa.eu>

#### **VI.4.2. Review procedure**

Precise information on deadline(s) for review procedures: You may submit any observations concerning the award procedure to the contracting authority indicated under heading I.1.

If you believe there was maladministration, you may lodge a complaint to the European Ombudsman within 2 years of the date when you became aware of the facts on which the complaint is based (see <http://www.ombudsman.europa.eu>). Such complaint does not have as an effect either to suspend the time limit to launch an appeal or to open a new period for lodging an appeal.

Within 2 months of the notification of the award decision you may lodge an appeal to the body referred to in VI.4.1.

#### **VI.4.3. Service from which information about the review procedure may be obtained**

#### **VI.5. Date of dispatch of this notice**

28.7.2015