

## 302114-2026 - Result

### Denmark – Insurance services – Contract Award Notice - DSB SOV, PDBI Insurance, Primary Layer

OJ S 85/2026 04/05/2026

Contract or concession award notice – standard regime  
Services

## 1. Buyer

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### 1.1. Buyer

Official name: DSB SOV

Email: [asn@dsb.dk](mailto:asn@dsb.dk)

Activity of the contracting entity: Railway services

## 2. Procedure

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### 2.1. Procedure

Title: Contract Award Notice - DSB SOV, PDBI Insurance, Primary Layer

Description: The procurement is conducted as a negotiated procedure with prior call for competition. The tender consists of the following lot: Lot 1: 1 Billion DKK excess deductibles  
Class of Insurance: PDBI – please refer to the DSB PDBI Submission 2026 document  
Lot details: Quota share placement, where tenderers are requested to submit bids according to the enclosed Policy Schedule and Wording. Costs incurred by the tenderer in connection with the preparation and submission of a tender are the tenderers to bear and will not be reimbursed. There is anticipated to be one negotiation meeting held via Microsoft Teams.

Procedure identifier: 2c1fe53b-04c9-4b98-b68b-2ccbc092636a

Previous notice: 1c22099b-d1de-4726-8cd0-330f4109977d-01

Previous notice: 99292-2026

Internal identifier: 275494580

Type of procedure: Negotiated with prior publication of a call for competition / competitive with negotiation

The procedure is accelerated: no

Main features of the procedure: The procurement is conducted as a negotiated procedure with prior call for competition. The tender consists of the following lot: Lot 1: 1 Billion DKK excess deductibles  
Class of Insurance: PDBI – please refer to the DSB PDBI Submission 2026 document  
Lot details: Quota share placement, where tenderers are requested to submit bids according to the enclosed Policy Schedule and Wording. Costs incurred by the tenderer in connection with the preparation and submission of a tender are the tenderers to bear and will not be reimbursed. There is anticipated to be one negotiation meeting held via Microsoft Teams.

#### 2.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66510000 Insurance services

Additional classification (cpv): 66515000 Damage or loss insurance services, 66515100 Fire insurance services, 66515200 Property insurance services

#### 2.1.2. Place of performance

Country: Denmark  
Anywhere in the given country

### 2.1.3. Value

Estimated value excluding VAT: 17 000 000,00 DKK

### 2.1.4. General information

Additional information: The value of the awarded contract (Notice Result) relates to the placement of 100% of the risk. If Skadeforsikring has been awarded 70% capacity and INTACT has been awarded 30% capacity.

#### Legal basis:

Directive 2014/25/EU

## 5. Lot

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### 5.1. Lot: LOT-0000

Title: Contract Award Notice - DSB SOV, PDBI Insurance, Primary Layer

Description: The procurement is conducted as a negotiated procedure with prior call for competition. The tender consists of the following lot: Lot 1: 1 Billion DKK excess deductibles Class of Insurance: PDBI – please refer to the DSB PDBI Submission 2026 document Lot details: Quota share placement, where tenderers are requested to submit bids according to the enclosed Policy Schedule and Wording. Costs incurred by the tenderer in connection with the preparation and submission of a tender are the tenderers to bear and will not be reimbursed. There is anticipated to be one negotiation meeting held via Microsoft Teams.

Internal identifier: 275494580

#### 5.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66510000 Insurance services

Additional classification (cpv): 66515000 Damage or loss insurance services, 66515100 Fire insurance services, 66515200 Property insurance services

#### 5.1.2. Place of performance

Country: Denmark

Anywhere in the given country

#### 5.1.3. Estimated duration

Start date: 01/07/2026

Duration end date: 30/06/2027

#### 5.1.4. Renewal

Maximum renewals: 0

#### 5.1.5. Value

Estimated value excluding VAT: 17 000 000,00 DKK

#### 5.1.6. General information

The procurement is covered by the Government Procurement Agreement (GPA): yes  
Additional information: The value of the awarded contract (Notice Result) relates to the placement of 100% of the risk. If Skadeforsikring has been awarded 70% capacity and INTACT has been awarded 30% capacity.

#### 5.1.10. Award criteria

**Criterion:**

Type: Price

Name: Lowest price

Description: Lowest price for 100% capacity.

Category of award weight criterion: Weight (percentage, exact)

Award criterion number: 100

#### 5.1.15. Techniques

**Framework agreement:**

No framework agreement

**Information about the dynamic purchasing system:**

No dynamic purchase system

#### 5.1.16. Further information, mediation and review

Review organisation: Klagenævnet for Udbud

Information about review deadlines: Pursuant to Danish act on The Complaints Board for Public Procurement (act No 492 of 12.5.2010 with subsequent amendments - available at [www.retsinformation.dk](http://www.retsinformation.dk)), the following time limits for filing a complaint apply. Complaints regarding a candidate not being prequalified must be filed with The Complaints Board for Public Procurement within 20 calendar days starting the day after the contracting authority has sent notification to the candidates involved, provided that the notification includes a short account of the relevant reasons for the decision. Other complaints must be filed with The Complaints Board for Public Procurement within: 45 calendar days after the contracting authority has published a contract award notice in the Official Journal of the European Union (with effect from the day following the publication date).

Organisation providing additional information about the procurement procedure: DSB SOV

Organisation providing more information on the review procedures: Konkurrence- og Forbrugerstyrelsen

## 6. Results

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Value of all contracts awarded in this notice: 16 209 821,00 DKK

Justification code: Fair competition

Date of when this will be published: 03/05/2026

### 6.1. Result lot identifier: LOT-0000

Winner selection status: At least one winner was chosen.

### 6.1.2. Information about winners

**Winner:**

Official name: If Skadeforsikring, filial af If Skadeförsäkring AB

**Tender:**

Tender identifier: PDBI Insurance, Primary Layer

Identifier of lot or group of lots: LOT-0000

Value of the tender: 11 346 875,00 DKK

Justification code: Fair competition

Date of when this will be published: 03/05/2026

The tender is a variant: no

Subcontracting: No

**Contract information:**

Identifier of the contract: PDBI Insurance, Primary Layer

Title: PDBI Insurance, Primary Layer

Date of the conclusion of the contract: 23/02/2026

**Winner:**

Official name: INTACT Insurance

**Tender:**

Tender identifier: PDBI Insurance, Primary Layer

Identifier of lot or group of lots: LOT-0000

Value of the tender: 4 862 946,00 DKK

Justification code: Fair competition

Date of when this will be published: 03/05/2026

The tender is a variant: no

Subcontracting: No

**Contract information:**

Identifier of the contract: PDBI Insurance, Primary Layer

Title: PDBI Insurance, Primary Layer

Date of the conclusion of the contract: 23/02/2026

**6.1.4. Statistical information**

**Summary of the review requests the buyer received:**

Number of complainants: 0

**Received tenders or requests to participate:**

Type of received submissions: Requests to participate

Number of tenders or requests to participate received: 3

Type of received submissions: Tenders

Number of tenders or requests to participate received: 2

Type of received submissions: Tenders submitted electronically

Number of tenders or requests to participate received: 2

Type of received submissions: Tenders from micro, small or medium tenderers

Number of tenders or requests to participate received: 0

Type of received submissions: Tenders from tenderers registered in other European Economic Area countries than the country of the buyer

Number of tenders or requests to participate received: 0

Type of received submissions: Tenders from tenders registered in countries outside of the European Economic Area

Number of tenders or requests to participate received: 0

**Range of tenders:**

Value of the lowest admissible tender: 16 209 821,00 DKK

Justification code: Fair competition

Date of when this will be published: 03/05/2026

Value of the highest admissible tender: 16 209 821,00 DKK

Justification code: Fair competition

Date of when this will be published: 03/05/2026

## 8. Organisations

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**8.1. ORG-0001**

Official name: DSB SOV

Registration number: 25050053

Postal address: Telegade 2

Town: Taastrup  
Postcode: 2630  
Country subdivision (NUTS): Østsjælland (DK021)  
Country: Denmark  
Contact point: Asger Nørgaard  
Email: [asn@dsb.dk](mailto:asn@dsb.dk)  
Telephone: +45 24 68 44 04  
Internet address: <https://www.dsb.dk/>

**Roles of this organisation:**

Buyer  
Organisation providing additional information about the procurement procedure

**8.1. ORG-0002**

Official name: Klagenævnet for Udbud  
Registration number: 37795526  
Postal address: Nævnenes Hus, Toldboden 2  
Town: Viborg  
Postcode: 8800  
Country subdivision (NUTS): Vestjylland (DK041)  
Country: Denmark  
Email: [kfu@naevneneshus.dk](mailto:kfu@naevneneshus.dk)  
Telephone: +45 72405600  
Fax: +45 33307799  
Internet address: <https://naevneneshus.dk/start-din-klage/klagenavnet-for-udbud/>

**Roles of this organisation:**

Review organisation

**8.1. ORG-0003**

Official name: Konkurrence- og Forbrugerstyrelsen  
Registration number: 10294819  
Postal address: Carl Jacobsens Vej 35  
Town: Valby  
Postcode: 2500  
Country subdivision (NUTS): Byen København (DK011)  
Country: Denmark  
Email: [kfst@kfst.dk](mailto:kfst@kfst.dk)  
Telephone: +45 41715000  
Fax: +45 41715100  
Internet address: <http://www.kfst.dk>

**Roles of this organisation:**

Organisation providing more information on the review procedures

**8.1. ORG-0004**

Official name: If Skadeforsikring, filial af If Skadeförsäkring AB  
Size of the economic operator: Large  
Registration number: 24203212  
Postal address: Borupvang 4  
Town: Ballerup  
Postcode: 2750  
Country subdivision (NUTS): Københavns omegn (DK012)  
Country: Denmark

Contact point: If Skadeforsikring, filial af If Skadeförsäkring AB

Email: [lsp@if.dk](mailto:lsp@if.dk)

Telephone: 36874544

Fax: 20739252

**Roles of this organisation:**

Tenderer

**Winner of these lots: LOT-0000**

**8.1. ORG-0005**

Official name: INTACT Insurance

Size of the economic operator: Large

Registration number: 00093792

Postal address: 8th Floor, 22 Bishopsgate

Town: London

Postcode: EC2N 4BQ

Country: United Kingdom

**Roles of this organisation:**

Tenderer

**Winner of these lots: LOT-0000**

**8.1. ORG-0006**

Official name: Merzell Holding ASA

Registration number: 980921565

Postal address: Askekroken 11

Town: Oslo

Postcode: 0277

Country subdivision (NUTS): Oslo (NO081)

Country: Norway

Contact point: eSender

Email: [publication@merzell.com](mailto:publication@merzell.com)

Telephone: +47 21018800

Fax: +47 21018801

Internet address: <http://merzell.com/>

**Roles of this organisation:**

TED eSender

## Notice information

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Notice identifier/version: 7acc298a-7c95-4387-bcf3-9579814c89da - 01

Form type: Result

Notice type: Contract or concession award notice – standard regime

Notice subtype: 30

Notice dispatch date: 25/02/2026 09:48:52 (UTC+00:00) Western European Time, GMT

Notice dispatch date (eSender): 25/02/2026 09:49:10 (UTC+00:00) Western European Time, GMT

Languages in which this notice is officially available: English

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