

678622-2026 - Kilpailu

Norja – Vakuutuspalvelut – HO-26-05 Insurances

OJ S 191/2026 02/10/2026

Hankintailmoitus tai käyttöoikeussopimusta koskeva ilmoitus – vakiojärjestelmä
Palvelut

1. Ostaja

1.1. Ostaja

Virallinen nimi: Trysil kommune

Sähköposti: postmottak@trysil.kommune.no

Ostajan oikeudellinen muoto: Julkisoikeudellinen yhteisö, joka on paikallisviranomaisen määräysvallassa

Pääasiallinen toimiala: Yleinen julkishallinto

1.1. Ostaja

Virallinen nimi: Folldal kommune

Sähköposti: postmottak@folldal.kommune.no

Ostajan oikeudellinen muoto: Julkisoikeudellinen yhteisö, joka on paikallisviranomaisen määräysvallassa

Pääasiallinen toimiala: Yleinen julkishallinto

1.1. Ostaja

Virallinen nimi: Abakus AS

Sähköposti: post@abakus.as

Ostajan oikeudellinen muoto: Julkisoikeudellinen yhteisö, joka on paikallisviranomaisen määräysvallassa

Pääasiallinen toimiala: Yleinen julkishallinto

2. Menettely

2.1. Menettely

Ilmoituksen nimi: HO-26-05 Insurances

Kuvaus: Background Trysil and Folldal municipalities shall enter into new contracts for the procurement of insurances, as the current agreements expire. The aim is to establish contracts that give the municipalities a predictable, safe and appropriate insurance scheme. The procurement shall contribute to safeguarding the municipalities' insurance needs in a good way, at the same time facilitating effective use of resources, a good overview of risks and injuries as well as appropriate follow-up in the contract period. The municipalities would like a system that ensures stable and available follow-up, clear contact points and good assistance with injury incidents. Tenderers shall use their expertise and competence to contribute to fulfilling the objective of the agreement. Description of the assignment The assignment is for the delivery of insurance of persons and property damage insurances for Trysil and Folldal municipalities. The procurement includes coverage of insurance within the municipalities' needs, including i.a. insurance of employees and other relevant personal groups, property, vehicles, liability and other relevant insurance coverages. Further details on insurance objects, coverages, insurance sums and excesses are stated in the price form and other requirements in the competition. The price form is a guideline for which insurances and objects are covered by the procurement. The procurement is divided into the following two parts: Part 1: Insurance

of persons Part 2: Property damage insurances Tenderers can submit tenders for one or both parts. The parts are evaluated and awarded separately. The contracting authority can enter into a contract with up to two tenderers. This means that the contracting authority can enter into a contract with one tenderer for both parts, or enter into separate contracts with different tenderers for insurance of persons and property damage insurances respectively. The delivery shall include ordinary management and follow-up of the insurance contracts in the contract period. This includes, among other things, customer service, injury management, permanent gender neutral preferred and annual status or follow-up meetings with the municipalities. Furthermore, the tenderer shall be able to assist the municipalities with advice on damage prevention measures and risk mapping in municipal entities. The delivery shall also include appropriate digital solutions, for example a customer portal or equivalent system, which gives municipalities access to relevant information about the insurance contracts, damages, documentation and follow-up. The agreements shall, in total, provide the municipalities with a clear, efficient and robust insurance system, with clear routines and stable services throughout the entire contract period.

Menettelyn tunniste: 1d76dd28-aae7-441c-9048-3906e52076d2

Sisäinen tunniste: cmqp3ni0e000004l5in0xdahx

Menettelyn tyyppi: Avoin

Käytetään nopeutettua menettelyä: ei

Menettelyn tärkeimmät piirteet: All interested suppliers can submit tender offers through Hyyr. The competition does not have a prequalification phase. The tenders will be evaluated directly, and dialogues or negotiations will not be allowed beyond minor clarifications and corrections of the tenders. Tenderers are strongly encouraged to follow the instructions given in this tender documentation with annexes and possibly ask questions about uncertainties in the communication module in Hyyr.

2.1.1. Tarkoitus

Pääasiallinen hankintalaji: Palvelut

Pääasiallinen luokitus (cpv): 66510000 Vakuutuspalvelut

Lisäluokitus (cpv): 66516000 Vastuuvakuutuspalvelut, 66511000 Henkivakuutuspalvelut,

66513000 Oikeusturvavakuutus- ja kaikenvaravakuutuspalvelut, 66515000

Vahinkovakuutukset, 66514000 Rahtivakuutuspalvelut ja kuljetuksiin liittyvät vakuutuspalvelut,

66519300 Lisävakuutukset, 66514110 Moottorijoneuvovakuutukset, 66500000 Vakuutus- ja

eläkepalvelut, 66000000 Rahoitus- ja vakuutuspalvelut, 66515200 Omaisuusvakuutukset,

66516400 Yleisvastuuvakuutuspalvelut, 66512000 Tapaturma- ja sairausvakuutuspalvelut

2.1.2. Suorituspaikka

Maa: Norja

Missä tahansa tietyn maan alueella

Lisätiedot: Anywhere in Norway

2.1.3. Arvo

Ennakoitu arvo ilman arvonlisäveroa: 30 000 000,00 NOK

2.1.4. Yleistä tietoa

Oikeusperusta:

Direktiivi 2014/24/EU

Anskaffelsesforskriften -

2.1.6. Poissulkemisperusteet

Poissulkemisperusteiden ilmoittamispaikka: Hankinta-asiakirja, Hankinta-asiakirja

5. Osa

5.1. Osa: LOT-0001

Ilmoituksen nimi: HO-26-05 Insurances

Kuvaus: Background Trysil and Folldal municipalities shall enter into new contracts for the procurement of insurances, as the current agreements expire. The aim is to establish contracts that give the municipalities a predictable, safe and appropriate insurance scheme. The procurement shall contribute to safeguarding the municipalities' insurance needs in a good way, at the same time facilitating effective use of resources, a good overview of risks and injuries as well as appropriate follow-up in the contract period. The municipalities would like a system that ensures stable and available follow-up, clear contact points and good assistance with injury incidents. Tenderers shall use their expertise and competence to contribute to fulfilling the objective of the agreement. Description of the assignment The assignment is for the delivery of insurance of persons and property damage insurances for Trysil and Folldal municipalities. The procurement includes coverage of insurance within the municipalities' needs, including i.a. insurance of employees and other relevant personal groups, property, vehicles, liability and other relevant insurance coverages. Further details on insurance objects, coverages, insurance sums and excesses are stated in the price form and other requirements in the competition. The price form is a guideline for which insurances and objects are covered by the procurement. The procurement is divided into the following two parts: Part 1: Insurance of persons Part 2: Property damage insurances Tenderers can submit tenders for one or both parts. The parts are evaluated and awarded separately. The contracting authority can enter into a contract with up to two tenderers. This means that the contracting authority can enter into a contract with one tenderer for both parts, or enter into separate contracts with different tenderers for insurance of persons and property damage insurances respectively. The delivery shall include ordinary management and follow-up of the insurance contracts in the contract period. This includes, among other things, customer service, injury management, permanent gender neutral preferred and annual status or follow-up meetings with the municipalities. Furthermore, the tenderer shall be able to assist the municipalities with advice on damage prevention measures and risk mapping in municipal entities. The delivery shall also include appropriate digital solutions, for example a customer portal or equivalent system, which gives municipalities access to relevant information about the insurance contracts, damages, documentation and follow-up. The agreements shall, in total, provide the municipalities with a clear, efficient and robust insurance system, with clear routines and stable services throughout the entire contract period.

Sisäinen tunnistus: cmqp3ni1w000304l5zlmqzorr

5.1.1. Tarkoitus

Pääasiallinen hankintalaji: Palvelut

Pääasiallinen luokitus (cpv): 66510000 Vakuutuspalvelut

Lisäluokitus (cpv): 66516000 Vastuuvakuutuspalvelut, 66511000 Henkivakuutuspalvelut, 66513000 Oikeusturvavakuutus- ja kaikenvaravakuutuspalvelut, 66515000

Vahinkovakuutukset, 66514000 Rahtivakuutuspalvelut ja kuljetuksiin liittyvät vakuutuspalvelut, 66519300 Lisävakuutukset, 66514110 Moottoriajoneuvovakuutukset, 66500000 Vakuutus- ja eläkepalvelut, 66000000 Rahoitus- ja vakuutuspalvelut, 66515200 Omaisuusvakuutukset, 66516400 Yleisvastuuvakuutuspalvelut, 66512000 Tapaturma- ja sairausvakuutuspalvelut

Optiot:

Optioiden kuvaus: It is a prerequisite for the insurance contracts that the tenderer has good knowledge of the municipality's activities, organisation, insurance objects, damage history and risk picture. A contract period of up to 5 years gives better continuity in the insurance

relationship, injury treatment, advice and injury prevention work. This is particularly important as damage development, risk reducing measures and the effect of damage prevention work must normally be followed over time. The contracting authority estimates that a maximum contract period of five years is proportional and does not go further than what is necessary to safeguard the municipalities' need for stability, continuity and effective follow-up of the insurance portfolio. The options are customer controlled and the contracting authority is free to not use the options if the contract does not function satisfactorily or the need changes. Based on this, the contracting authority considers special conditions that justify a framework agreement with a maximum duration of five years, cf. the procurement regulations § 26-1 fourth paragraph.

5.1.2. Suorituspaikka

Maa: Norja

Missä tahansa tietyn maan alueella

Lisätiedot: Anywhere in Norway

5.1.3. Arvioitu kesto

Kesto: 59 Kuukaudet

5.1.4. Uusiminen

Sopimuksen optiokausien enimmäismäärä: 2

Lisätietoja uusimisesta: The contract can be extended for 1 year at a time, up to 2 times (3+1+1).

5.1.5. Arvo

Ennakoitu arvo ilman arvonlisäveroa: 30 000 000,00 NOK

5.1.6. Yleistä tietoa

Varattu osallistuminen:

Osallistumista ei ole varattu.

Hankintaa ei ole rahoitettu EU:n varoista

Hankintaan sovelletaan WTO:n julkisia hankintoja koskevaa sopimusta (GPA): kyllä

5.1.9. Valintaperusteet

Valintaperusteiden ilmoittamispaikka: Hankinta-asiakirja

5.1.10. Vertailuperusteet

Kriteeri:

Tyyppi: Laatu

Nimi: Customer follow-up, damage management and damage prevention.

Kuvaus: Under this criteria, the quality of the tenderer's offered follow-up, damage management and injury prevention assistance will be assessed during the contract period. The contracting authority will particularly emphasise: * How customer follow-up is organised, including a permanent gender neutral preferred, deputy, availability and follow-up between meetings. * Routines for receiving, processing and following up injury events. * Handling serious personal injury, deaths, major damage to property, vehicles or other insurance objects and other incidents that require rapid coordination with the municipality. * Offered consultancy, training and injury prevention assistance. * How the tenderer uses damage history and damage statistics to follow up the municipalities and propose relevant measures. *

Functionality and usefulness in digital solutions for agreement overview, damage report, status

in claims, statistics and documentation. The responses shall be concrete and adapted to Trysil and Folldal municipalities' needs. General descriptions of the tenderer's ordinary services will be given limited credit.

Kategoria vertailuperuste paino: Painotus (prosentteina, tarkka)

Vertailuperusteen luku: 40

Kriteeri:

Tyyppi: Hinta

Nimi: Price

Kuvaus: The price will be assessed on the basis of the offered total annual premium in the completed price form for the relevant part of the procurement. All costs connected to the delivery shall be included in the offered premium. This includes i.a. insurance coverage, contract administration, customer service, claims management, advice, training, reporting, digital systems, follow-up meetings and injury prevention assistance. The price will be evaluated separately for each part of the procurement. A price for personal insurances will be evaluated for part 1. Price for property damage insurances is evaluated for part 2.

Kategoria vertailuperuste paino: Painotus (prosentteina, tarkka)

Vertailuperusteen luku: 60

Kriteeri:

Tyyppi: Laatu

Nimi: Climate and environment

Kuvaus: According to its nature, the procurement has a climate footprint and an environmental impact that is immaterial. Climate and environmental considerations are therefore not used as the award criteria or as special requirements in the competition, cf. the procurement regulations § 7-9 fifth paragraph. Decisive emphasis has been put on the procurement for insurance services when assessing. The contract mainly consists of insurance coverage and financial risk hand over, premium and contract administration, customer service, consultancy, digital document handling and processing of claims. The service in itself involves limited consumption of goods, materials and transport, and the direct climate and environmental impact of the delivery is therefore considered immaterial. The procurement does not include trade works, clearance, repairs, reconstruction or delivery of goods and materials after damage. Such services are not a part of the contractual works in this competition. Based on this, the contracting authority considers that the exception in the procurement regulations § 7-9 fifth paragraph is applicable.

Kategoria vertailuperuste paino: Painotus (prosentteina, tarkka)

Vertailuperusteen luku: 0

5.1.11. Hankinta-asiakirjat

Hankinta-asiakirjojen osoite: <https://hyyr.no/procurement/cmqp3ni0e000004I5in0xdahx>

5.1.12. Hankinnan ehdot

Tarjouksen/hakemuksen jättämisen ehdot:

Tarjouksen/hakemuksen jättäminen sähköisesti: Pakollinen

Tarjouksen/hakemuksen toimitusosoite: <https://hyyr.no/procurement/cmqp3ni0e000004I5in0xdahx>

Kielet, joilla tarjoukset tai osallistumishakemukset voidaan toimittaa: norja, englanti

Sähköinen luettelo: Ei sallittu

Tarjoaja voi jättää useamman kuin yhden tarjouksen: Ei sallittu

Tarjousten vastaanottamisen määräaika: 06/11/2026 12:00:00 (UTC+01:00) Keski-Euroopan aika, Länsi-Euroopan kesäaika

Ajanjakso, jonka tarjouksen on pysyttävä voimassa: 90 Päivät

Sopimusehdot:

Sopimuksen täytäntöönpano on rajattu tehtäväksi suojatyöohjelmien puitteissa: Ei

Sopimuksen täytäntöönpanoa koskevat ehdot: See Tender Documents

Sähköinen laskutus: Pakollinen

Tilaukset tehdään sähköisesti: ei

Maksut tehdään sähköisesti: ei

Rahoitusjärjestelyn kuvaus: See tender documents

5.1.15. Menetelmät**Puitejärjestely:**

Puitejärjestely, johon ei liity uudelleen kilpailuttamista

Osallistujien enimmäismäärä: 2

Puitejärjestelyn poikkeuksellisen pitkää kestoa koskevat perustelut: It is a prerequisite for the insurance contracts that the tenderer has good knowledge of the municipality's activities, organisation, insurance objects, damage history and risk picture. A contract period of up to 5 years gives better continuity in the insurance relationship, injury treatment, advice and injury prevention work. This is particularly important as damage development, risk reducing measures and the effect of damage prevention work must normally be followed over time. The contracting authority estimates that a maximum contract period of five years is proportional and does not go further than what is necessary to safeguard the municipalities' need for stability, continuity and effective follow-up of the insurance portfolio. The options are customer controlled and the contracting authority is free to not use the options if the contract does not function satisfactorily or the need changes. Based on this, the contracting authority considers special conditions that justify a framework agreement with a maximum duration of five years, cf. the procurement regulations § 26-1 fourth paragraph.

Tietoa dynaamisesta hankintajärjestelmästä:

Ei dynaamista hankintajärjestelmää

5.1.16. Lisätietoja, sovittelu ja muutoksenhaku

Muutoksenhakuelin: HEDMARKEN OG ØSTERDAL TINGRETT

Hankintamenettelystä lisätietoja antava organisaatio: Trysil kommune

Muutoksenhakumenettelyjen määräajoista lisätietoja tarjoava organisaatio: HEDMARKEN OG ØSTERDAL TINGRETT

Osallistumishakemuksia vastaanottava organisaatio: Hyyr AS

8. Organisaatiot**8.1. ORG-0001**

Virallinen nimi: HEDMARKEN OG ØSTERDAL TINGRETT

Rekisterinumero: 935364892

Postiosoite: Østregate 41

Postitoimipaikka: HAMAR

Postinumero: 2317

Maaryhmittely (NUTS): Innlandet (NO020)

Maa: Norja

Yhteyspiste: HEDMARKEN OG ØSTERDAL TINGRETT

Tämän organisaation roolit:

Muutoksenhakuelin

Muutoksenhakumenettelyjen määräajoista lisätietoja tarjoava organisaatio

8.1. ORG-0002

Virallinen nimi: Hyyr AS
Rekisterinumero: 924998687
Postiosoite: Gaustadalléen 21
Postitoimipaikka: Oslo
Postinumero: 0349
Maaryhmittely (NUTS): Oslo (NO081)
Maa: Norja
Yhteyspiste: Hyyr Support
Sähköposti: admin@hyyr.no
Puhelin: +47 90 63 65 38
Tämän organisaation roolit:
Osallistumishakemuksia vastaanottava organisaatio

8.1. ORG-0003

Virallinen nimi: Trysil kommune
Rekisterinumero: 864948502
Postiosoite: Storvegen 5
Postitoimipaikka: Trysil
Postinumero: 2420
Maaryhmittely (NUTS): Innlandet (NO020)
Maa: Norja
Yhteyspiste: Trysil kommune
Sähköposti: postmottak@trysil.kommune.no
Puhelin: 62 45 77 00
Tämän organisaation roolit:
Ostaja
Hankintamenettelystä lisätietoja antava organisaatio

8.1. ORG-0004

Virallinen nimi: Folldal kommune
Rekisterinumero: 939885684
Postiosoite: Gruvvegen 7
Postitoimipaikka: Folldal
Postinumero: 2580
Maaryhmittely (NUTS): Innlandet (NO020)
Maa: Norja
Yhteyspiste: Folldal kommune
Sähköposti: postmottak@folldal.kommune.no
Puhelin: +4762491000
Tämän organisaation roolit:
Ostaja

8.1. ORG-0005

Virallinen nimi: Abakus AS
Rekisterinumero: 983335543
Postiosoite: Postboks 128
Postitoimipaikka: Engerdal
Postinumero: 2440
Maaryhmittely (NUTS): Innlandet (NO020)
Maa: Norja
Yhteyspiste: Abakus AS

Sähköposti: post@abakus.as

Puhelin: 47476000

Tämän organisaation roolit:

Ostaja

Ryhmänvetäjä

Ilmoituksen tiedot

Ilmoituksen tunnisteversio: ff07dd44-73ff-44af-bd24-8c5cfd7a8a5 - 01

Lomakkeen tyyppi: Kilpailu

Ilmoituksen tyyppi: Hankintailmoitus tai käyttöoikeussopimusta koskeva ilmoitus – vakiojärjestelmä

Ilmoituksen alatyypinumero: 16

Ilmoituksen lähetyspäivä: 01/10/2026 13:23:25 (UTC+02:00) Itä-Euroopan aika, Keski-Euroopan kesäaika

Kielet, joilla tämä ilmoitus on virallisesti saatavilla: englanti

Ilmoituksen julkaisunumero: 678622-2026

EUVL S -lehden numero: 191/2026

Julkaisupäivä: 02/10/2026