



The Industry Home for Subsidence

A PRACTICAL GUIDE TO THE PROCUREMENT OF SUBSIDENCE CLAIMS HANDLING AND RELATED SERVICES

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THE SUBSIDENCE FORUM

Subsidence affects a number of different industry sectors. However, there are fundamental issues that are common to all - and a constructive way forward is to share this understanding.

By working together and jointly solving problems, we can advance standards and practice, enhancing the effectiveness and profile of our industry to the benefit of everyone.

The Subsidence Forum is open to any individual or organisation involved with the insured subsidence risk. Full details of its aims and objectives, how the Forum works, member companies and current activity can be found on the website:

www.subsidenceforum.org.uk

This website is being expanded to provide additional industry news, links and knowledge.

The forum can also be contacted by email at: **admin@subsidenceforum.org.uk**

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The Industry Home for Subsidence

Different industry sectors across subsidence recognise that there are fundamental issues that are common to all and a constructive way forward is to share understanding. Working together and jointly solving problems, advancing standards and practice and enhancing the effectiveness and profile of the industry is to the benefit of us all.

The Forum is open to any organisation or individual involved with the insured subsidence risk. Full details of aims and objectives, how the Forum works, member companies and current activity can be found on this site. The aim is to expand the website to provide industry news, links and knowledge.

This website is supported and sponsored by the organisations listed below:



1.0 INTRODUCTION

The procurement of any service can be difficult and challenging for everyone involved.

Over the years, there have been a number of instances of insurers procuring the wrong suppliers for the wrong reasons – and subsidence claims handling is no exception.

In fact, owing to its sheer complexity, one may argue that the procurement of subsidence handling and related services is one of the most challenging of all.

For many it is perceived as being an area that few understand and which is best avoided or at least best left to the few that claim to understand it. As a result, many prefer to keep it at arm's length.

The complexity of even a routine low value subsidence claim, from cradle to grave, draws together a remarkable number of skilled people from an array of different businesses with each equally focussed upon providing a homogenous satisfactory outcome. One of the aims of this paper is to seek to understand how everyone can work most efficiently if they are suitably inspired, motivated and empowered.

2.0 FOREWORD

An area as complex as subsidence claims handling, together with delivering a practical, long-term solution for stabilising the building, can take time and expertise.

This challenge is not always understood and can result in dissatisfaction from customers more used to expecting a rapid response and solution to insurance claims.

Then there is the emotive issue. After all, we are dealing with what is arguably the greatest intrinsic asset most people are likely to own in their lifetime. As a result, it is even more important that subsidence claims handling and related services are undertaken sensitively and professionally.

So how can the procurement process meet the expectations of everyone involved? Not simply the policyholder, but the numerous intermediaries and the insurer who, having offered the policy cover in the first place, is faced with the possible prospect of meeting significant remedial costs.

The good news is that, by following the principles of good procurement practice, it is possible to match the requirements of the business with the skills and capabilities of potential suppliers, to the maximum benefit of all parties.

This guide explains how this can be achieved.

THE FIVE KEY STAGES OF SUCCESSFUL PROCUREMENT

This guide has been produced to assist a procurement team to undertake well thought-out, focused and successful procurement for *subsidence claims handling and related services*.

Obviously, the quality and depth of any procurement process is dependent upon the resources available to a particular organisation. However, this guide aims to show that, even with limited resources and time, the outcome can be successful for all the parties concerned.

The procurement process for subsidence claims can be divided into five distinct but interrelated stages. By following each of these, as described in this guide, you will be able to maximise your input to the overall process, even given limited resources.

The five key stages are –

- 1 Defining precisely the requirements of the business**
- 2 Assessing and prioritising these requirements**
- 3 Designing the appropriate procurement process**
- 4 Assessing the outcomes from this procurement process**
- 5 Designing a practical and efficient implementation process**

The **Chartered Institute of Purchasing & Supply** produces a range of buying guides that are available to its members.

Each follows a similar approach and may be a useful technical reference guide in designing your procurement procedures. For more information please visit www.cips.org

The Chartered Institute of Purchasing & Supply



STAGE ONE: - Defining precisely the requirements of the business



Firstly, it is important to have a basic understanding of subsidence claims handling and be aware of your organisation's claims handling strategy and key performance drivers.

This will enable you to procure suppliers who are most likely to meet these parameters and go on to achieve a successful outcome.

So, if you are not familiar with the way your organisation handles subsidence claims, or even if you feel you are, it's well worth putting some time aside to go through the process in depth with your Technical Claims Manager and Claims Handling Team.

Issues to be considered:-

1.1 Normal year and surge year

- What are the historical and current years claim numbers?
- Is there any indication of impending surge?
- Does your business anticipate any significant increases (or decreases) in typical subsidence claim numbers?

1.2 Key drivers

What are the key areas where you require deliverable performance from your suppliers? Typically, these might include -

- Claims spend
- Claims duration
- Customer satisfaction levels
- Complaints ratios
- Fee levels

1.3 Current supplier performance

How are your current suppliers performing?

- Is anything inhibiting their performance – and if so, what?
- How can you improve on these inhibitors?
- What resources do your existing suppliers have and how can they manage those resources in times of surge?

- What commitments do your existing suppliers have to other insurers?
- How could the demands of several clients impact upon a supplier's performance in times of surge?

1.4 Performance analysis

When assessing performance it is critical to ensure its' relevance. How do you assess performance?

- What MI do you receive?
- Do you measure complaints ratios, root cause analysis, claims duration, average claims cost, customer feedback and demographics?
- What MI is required from the current supplier(s) under the present contract?
- Does this current MI actually tell you what you need to know and is it compatible with your computer systems?
- What MI do you really need to enable you to understand what is happening?

1.5 Claims Handlers Perceptions

After defining your own MI criteria do not overlook how the existing suppliers are perceived by your Claims Handlers.

- What do they excel at - and what do they need to improve on?
- What are their main failings?
- Do they communicate well?
- Do they update as frequently as required?
- Are they willing to discuss issues on specific claims?
- Can any short-term delivery issues be reasonably explained?

1.6 Improvements

How can your existing Claims Handling process be improved?

- Do Claims Handlers ever say, "*If only XXX would ---, it would make our job so much easier*"? If so, take note.
- Does the way you currently instruct suppliers enable them to process the claim immediately, ensuring they have all the relevant information to hand?
- If you operate on a Retained Authority basis can this be modified to allow the suppliers to proceed with simple site investigations on apparently valid claims?

- Can you consider Delegated Authority?
- If already operating on a Delegated Authority basis, could you raise the limit? What are the implications of this increased limit?
- Do Claims Handlers have to constantly chase suppliers for any other types of information? If so, what?
- If you already have a drainage contractor in place, consider the benefits of not imposing them on the process. This may not be beneficial at the initial site investigations stage of the process, but you may be able to design an efficient procedure for them to undertake the permanent repairs under AD to Underground Services.

1.7 Caseloads

What changes to the process would ease the workload of your Claims Handling Staff?

- Make sure you supply all relevant details at the time of original instructions.
- Can reports be e-mailed?
- What instructions do the suppliers require?
- What is the best form of communication?
- What is the maximum DA limit you can consider?
- Be mindful of your own environmental responsibilities: avoid cabinets full of files!

1.8 Innovation

What innovations have your current suppliers introduced to the process during the current contract?

- Have these improvements actually added value and efficiencies?
- Are there any pending innovations?
- Are they at the forefront of developments in the industry?
- Can they deliver a transparent solution that delivers confidence to all?
- Have you made your own enhancements to legacy systems which could assist with historical data capture?

1.9 Customer Perceptions

Customer perception is largely dependent upon the potential supplier's own supply chain. Do you have a method of assessing customer perception?

- How are the main supplier's sub-suppliers performing - and how are they being treated?
- In terms of FSA compliance, can you prove that you are treating customers fairly (TCF)?
- Could you consider moving to approved suppliers, controlled through the potential main suppliers?
- Are the sub-suppliers also tied into contracts with a number of other suppliers?

1.10 Payment arrangements

Paying suppliers promptly helps to ensure they prioritise your work over later payers. It can also encourage suppliers to offer discounts (e.g. to reward you for prompt payment) and deliver a generally higher level of customer satisfaction.

- What is your current payment procedure for suppliers?
- Note: it is normally a legal requirement to pay suppliers within 28 days of certification of their invoice rather than the 'market norm' of nearer 90 days!
- If you do pay promptly (e.g. by BACS) have you considered asking sub-suppliers for a discount once you have received the approved invoice?
- Have you considered penalising the lead supplier if they prevent you from obtaining your discount by failing to deal with the sub-supplier's approved invoice quickly enough?

1.11 Payment options

Would your Finance Team consider a non-standard payment method for your lead suppliers? It's worth looking at the pros and cons of -

- Risk & Reward
- Upfront payments
- Shared risk payments
- Penalty clauses

or possibly, a combination of more than one of these.

1.12 Gathering feedback

Get feedback from managers with the most involvement and/or experience of subsidence as to what might be available in the current marketplace. Typical questions you could ask might be -

- Who carries out this work for our main competitors?
- Are our main competitors' requirements the same as ours?

- Which potential suppliers have recently won similar work in a competitive procurement situation and why?
- Which potential suppliers appear to have good/indifferent/bad reputations in the market?
- What are the benefits of caring about sub-contract supplier relationships!

1.13 Importance & supplier response

How important is your subsidence and related work to your potential suppliers?

- Where do you think you would stand in their 'pecking order'?
- In the event of a surge, could they deliver? Are they adequately motivated?

This is by no means an exhaustive list and is designed to trigger discussion amongst your team. You should also discuss these issues with Underwriters and get feedback on any areas of concern.

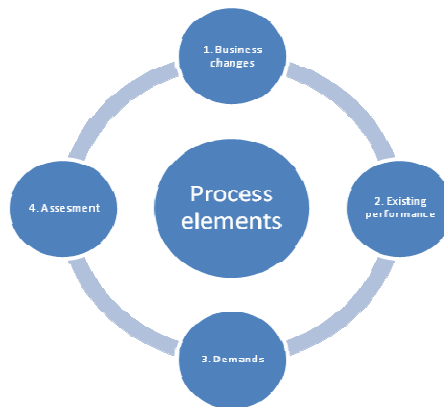
STAGE ONE: - Summary



It is essential that you are completely in tune with the subsidence claims handling philosophy currently operating in your business. It is also vital to be aware of how – and what - your business is planning to change in the future.

To be fully up to speed with these key aspects, it is important to discuss these issues and the likely impact of any relevant changes with Senior Management.

When you have completed this initial consultation process, you should have a detailed picture of:



1. What process options can be considered, particularly in light of any pending changes in your business?
2. How are your existing suppliers performing? (Be sure to drill down into the performance of their sub-suppliers.)
3. Pinpoint what you are looking for in terms of one or more suppliers - small, medium or large. Ask yourself what is available in the market? Be willing to learn. Never assume you know all there is to know.
4. Outline the key elements you need to assess or measure from the responses received to your procurement process from your potential suppliers.

STAGE TWO: - Assessing and prioritising requirements



A. Issue considerations

There are a number of methods to allow you to establish the key areas you are looking to assess performance against in order of importance. However, it is important to be as accurate as possible to establish an effective basis for assessing the tenders and presentations provided by the potential suppliers.

Make sure that your prioritisation is in line with the consensus within your organisation. It may be natural to weigh more heavily towards the feedback given by senior management.

After Stage 1 you should have defined the key drivers. Now the difficult task comes in assessing their priority and weighting them up.

For example your key drivers could be -

1. Claims spend – average claims costs
2. Claims duration
3. Claims reopening rates
4. Customer satisfaction levels
5. Complaints ratio
6. Fee levels
7. Recoveries
8. Technical Expertise
9. Training

Deciding the order of priority is central to the consultation process. However, different parts of your business may perceive these differently. So it is important to take the wider picture into account, balancing the views of the various stakeholders, bearing in mind their relative status in your organisation's hierarchy.

B. Typical common key drivers

2.1 Claims spend

Average claims cost, split into appropriate categories such as -

- Site investigation
- Emergency works
- Vegetation mitigation
- Drainage mitigation
- Monitoring
- Superstructure works
- Substructure works
- Alternative accommodation
- Adjuster's fees
- Other fees and costs

These figures may be available from existing MI or you may need to request specific MI from current suppliers.

2.2 Lifecycle and subrogation

- How long does it take to finalise 95% of both first visit repudiation and valid claims? (Note: the extra 5% allows for the normal array of exceptional circumstances.)
- Are you clear as to the definition of claim finalisation? Are you measuring success rates on recoveries and ABI contributions as well as durations?
- Do you measure recovery success rates? Recovery opportunities can sometimes be accidentally overlooked.

2.3 Reopening rates

Consider measuring not just claims reopening rates but also -

- Their subsequent durations.
- A root cause analysis of the reasons for the claims needing to be reopened.
- Are there performance issues?
- Are there questions of competency?

2.4 Customer satisfaction levels

- Find out if your suppliers carry out their own post-claim surveys.
- Do you currently have any procedures for measuring post-claim customer satisfaction levels?
- Do your questions address the key issues of importance?

- If data capture is duplicated, is it consistent?

In view of the growing influence of Treat the Customer Fairly (TCF), this topic is likely to become an increasingly important factor.

2.5 Complaints ratio

Accepted industry figures for subsidence claims seem to vary between 2% and 5%.

Make sure that complaints are being assessed on a uniform basis. However, be realistic about the type and nature of the complaint – and how it relates to the normal issues on a building contract. With something as complex and drawn out as subsidence claims, simply defining a complaint as 'any expression of dissatisfaction, whether written or verbal' probably isn't sufficient. Is the complaints MI data capture consistent?

2.6 Control of suppliers' supply chains

- Ask your suppliers about their quality and performance control procedures.
- Pay particular attention to financial arrangements and transparency of pricing, particularly on such issues as supplier to sub-suppliers supply chain management fees.

2.7 Loyalty and commitment

- For the benefit of everyone involved in the process, you should clearly define whether you see the potential suppliers as partners or simply as suppliers.
- Are you, as an Insurer, truly offering the benefits of partnership?

2.8 Innovation

- Are your suppliers or potential suppliers fully embracing the appropriate initiatives in the subsidence industry, many of which will have been developed by their sub-suppliers or potential sub-suppliers?
- Recognise that innovation comes at a cost generated from inward investment through which you will eventually gain, e.g. remote monitoring.

2.9 Reserve accuracy

- Identify how important reserve accuracy is to you.
- Do you have historical data which could already satisfy your business need?
- When a subsidence claim stretches beyond 15-18 months, it is easy to get frustrated by what is sometimes perceived as an inevitable significant increase in total reserves. Well-evidenced and logical increases are acceptable, but sudden jumps are not, unless for catastrophic site changes.

2.10 Keeping fee levels down

- Don't simply compare basic fee levels on a like-for-like basis, be sure to assess a supplier's track record on fee variations.
- Remember that long term contracts, even those with standard three month notice period break clauses, may well attract fee discounts from suppliers.
- When questioned about fee levels on subsidence claims, some insurers argue that higher fees don't guarantee better quality claims handling and higher customer satisfaction. Consider that, in order to maintain quality, you could insist on stipulated visits and contact SLA's in order to ensure good customer service.

STAGE TWO: -Summary



The aim of stage two has been to provide a comprehensive list of common key drivers. It is not intended to be an exhaustive or definitive list but the general theme was to ensure balance, rationale and consistency to your approach.

As a general summary the key factors for assessing and prioritising are to:-

1. Identify, after due diligence, the methods by which you are going to measure.
2. Ensure that the criteria you set as your key drivers are consistent.
3. Ensure the selection of parameters you decide is meaningful to you.
4. Ensure that the method of measurement will be/can be consistent.
5. Make sure that your prioritisation is in line with the consensus within your organisation.
6. Ensure there is a balanced view from all levels within the business and that all stakeholders are involved.
7. Decide how to explain and convey your requirements to your suppliers.

Explaining what you require and why you require the criteria you set is more likely to focus upon what you truly need rather than simply ask for information for information's sake. The additional efforts at this stage are likely to accelerate and ease the subsequent parts of the process and endear you to prospective partners.

STAGE THREE: - Designing procurement process & evaluation procedures



Key issues to consider

There are many options available in actually designing and implementing the procurement process. However, the most important factors are that the procurement process must -

- Accurately reflect your business needs.
- Give potential suppliers the opportunity to clearly demonstrate their ability to deliver, based on these needs.

At this stage, you will need to draft out your plan for the procurement process – and the following issues should be taken into account.

3.1 Good timescales

- It is important to know your own timescales – and to be confident of being able to work within them. Arguably, too many multi-million pound procurement processes have been unsatisfactorily implemented as a result of poorly managed timescales.
- Fixed process completion dates can reduce the time potential suppliers have to complete their response, sometimes by too much, possibly influencing the eventual outcome. So give potential suppliers clear notice of your procurement process timetable, as far in advance as possible.
- If possible, even before the procurement process is formally notified to potential suppliers, give them notice of the nature and extent of any supporting documentation you will need them to include. For example, some Environmental Policies have been written 'on the hoof' as part of a tender process!
- Make sure you keep to your target timescales so that in the event of a slippage you don't need to cut the time potential suppliers have to respond – or even risk overshooting your own deadline.
- Central to the entire procurement process is an accurate, informed and well-planned approach, plus a comprehensive list of questions to ask potential suppliers.

- Your approach should also fully reflect your own business needs to give you the optimum chance of achieving a successful outcome.

3.2 Form of process

There are a number of ways to successfully carry out supplier selection.

But first and foremost, focus on keeping things as simple as possible, clearly targeting your approach to get the most productive response from everyone.

Possible options include -

- A formal tender process with a number of questions or requests for information, MI or evidence, to be provided by potential suppliers within a given timescale.
- Consider carefully how much supporting documentation you require at this stage, especially if you are issuing to several potential suppliers knowing you are only looking for one or, at the most, two. It may be better to carry out a brief assessment of all candidates and then define a 'shortlist' – you can then ask for any supporting documentation (always being mindful of your own environmental responsibilities).
- Look beyond your usual procurement procedures and consider other options. Is a formal tender process actually the best way to get the detailed responses you need to allow you to carry out an accurate assessment? Would a series of presentations given by each of the potential suppliers be more appropriate, thus assessing if the synergy between the organisations is high?
- However you decide to gather initial submissions, you need to carefully design appropriate follow up actions to ensure you maximise the chances of success.

You could consider -

- Carrying out an initial assessment related to your weighted key drivers, and then carrying out a more detailed assessment of the top two or three potential suppliers.
- Ask these top potential suppliers to make a presentation, outlining any key areas you wish them to expand on.
- Consider how can you carry out due diligence on their submissions and how their detailed responses can be assessed for accuracy.
- Consider a visit to their key subsidence office(s) and assess if what you find matches what they are saying in their submissions.
- Do you or your colleagues have contacts with other insurers who already use any potential suppliers for subsidence claims handling and related services? If so, consider getting feedback.
- Can your organisation use market contacts to assess if the industry's general perception of potential suppliers is the same as yours?

- It is important to consider if you would be willing to take on a new supplier based solely on submissions, assessments, discussions, etc. It might be an idea to offer potential suppliers a pilot for a defined period with a view of benchmarking their performance against existing suppliers.
- Another benefit of a pilot is that it can result in significant improvements from existing suppliers - particularly if they consider their work stream to be under threat! So tell them why you are considering an alternative, particularly if it's mid term!
- If you opt for a pilot, be sure to instruct the potential supplier on sufficient claims to get an accurate picture of how they might perform, if taken on formally.
- Any pilot will need meaningful MI which has to be capable of direct comparison of 'apples with apples'.

STAGE FOUR: - Due diligence and negotiation



Hopefully, having designed an optimum process, the next key task is to design the corresponding assessment process most likely to achieve the right outcome.

Clearly, you must be able to accurately assess responses from potential suppliers and compare these against your weighted key drivers in order to ensure the best possible match.

Points to consider when designing the assessment process could include -

4.1 Who should contribute?

- Depending on the extent of the technical elements in supplier submissions, it is important to involve technical personnel and not simply procurement professionals.
- It could be that bodies such as The Subsidence Forum are able to offer their opinions, advice or contributions to seek to achieve consistency for the sector.

4.2 Scoring system

- Creating a scoring system will enable you to measure with clarity the pros and cons of each potential supplier's submission against the others.
- The scoring system should be based on your weighted key drivers to allow a methodical assessment of responses. By doing this, you should be able to accurately assess each potential supplier in the context of your key business needs.

4.3 Initial assessment

- Unless you're considering a very limited number of potential suppliers, it is normal practice to carry out an initial assessment of responses and then reduce these down to an appropriate level, depending upon how many suppliers you are seeking.

- If the score for a potential supplier is low, then it is well worth seriously considering what it was that attracted you to this particular supplier in the first place – for future reference.
- Learn as you go through the process and use the lessons learnt to improve on future procurement processes.

4.4 Constructive feedback

- It is only fair and reasonable that all potential suppliers, successful or otherwise, receive well evidenced and constructive feedback on their submissions.
- Providing feedback is not simply good practice, it also gives potential suppliers the opportunity to work on their perceived weaknesses for the benefit of the industry as a whole.

4.5 The next stage

By this stage, you should have carried out an initial assessment and successfully narrowed potential suppliers down to a shortlist of two, three or four. So what happens next?

A. A number of important points to consider -

- You need to have a well thought out, clearly defined and understood philosophy of what you are seeking to achieve at this stage of the procurement process.
- Unfortunately, it can be seen by some people as an opportunity to play potential suppliers off against each other and drive fee levels down in an effort to obtain a cost saving. This is not good practice and may actually work against you.
- By pushing fee levels too low you risk actually getting less value for money, rather than more, due to the limited input the Adjuster can put into each claim.
- Getting value for money on a portfolio of claims is clearly far harder to demonstrate than a relatively simple calculation of the average fee per claim. However to fully assess if you are getting added value, you do need to appreciate average claims costs, including the cost of claims administration in your organisation.
- There is always the question that if you do decide to raise the fee levels, will you get an improved service or will you simply get the same service, but at a higher cost?
- It is important to have a clearly defined and logically constructed philosophy and not to pressurise potential suppliers into accepting your claims work at a less than economic rate- you get what you pay for!

B. There are ways you can reduce costs – and remain confident of service

- Consider constructive negotiations with a short list of potential suppliers. Discuss what savings can be achieved by streamlining the process and the reporting procedures.
- Discuss what amendments could be made to the suggested fee scales by improvement in your payment terms. Consider non-standard payment terms, as outlined in Part 1 such as risk and reward, upfront payments and shared risk payments.
- In addition, see if you can achieve savings by prompt payment to both suppliers and their sub-suppliers, given that the current market norm is approximately 90 days.
- If you are implementing a pilot for potential suppliers, then see this as a two-way exercise with constructive input from you, not just an exercise for the supplier to demonstrate their capabilities.
- Once the final assessment has been completed, appropriate recommendations will need to be made.

C. Other points to consider at this stage could include -

- When will you be ready to make the appropriate recommendations?
- Will these be in draft form for appropriate consultation by all interested parties in your organisation, before being agreed for formal approval?
- Be careful that any consultation process at this stage doesn't simply turn into a further assessment exercise, not factually based on the assessment exercise you have already carried out.

STAGE FIVE: - Design and roll-out of implementation programme



At this stage, you should consider and plan the practicalities of integrating the selected supplier(s) into your business - even though this task is unlikely to lie with the Procurement Team.

Points you will need to consider could include -

5.1 Use of any or all-existing suppliers

- If, at the end of the process, you make the decision to stay with an existing supplier, then it is relatively easy. However, use of an experienced Project Team may help to measure and implement changes.
- You must proactively manage the implementation process to ensure you reap the benefits you have gained from the procurement process.

5.2 Integration of new suppliers

- Designing an efficient integration procedure is as important as the procurement process itself. It is far better to have a long lead-in time period, complete with thorough guidance and training than to simply agree a start date and hope everything will work out OK!
- Even at this final stage of the procurement process, it is still often possible to achieve improved efficiencies and savings. Remember, you will be sitting down with the supplier and discussing the synchronisation of your Claims Handling Processes in much more detail. So do not be afraid to seek further improvements, even at this late stage.

5.3 Severance – How to keep outgoing suppliers on your side

Handling current suppliers, whose contracts are not being renewed, must be done sensitively and professionally, especially when they are still dealing with existing claims.

- You need to talk to the supplier about how these claims can be best brought to a conclusion without letting any de-motivation on the part of the supplier affect the service you deliver to your customers.

- If you have managed the procurement process properly and provided constructive feedback, outgoing suppliers may consider this an opportunity to demonstrate their professionalism with a view to ensuring they are included in the next tendering process.
- If possible, allow the outgoing supplier to finalise any existing claims. This ensures continuity, which is extremely important in the handling of subsidence claims. Remember that your outgoing provider is a professional!
- Perhaps some kind of financial incentive scheme could be introduced to reward them for handling the run-off efficiently.

5.4 Transitional arrangements, including timescales

- A properly organised and well-planned transition within a reasonable time scale is the best way to achieve a successful outcome. Make sure that all relevant staff are fully aware of the arrangements.
- Manage the transition arrangements as smoothly as possible in order to ensure as seamless a changeover as possible. Stay involved.
- Remember that your process needs to be robust, as the worst case scenario could arise - namely a significant surge in subsidence claim numbers shortly before, during or immediately after the transition.
- Consider gradually increasing the flow of claims to a new supplier whilst correspondingly reducing the flow of claims to a former supplier, rather than simply having a fixed cut-off date.
- When the process is completed, allow yourself time to review how it went. Make careful note of the lessons learned and the improvements you would make. Assess which of these could be implemented in the next procurement exercise and which are purely subsidence specific (and can only be implemented in the next procurement process for subsidence claims handling and related services).

SUMMARY

You have now worked your way through the entire procurement process, and we trust you have found it useful.

If there is one key message you should always keep in the forefront of your mind, throughout the process, it is this:

The more effort you put into creating a top quality procurement process, the greater your chances of procuring suppliers who most closely match your business needs, to the benefit of all parties.

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