

PART E

SPECIFICATIONS

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GENERAL

E1. GENERAL

E1.1 These Specifications shall apply to the Work.

E2. SERVICES

E2.1 The Contractor shall provide insurance and risk management services in accordance with the requirements hereinafter specified.

E2.2 The Work to be done shall consist of, but not limited to:

- (a) Marketing and binding all insurance coverage on behalf of the City, subject to approval by the City; and providing the City with all such documents and policies in a timely manner.
- (b) Preparing for 2.2(a) above by evaluating retention levels and coverage needs; preparing annual marketing strategy reports for the City, identifying anticipated market conditions; conducting pre-marketing meetings with the City to discuss insurance wordings and marketing strategies; arranging for face-to-face meetings between the City and City insurers where beneficial to the interests of the City; and making recommendations to the City on the insurance program to optimize coverage and costs;
- (c) Evaluating the commitment and financial capacity of insurers;
- (d) Servicing past and existing insurance policies, and new ones placed, including checking the policy wordings for appropriate content and accuracy; co-operating in the handling of claims covered by policies in force during the duration of the Contract, including placing insurers on notice;
- (e) Providing all insurance consultation services, including, but not limited to, responding to day-to-day requests from the City for information and advice; and having skilled, qualified and knowledgeable staff available to respond in a timely manner to telephone inquiries during business hours;
- (f) Providing certificates of insurance on an as-required basis within two working days, unless urgent, in which case they will be provided on the same day;
- (g) Researching past and current insurance policies, providing opinions on wordings and coverage, and assisting in contacting the appropriate carriers;
- (h) Assisting in expediting claims with City insurers;
- (i) Providing all City automobile fleet insurance services including, but not limited to, all Autopac registration, licensing, and insurance needs for the City fleet(s);
- (j) Developing and delivering an on-going scheduled program of loss control inspections of City buildings and facilities, creating loss control standards for each of the classes of buildings for security, fire and personal safety protection, with the collateral benefit of providing information that will help the City update its property value figures;
- (k) Assessing the City's capacity to retain loss; recommending optimal insurance deductible levels; assessing the long term viability of the insurance reserve fund; recommending a prudent magnitude for the insurance reserve fund; and creating and assisting in the process for allocating the cost of loss financing to City departments; all based on supportable actuarial principles;
- (l) Meeting with City representatives as requested from time-to-time by the Contract Administrator or designate on matters involving insurance, loss prevention and similar considerations; and generally attending meetings, making reports and recommendations,

giving presentations to City officials and/or employees on an as-required basis, and supporting departmental risk management committees;

- (m) In addition, the Contractor may propose any other related services that it believes may be beneficial and desirable to the City, and identify any costs associated with the service.
- (n) Providing and maintaining a local, full-service business office within the limits of the City of Winnipeg.

E2.3 The Bidder is advised that the Contractor will provide all Autopac service to the City of Winnipeg, and will earn the standard commissions and fees set by Manitoba Public Insurance on Autopac transactions.

E2.4 Notwithstanding the Autopac commissions and fees earned as outlined in E2.3, the Contractor will earn a fee-for-service for all other insurance and risk management related services. However, the Contractor will not be allowed to earn any commissions or similar fees on any other insurance policies obtained for the City. Premiums for insurance policies payable by the City of Winnipeg shall be invoiced on a "net of commissions" basis.