

5. Offer The Proponent hereby offers to perform the Work in accordance with the Contract for the Price(s), in Canadian funds, set out on Form B: Prices, appended hereto.
6. Execution of Contract The Proponent agrees to execute and return the Contract no later than seven (7) Calendar Days after receipt of the Contract, in the manner specified in C4.1.
7. Commencement of the Work The Proponent agrees that no Work shall commence until he/she is in receipt of a notice of award from the Award Authority authorizing the commencement of the Work.
8. Contract The Proponent agrees that the Request for Proposal in its entirety shall be deemed to be incorporated in and to form a part of this offer notwithstanding that not all parts thereof are necessarily attached to or accompany this Proposal.
9. Addenda The Proponent certifies that the following addenda have been received and agrees that they shall be deemed to form a part of the Contract:
- | No. | Dated |
|-------|-------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
10. Time This offer shall be open for acceptance, binding and irrevocable for a period of one hundred and twenty (120) Calendar Days following the Submission Deadline.
11. Signatures The Bidder or the Bidder's authorized official or officials have signed this _____ day of _____, 20_____ .

Signature of Bidder or
Bidder's Authorized Official or Officials

(Print here name and official capacity of individual whose signature appears above)

(Print here name and official capacity of individual whose signature appears above)

FORM N: INSURANCE BROKER/ADVISOR AND RELATED SERVICES
(See B11)

Bidders shall provide a written response, on a separate page, to each item listed on Form N. The written response should be numbered to correspond with each item listed.

PREAMBLE: In addition to its core commercial insurance, claims management and risk management programs, the City of Winnipeg is involved in numerous unique projects with specific and often dynamic requirements. This Request for Proposal is intended to identify, select and approve a core group of advisors to be engaged individually or collectively as needed on portions of the City's programs throughout the agreement period, and as periodically assigned by the City of Winnipeg's Risk Management Division.

With the exception of the City's Core Insurance and Autopac program which will be assigned to a single Broker/Advisor, upon completion of the bid review process, successful Bidders will be placed on an Approved Broker/Advisor Schedule (Approved Schedule). The Approved Schedule will identify Bidders who have successfully met the criteria as evaluated in B19.

A) EXPERIENCE

- 1) Provide a brief history of your firm, addressing items including company size and growth, mission statement, organization structure, staffing levels and locations.
- 2) Brokerage and/or advisory firms for the City of Winnipeg (City) are required to maintain adequate errors and omissions insurance as described in D9. Provide particulars of your firm's errors and omissions insurance, including limits.
- 3) Has your firm had any specific experience during the last five years delivering insurance and risk management services to governmental clients? If yes, please elaborate briefly.
- 4) Has your firm had any specific experience during the last five years delivering insurance and risk management services to large commercial (non-governmental) clients, with operations and coverages that are comparable to those of the City? If yes, please elaborate briefly.
- 5) Does your firm have experience in non-traditional risk areas and in developing alternative or integrated risk solutions which may include transfer operational exposures? If yes, elaborate briefly.
- 6) Does your firm provide Enterprise Wide Risk Management advice? If yes, please elaborate briefly.
- 7) Who will be assigned ultimate responsibility for the City account? Elaborate, including name, position, function and location. Who will be the primary back up(s) for this position (name, position, function and location)?
- 8) The City's Risk Management Division requires that approved brokerage/advisory firms to be available on a daily basis during City of Winnipeg business hours as outlined in clause E2.6 with consistent and expert resources for insurance administrative services, consultation and advice on insurance, risk management and related issues and a list of the local representative(s) who will be assigned to deliver the day-to-day service to the City. Elaborate briefly on their experience, qualifications, and areas of expertise (e.g. Bonds, property, casualty, automobile, claims, risk management, risk control including capacity and back-up resources). Include details of back-up resources, support and availability.
- 9) Describe your preferred method(s) of communication in relation to the various services contemplated in this Proposal and any alternative or additional communication methods that may be of interest to us and you currently are in a position to provide.

- 10) Does your local office operate primarily on its own, or is it backed up by a larger organization, association, or partnership arrangement? Please elaborate briefly.

B) COMMERCIAL INSURANCE EXPERTISE AND RESOURCES

- 1) Briefly describe the underwriting markets to which your firm has access. Elaborate on how these markets will meet the needs of the City.
- 2) Briefly describe the process your firm will use to market the City's insurance account. Elaborate on your marketing strengths and capacity, and how these factors will meet the needs of the City.
- 3) Briefly describe any Public Private Partnership (P3) resources and unique insurance related qualifications your firm will bring into play to the benefit of the City.
- 4) How long has your brokerage firm been licensed and operating in Manitoba?
- 5) The City requires the brokerage/advisory firm who is awarded the core program and auto to be a licensed and accredited Autopac agent, and to provide registration, licensing and insurance services to the City's two main fleets of approximately 625 buses plus 1900 licensed vehicles which operate almost exclusively within Manitoba. Briefly describe your firm's experience in servicing the Autopac needs of large client fleets. Elaborate briefly on the level of service you will provide.

C) SERVICE(S)

The Proponent shall provide insurance and risk management services in accordance with the requirements specified below. Please explain how you will achieve or provide the following:

- 1) Marketing and binding 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;
- 2) 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 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;
- 3) Evaluating the commitment and financial capacity of insurers;
- 4) Servicing past and existing insurance policies and placing new insurances as required, checking and evaluating all policy wordings for appropriate content and accuracy provision of in depth comparisons that identify wording variances and advising how these could impact the City of Winnipeg, co-operating in the handling of claims covered by policies in force during the duration of the Contract, including placing insurers on notice;
- 5) 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 email and telephone inquiries during business hours;
- 6) Providing certificates of insurance on an as required basis on the same day as requested or a maximum of two working days for less urgent certificates as qualified by the City's insurance department;
- 7) Researching past and current insurance policies, providing opinions on wordings and coverage in general, providing clear instructions and assistance for the completion of applications and contacting the appropriate carriers;
- 8) Assisting in expediting claims with City insurers;

- 9) Providing all City automobile fleet insurance services including, but not limited to, Autopac registration, licensing, and insurance needs for the City fleet(s); must be capable of providing or willing to develop a system for recording individual unit information in a format that is easily manipulated for sorting, reporting and pivot tables;
- 10) 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;
- 11) 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;
- 12) 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;
- 13) In addition, the Contractors may propose any other related services they believe may be beneficial and desirable to the City, and identify any costs associated with the service; and
- 14) Providing and maintaining a local, full service business office within the limits of the City of Winnipeg.

D) RISK MANAGEMENT EXPERTISE AND RESOURCES

- 1) The City's Risk Management Division requires that approved broker/advisor to be fully trained in formal risk management principles and practices, with resources and experience that will be applied to the City's account. Elaborate briefly on your firm's experience in providing risk management services to your accounts, including specific persons and qualifications.
- 2) Briefly describe any unique risk management related qualifications your firm will bring into play to the benefit of the City.
- 3) The City's Risk Management Division has taken steps to include greater interaction with City departments driving aspects of risk management to operational levels. Briefly describe your recommended risk management methodology, framework and approach
- 4) The Proponent will be expected to provide risk management services as outlined in C - Services including, but not limited to, the following as needed during the term of the contract. Confirm that you have the capabilities to provide the following and briefly describe how you would achieve this.
 - a) Recommending a prudent balance in the Insurance Reserve Fund based on sound actuarial principles;
 - b) Providing a model for allocating risk financing, risk control and risk retention costs to respective operating departments; and
 - c) Providing an inspection program of selected assets, buildings, facilities and operations for risk control purposes;
 - d) Assistance in developing a risk integration model and enterprise risk management process;
 - e) Assistance in developing Total Cost of Risk Metric for the City of Winnipeg.
 - f) Claims management, loss control engineering, risk survey, risk assessment, appraisal, and security;
 - g) Describe your firm's ability to provide a Probable Maximum Loss Study

E) TECHNOLOGY

- 1) What automated technology platform(s)/systems do you use in servicing the needs of your large clients? Please elaborate briefly.
- 2) Briefly describe any unique technological capabilities your firm will bring into play to the benefit of the City.
- 3) Briefly describe your organization's disaster recovery and business resumption process which is currently in place in the event of a system failure.

F) TRANSITION IMPLEMENTATION PLAN

- 1) Proponent shall describe their plan to transition and implement the City's current programs to their service model, including identification of transition team members.