

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

INSTRUCTIONS

Proponents should provide a written response on a separate page, to each item listed on Form N, Part A through F. The written response should be numbered to correspond with each item listed. The City will evaluate each response based on the information provided.

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 Proponents will be placed on an Approved Broker/Advisor Schedule (Approved Schedule). The Approved Schedule will identify Proponents who have successfully met the criteria as evaluated in B19.

PART 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) Briefly explain your firm's experience in non-traditional risk areas. How can your firm provide guidance and expertise to the City in developing integrated risk solutions for managing the City's unique scope of risk, in particular with new and emerging risk from digital activities, climate change, along with advice to improve the decision-making process regarding risk for the organization as a whole.

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- 6) Briefly explain how your firm can provide guidance and advise to the City of Winnipeg in facilitating, designing and implementing effective enterprise – wide approaches to risk management.
- 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)? Provide an organizational chart identifying all key personnel assigned to the City account.
- 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 D2.6 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 on their experience, including experience with large commercial or municipal accounts, 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.

PART 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) and Design Build (DB) experience and 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 642 buses plus approximately 2,400 licensed vehicles which operate almost exclusively within Manitoba. Briefly describe your firm's experience in servicing the Autopac needs of large client fleets. Elaborate on the level of service you will provide.

- 6) Proposal Facility Users Program – Municipal facilities are an integral part of the community. The City of Winnipeg enters into agreements with various third parties for the single day/multi day or short-term use and rental of City recreational facilities/residential streets/grounds. The rental agreement contains a requirement that the user must provide proof of third-party liability insurance. For various reasons some users are unable to obtain the required insurance or do not purchase it. The City of Winnipeg would like to manage and reduce the potential risk of injury to persons using City facilities or residential streets/grounds.

Briefly explain if your firm has a Facility Users Program in place for existing clients – where their facility users and event participants could access the purchase Liability insurance. If not, does your firm have the capability to create a program for the City of Winnipeg for its facility/residential streets/ground users?

The City would use this program for third party booking of City facilities for events such as, but not limited to:

- Meetings, religious services, bingo, concessions, craft shows, bake sales, birthday parties, showers, weddings, socials and other special events, such as block parties held on residential streets

Please outline the following information in the proposal regarding a Facility Users Program:

- a) Coverage details and exclusions
- b) Availability of liquor liability
- c) Online application process for the third parties and/or City of Winnipeg
- d) Billing processes for the third parties
- e) Process for providing The City of Winnipeg proof of insurance for the facility users.

PART 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 requirements.

- 1) Marketing and binding insurance coverage on behalf of the City, subject to approval by the City, and how your firm would provide the City with all such documents and policies in a timely manner. Please confirm that within 6 months of the City's annual renewal date, you will provide our office with a 3-ring binder that includes copies of all annual renewal policies.
- 2) Evaluate the City's retention levels and coverage needs including, but not limiting to 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

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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) Evaluate the commitment and financial capacity of insurers.
- 4) Service past and existing insurance policies and place new insurances as required, including, checking and evaluating all policy wordings for appropriate content and accuracy. In depth comparisons should be provided that identify wording variances and advise provided on how these could impact the City of Winnipeg. Assistance and co-operation in the handling of claims covered by policies in force during the duration of the Contract and 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. Please include your response time for such matters.
- 6) Provide 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, and provide opinions on wordings and coverage in general, providing clear instructions and assistance for the completion of applications and contacting the appropriate carriers.
- 8) Assist the City in expediting claims with City insurers.
- 9) Provide all City automobile fleet insurance services including, but not limited to, Autopac registration, licensing, and insurance needs for the City fleet(s). Firms must be capable of providing:
 - a Education to fleet personnel with in person or virtual instruction bi-annually or more frequently, as needed;
 - b Notification and education of changes MPI makes to registration, licensing and insurance;
 - c Assistance in reviewing of draft Tenders for rental vehicles used by various departments to align with MPI regulation;
 - d Information and/or education related to safety measures to reduce losses; and
 - e A system for recording individual unit information in a format that is easily manipulated for sorting, reporting and pivot tables.
- 10) Develop and deliver an on-going scheduled program of loss control inspections of City buildings and facilities including but not limited to:
 - a Create loss control standards for each of the classes of buildings for security, fire and personal safety protection. The program should have the collateral benefit of providing information that will help the City update its property value figures.
- 11) Assess the City's capacity to retain loss by recommending:
 - a Optimal insurance deductible levels;

- Assess the long-term viability of the insurance reserve fund by recommending a prudent magnitude for the insurance reserve fund; and
- b Creating and assisting in the process for allocating the cost of loss financing to City departments; all based on supportable actuarial principles.
- 12) Meet 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 attend 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) Provide and maintain a local, full service business office within the limits of the City of Winnipeg.
 - 14) The Proponent may propose any other related services they believe may be beneficial and desirable to the City, and identify any costs associated with the service.

PART D RISK MANAGEMENT EXPERTISE AND RESOURCES

The City’s Risk Management Division requires approved broker/advisor(s) be fully trained in formal risk management principles and practices, with the resources and experience that will be applied to the City’s account.

- 1) Elaborate briefly on your firm’s experience in providing risk management services to your accounts, including specific persons and their 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 Part 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;
 - 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;

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- f Claims management, loss control engineering, risk survey, risk assessment, appraisal, and security; and
- g Describe your firm's ability to provide a Probable Maximum Loss Study.

PART E TECHNOLOGY

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

PART F TRANSITION IMPLEMENTATION PLAN

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