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## **MAGNETAWAN TENDER 2018-10**

### **Request for Proposals (RFP) for Municipal Insurance and Risk Management Program**

***Title: "Tender 2018-10: RFP Municipal Insurance"***

**Date of issue:** Tuesday, May 14, 2018

**Proposal Submission Deadline:** Thursday, June 28, 2018

## Section 1 Introduction and General Instructions

### 1.01 Introduction

The Municipality of Magnetawan is inviting Proposals from qualified Bidders for our general municipal insurance program, including robust risk management services. The term of the agreement shall be one (1) year, commencing July 31, 2018, with possibility of extension for a further three (3) years.

This Request for Proposals document and any other applicable attachments or addenda are available in PDF format through the Municipality of Magnetawan's website at [www.magnetawan.com](http://www.magnetawan.com)

Magnetawan's Procurement Policy is available for review at the Municipal Office.

### 1.02 Submission of Proposals

Proposals shall be submitted in the form and format specified in Sections 2 and 3 and shall include the completed Form of Tender included as Section 4 at the end of this document. A designated signing officer authorized to bind the Bidder to the provisions of their Proposal must sign the Form of Tender. Any addenda issued by the Municipality of Magnetawan in accordance with Subsection 1.06 must be acknowledged by the Bidder on the Form of Tender.

Each Bidder is asked to submit **one (1) hard copy and one (1) electronic copy** of their Proposal, with the electronic copy included on a USB drive. All Proposals must be signed, sealed, the envelope marked with the Bidder's name and the Project Name and received by:

*The Municipality of Magnetawan  
PO Box 70, 4304 Hwy 520  
Magnetawan, ON  
POA 1P0*

**Project Name:** "TENDER 2018-10: RFP Municipal Insurance"

**Proposal Submission Deadline: 3:30 p.m. Thursday, June 28<sup>th</sup>, 2018**

Proposals must not be restricted by a statement added to the Form of Tender or by a covering letter, or by alterations to the Form of Tender supplied unless otherwise provided in the RFP.

The onus unequivocally remains with the Bidder to ensure that the Municipality of Magnetawan receives Proposals delivered or sent by courier prior to the Proposal Submission Deadline, in accordance with the submission process described in this section. Proposals received after the Proposal Submission Deadline will not be considered and will be returned unopened. Faxed submissions will not be accepted in response to this RFP.

### 1.03 Contacts

All questions or inquiries must be made in writing or email to the Lead Contact named below:

*Andrew Farnsworth  
Clerk-Administrator  
PO Box 70, 4304 Hwy 520  
Magnetawan, ON  
POA 1P0  
[clerk@magnetawan.com](mailto:clerk@magnetawan.com)*

**IMPORTANT:** A Bidder may be disqualified if they make inquiries, between the Proposal issue date and the notification of the Award, in a manner other than that described in this RFP or to anyone involved in the process who is not the Lead Contact, including but not limited to the members of Council. This is to ensure that each Bidder receives the same information and that no Bidder receives unfair treatment during the RFP process.

#### 1.04 Schedule

The schedule set out herein represents the Municipality of Magnetawan’s best estimate of the schedule that will be followed:

RFP issue date	Tuesday, May 14 <sup>th</sup> , 2018
Deadline for submission of questions (see Section 1.05)	Thursday, June 14 <sup>th</sup> , 2018 at 4:30pm
Addenda posted on Municipality website (see Section 1.06)	Tuesday, June 19 <sup>th</sup> , 2018 by 4:30pm
Proposal Submission Deadline (see Section 1.02)	Thursday, June 28 <sup>th</sup> , 2018 by 3:30pm
Anticipated notification of award	Thursday July 12 <sup>th</sup> , 2018 (provided Council approve on July 11 <sup>th</sup> , 2018)
Contract start date	Tuesday July 31 <sup>st</sup> , 2018

#### 1.05 Required Review and Clarification

Bidders shall carefully review this RFP. If questions concerning clarification of the contents of this document arise, the questions must be made in writing and received by the Lead Contact by **4:30 p.m. on Thursday, June 14<sup>th</sup>, 2018**. This will allow time for the issuance of any necessary addenda. Protests based on any omission or error or on the content of the RFP will be disallowed if these perceived faults have not been brought to the attention of the Lead Contact.

In submitting a Proposal, the Bidder acknowledges that they have read, completely understood, and accepted the terms and conditions of the RFP in full. The Municipality of Magnetawan is not responsible for any misunderstanding of the RFP.

#### 1.06 Amendments to the RFP

The Municipality of Magnetawan may issue addenda to clarify and/or modify certain aspects of the RFP prior to the Proposal Submission Deadline. Addenda shall be posted by **Tuesday, June 19<sup>th</sup>, 2018 by 4:30pm** to [www.magnetawan.com](http://www.magnetawan.com) and shall be available in the Municipal Office. It is the Bidder’s responsibility to obtain a copy of any addenda and acknowledge same on the Form of Proposal.

#### 1.07 Opening of Proposals

There will be no formal opening of Proposals. Typically, a request for proposals is evaluated on a more comprehensive set of criteria than a tender. As such, the RFP will not be awarded at the opening, but only after the Evaluation Committee has examined all Proposals in detail and presented their recommendation to Council. Bidders will be notified of the date for the Council meeting at which the Award will be decided, and they are welcome to attend or will be notified by the Lead Contact.

## **1.08 Reserved Rights of the Municipality of Magnetawan**

The Municipality of Magnetawan reserves the right to:

- a. make public the names of any or all Bidders and their quoted price;
- b. request written clarification or the submission of supplementary written information in relation to the clarification request from any Bidder and incorporate a Bidder's response to that request for clarification into the Bidder's Tender;
- c. adjust a Bidder's scoring or reject a Bidder's Tender on the basis of
  - i) a financial analysis;
  - ii) information provided by references;
  - iii) the Bidder's past performance on previous contracts awarded by the Municipality of Magnetawan;
  - iv) the information provided by a Bidder pursuant to the Municipality of Magnetawan exercising its clarification rights under this RFP process; or
  - v) other relevant information that arises during the RFP process;
- d. verify with any Bidder or with a third party any information set out in a Tender;
- e. check references other than those provided by any Bidder;
- f. disqualify any Bidder whose Tender contains misrepresentations or any other inaccurate or misleading information, or any qualifications;
- g. disqualify any Bidder or the Tender of any Bidder who has engaged in conduct prohibited by this RFP;
- h. make changes, including substantial changes, to this RFP provided that those changes are issued by way of addenda in the manner set out in this RFP;
- i. select the Bidder other than the Bidder whose Tender reflects the lowest cost to the Municipality of Magnetawan or the highest overall score;
- j. cancel this RFP process at any stage;
- k. cancel this RFP process at any stage and issue a new RFP for the same or similar deliverables;
- l. accept or reject any or all Tenders in whole or in part;
- m. discuss with any Bidder different or additional terms to those contemplated in this RFP or in any Bidder's Proposal;
- n. if a single Tender is received, reject the Proposal of the sole Bidder and cancel this RFP process
- o. to negotiate with the two highest scoring Bidders.

These reserved rights are in addition to any other expressed rights or any other rights which may be implied in the circumstances.

## **1.09 Not Responsible for Costs**

The Municipality of Magnetawan shall not pay any costs associated with the preparation, submission, or presentation of the Bidder's Proposal. The Municipality of Magnetawan shall not be liable for any expenses, costs or losses suffered by the Bidder or any third party resulting from the Municipality of Magnetawan exercising any of its expressed or implied rights under this RFP.

## **1.10 Tender Expiry Date**

Bidders hereby acknowledge that their Proposals shall be irrevocable for a period of 60 days from the Proposals Submission Deadline. Extensions to this period may be granted with the mutual agreement of the Municipality of Magnetawan and the successful Bidder and may be initiated by either party.

### **1.11 Confidentiality and Ownership**

Any information provided to the Bidder by the Municipality of Magnetawan before, during or after the project is completed shall be treated as confidential and shall not be used or communicated by the Bidder or any third party in any way unless otherwise identified or permitted by the Municipality of Magnetawan. The information, reports, documentation, plans, etc. that are produced by the successful Bidder in response to this project shall become the exclusive property of the Municipality of Magnetawan. However, intellectual property, such as specific tools, templates, processes, etc. that the Bidder provides as part of the deliverables remains the property of the Bidder.

### **1.12 Invoicing**

The Bidder shall provide an annual invoice to the Municipality of Magnetawan that separates the total cost of the program by municipal Department. Further details will be confirmed with the Successful Bidder.

### **1.13 Freedom of Information**

Any personal information required in the Proposal is received under the authority of the Municipality of Magnetawan. This information shall be an integral component of the submission. All written Proposals received by the Municipality of Magnetawan become a public record. Once a Proposal is accepted by the Municipality of Magnetawan and the contract has been awarded, all information contained in the Proposals may be available to the public, including personal information. Questions about the collection of personal information and the Municipal Freedom of Information and Protection of Privacy Act, 1989, R.S.O. 1990, as amended may be directed to the Municipal office.

### **1.14 Additional Requirements**

- (a) The successful Bidder shall ensure that all services and products provided in respect to this RFP are done so in accordance with and under the authorization of all applicable authorities, municipal, provincial, and/or federal legislation.

## **Section 2 Minimum Specifications & Requirements**

The intent of this RFP is to contract with an insurance carrier to secure appropriate insurance coverage and risk management services for the Municipality of Magnetawan. At a minimum, this includes insurance policy placement, insurance policy administration support, brokerage claim services and review, and a risk management program.

Details of the Municipality's required coverage, deductibles, and other specifications are set out in the following Appendices and may be obtained only by contacting the Lead Contact, as they contain confidential information:

- Appendix 'A': Current Coverage Summary
- Appendix 'B': Property List
- Appendix 'C': Vehicle List
- Appendix 'D': Loss Run as of February 1, 2018

**RISK MANAGEMENT SERVICES:** the Municipality is interested in receiving information and training on risk management techniques and insurance requirements during the policy period. Bidders shall provide a detailed overview of their Risk Management Services (i.e., learning documents, training sessions) that are available to municipal clients. Bidders shall provide a general summary of their risk management delivery to other clients in past years. Bidders shall clearly specify which services are included in the premium costs and which may be provided on a fee for service basis.

**CLAIMS MANAGEMENT SERVICES:** Bidders shall describe in detail how claims for the Municipality will be handled. Bidders shall provide an overview of the Claims Management procedures that would be followed in the event of a claim, including but not limited to estimated timelines, preferred method of incident reporting, use of adjusters, legal representatives, investigation and settlement.

**TAX:** Premiums shall be provided exclusive of any applicable taxes. The Total Annual Cost shall show a sub-total, amount of taxes, and total including taxes.

**WORDINGS:** Bidders may quote on their own wordings provided that all conditions are met by the wordings. The Municipality shall require that original specimen wordings accompany the Proposal, showing all terms, conditions and exclusions. Bidders shall provide any deviations from the coverage requested in a separate section, marked "Deviations" and accompanied by a full description of the deviation and its potential impact on the Municipality.

**SUBSCRIPTION IDENTIFICATION:** If more than one Insurer is proposed for a selected coverage, each Insurer and percentage subscription is to be identified for each class of insurance, and the Bidder must warrant that all subscriptions are firm authorizations. As well, all Liability insurance, including Municipal Liability, Automobile Liability, Errors and Omissions Liability, Non-Owned Automobile and Environmental Liability must be placed with the same General Insurance Company.

**ASSIGNMENT/TRANSFER:** The Successful Bidder shall not assign or transfer any portion of the Proposal submitted and subsequently accepted without receiving prior approval to do so by the Municipality.

**GOVERNING LAW:** A contract resulting from this Request for Proposals shall be governed by and interpreted in accordance with the laws of the Province of Ontario.

**COVERAGES:** The Municipality shall reserve the right to increase or decrease coverage, to add additional items to the respective policies, or to increase or decrease deductibles, at any time, all of which shall be subject to corresponding increases or decreases to premium costs.

Bidders may submit a "Recommendations" section to their submission outlining any enhancements and costs associated with coverages or services that may exceed those set out in the Appendices.

**QUALIFICATIONS:** Bidders shall provide evidence of financial strength and viability and their ability to react to the changing needs of the Municipality and insurance best practice. Bidders shall provide documentation showing that they are licensed and in good standing to operate as an insurance broker in the Province of Ontario. Bidders shall provide evidence of understanding and familiarity with legislation, municipal operations, and associated risks, as they relate to the provision of insurance and risk management services. Bidders shall provide information on the people who will be assigned to work with the Municipality, including their roles and locations.

**REFERENCES:** Bidders shall submit two references from similarly sized municipalities or similar organizations, who can speak to the Bidder's ability to provide the required services.

**TERM:** The term of this agreement shall be one (1) year, commencing July 15, 2018. The Municipality reserves the right to extend the agreement under the same terms and conditions for a further three (3) years on a year to year basis, dependent upon the quality of service, mutual agreement, and annual premium negotiation.

**CANCELLATION:** Bidders shall include a sixty (60) day cancellation policy, with notice to be provided in writing by other party.

Failure to comply with the requirements expressed herein may result in disqualification of the Proposal.

## **Section 3 Evaluation of the Proposals**

### **3.01 Evaluation Criteria, Process and Award**

As part of the evaluation process, the Municipality of Magnetawan may contact one or more Bidders to clarify or obtain more information about their Proposal or to request the Bidder to exhibit or otherwise demonstrate the information contained therein. The purpose of these discussions will be to ensure full understanding of the requirements of the RFP and Proposal. Discussions will be limited to specific sections of the RFP identified by the evaluation committee. The Lead Contact will only hold discussions with Bidders who have submitted a Proposal deemed to be reasonably acceptable for Award.

The Municipality may negotiate with the two highest scoring bidders to achieve cost or service improvements/efficiencies.

The Municipality of Magnetawan may make an Award on the basis of the Proposals received without further discussion with the Bidders. Therefore, each initial offer should contain the Bidder's best terms/information, including all required documentation as listed in this RFP.

The evaluation committee will recommend Award to Council for the Bidder achieving the highest combined score based on the rated criteria in 3.02 below.

### **3.02 Maximum Evaluation Points Summary**

<b>Program and Services Offered</b>	<b>40 points</b>
<ul style="list-style-type: none"><li>Documentation and demonstration that the proposed services meet or exceed the minimum requirements of the RFP.</li></ul>	
<b>Cost</b>	<b>40 points</b>
<ul style="list-style-type: none"><li>Total cost and breakdown of costs are complete and reasonable.</li></ul>	
<b>Bidder's Qualifications and References</b>	<b>20 points</b>
<ul style="list-style-type: none"><li>The Bidder is qualified to provide the required services.</li></ul>	
<b>Maximum Points Available</b>	<b>100 points</b>

The successful Bidder shall be notified of the Award in writing to the address given on the Form of Proposal, and/or may be contacted verbally or electronically by the Lead Contact.

**Section 4 Form of Tender**

I/We, the Undersigned, having examined this Request For Proposals, do hereby offer to enter into an Agreement with the Municipality of Magnetawan to provide a municipal insurance and risk management program under the terms as included in this RFP and Proposal.

I, We \_\_\_\_\_  
(Name-Print) (Position)

of \_\_\_\_\_  
(Company Name)

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 2018.

\_\_\_\_\_  
AUTHORIZED SIGNATURE

\_\_\_\_\_  
STREET ADDRESS

\_\_\_\_\_  
CITY PROVINCE POSTAL CODE

\_\_\_\_\_  
TELEPHONE NO. FACSIMILE NO. E-MAIL ADDRESS

Receipt of any issued addenda shall be acknowledged by initialing in the space provided below.

Addendum No. 1 \_\_\_\_\_ Addendum No. 2 \_\_\_\_\_ Addendum No. 3 \_\_\_\_\_

Signature in the designated space, by an authorized officer of the Bidder's company affirms acceptance of the Request for Tender requirements set forth in this document, the associated costs attributed to the business arrangement between the Bidder and the Municipality of Magnetawan, and hereby certifies that the information supplied in this Tender to be true and complete in all respects.

Company Seal