

**Request for Proposal:
Insurance Brokerage Services
RPL-2021-03**

Issued by Regina Public Library



Issue Date: May 25, 2021
Closing Date: June 16, 2021
Award Date: June 25, 2021
Contract Start: July 1, 2021

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PART 1 – INVITATION AND SUBMISSION INSTRUCTIONS

1.1 Invitation to Respondents

This Request for Proposal (the “RFP”) is an invitation by the Regina Public Library (the “Library”) to prospective respondents to submit proposals for insurance brokerage services. The Library intends to enter into a five (5) year broker services agreement.

The Library is seeking professional services from an insurance broker with experience and expertise in the public sector. Your expertise in securing quality, relevant insurance coverages at competitive terms, as well as the delivery of risk management and loss prevention services will complement the Library’s on-going risk management efforts.

To be considered, respondents must have a minimum of five (5) years’ direct experience and have their appropriate level of license in Saskatchewan through the Insurance Brokers Association of Saskatchewan. They must demonstrate that their company has the ability, capacity, experience, knowledge, skill and will to meet the Library’s requirements as outlined in this RFP.

1.2 Background Information

Regina Public Library is a community gathering place where the joy of reading, discovery and lifelong learning is respected and encouraged. The programs, services and supports we provide help to build a strong community: one that values knowledge and understanding, and respects and upholds diversity.

The library of today offers a positive, dynamic meeting place in which people can interact and share ideas. It is about learning, seeking knowledge and exchanging information. We assess priorities and provide resources to support the things deemed most important by our patrons and our citizens.

The most current financial statements for the Library can be found here: <https://rplstatic.s3.us-west-2.amazonaws.com/reginalibrary.ca/public/2021-03/RPL%20Dec%202020%20FS.pdf>

The Library has worked diligently over the past several years to better manage its risk management and loss prevention activities. The comprehensive risk management framework is used to continuously identify and manage corporate risks. Policies and procedures have been designed to mitigate against personal injury, property damage, breach of security, corporate liability, and other forms of controllable loss.

The Library is looking for qualified, experienced respondent(s) to respond to this RFP for the provision of Insurance Brokerage and basic Risk Management Services.

The Library will consider all eligible responses and requests that each response demonstrate how it (i) complies with the Library's requirements, (ii) shows the best value to the Library and (iii) achieves the Library's existing goals.

The services are based on five (5) Categories:

- Insurance Program Services and Advice
- Loss control services
- Claims Management
- General Advisory Services
- Risk Management Services

1.3 RFP Contact

For the purposes of this procurement process, the "RFP Contact" will be:

Gail Kruger, Head of Finance and Administration
Regina Public Library
Email: gkruger@reginalibrary.ca

Respondents and their representatives are not permitted to contact any employees, officers, agents, elected or appointed officials or other representatives of the Library, other than the RFP Contact, concerning matters regarding this RFP. Failure to adhere to this rule may result in the disqualification of the respondent and the rejection of the respondent's proposal.

1.4 Type of Contract for Required Services

The selected respondent will be requested to enter into a contract for the provision of the required services. It is the Library's intention to enter into a contract with only one (1) legal entity for a period of five (5) years commencing on July 01, 2021.

1.5 RFP Timetable

The following RFP timetable is based on the best available information and will govern the process unless amended by the Library.

Issue Date of RFP	Tuesday, May 25, 2021
Closing Date/Submission Deadline	Wednesday, June 16, 2021, 2:00 PM CST
Anticipated Award Date	Friday, June 25, 2021
Anticipated Execution of Agreement	June 30, 2021

The RFP timetable is tentative only and may be changed by the Library at any time.

1.6 Submission of Proposals

1.6.1 Proposals to be Submitted at Prescribed Location

Proposals must be submitted by email to:

Gail Kruger, Head of Finance and Administration, Regina Public Library

Email: gkruger@reginalibrary.ca

1.6.2 Proposals to be Submitted on Time

Proposals must be received on or before the Submission Deadline set out in the RFP Timetable.

Sending large documents via email may take significant time, depending on the file size and internet connection speed. It is strongly recommended that respondents allow sufficient time of at least one (1) hour before the Submission Deadline to send documents.

1.6.3 Proposals to be Submitted in Prescribed Format

Respondents should submit one (1) electronic copy. Proposals should be prominently marked with the RFP title and number (see RFP cover), with the full legal name and return address of the respondent.

1.6.4 Amendment of Proposals

Respondents may amend their proposals prior to the Submission Deadline by submitting the amendment via an email prominently marked with the RFP title and number and the full legal name and return address of the respondent to the location set out above. Any amendment should clearly indicate which part of the proposal the amendment is intended to amend or replace.

1.6.5 Withdrawal of Proposals

At any time throughout the RFP process until the execution of a written agreement for provision of the required services, a respondent may withdraw a submitted proposal. To withdraw a proposal, a notice of withdrawal must be emailed to the RFP Contact and must be signed by an authorized representative of the respondent. The Library is under no obligation to return withdrawn proposals.

[End of Part 1]

PART 2 – TERMS AND CONDITIONS OF THE RFP PROCESS

2.1 General Information and Instructions

2.1.1 Respondents to Follow Instructions

Respondents should structure their proposals in accordance with the instructions in this RFP. Where information is requested in this RFP, any response made in a proposal should reference the applicable section numbers of this RFP.

2.1.2 Quotations in English

All quotations are to be in English only.

2.1.3 No Incorporation by Reference

The entire content of the respondent's proposal should be submitted in a fixed form, and the content of websites or other external documents referred to in the respondent's proposal but not attached will not be considered to form part of its proposal.

2.1.4 References and Past Performance

In the evaluation process, the Library may include information provided by the respondent's references and may also consider the respondent's past performance or conduct on previous contracts with the Library or other institutions.

2.1.5 Information in RFP Only an Estimate

The Library and its advisers make no representation, warranty, or guarantee as to the accuracy of the information contained in this RFP or issued by way of addenda. Any quantities shown or data contained in this RFP or provided by way of addenda are estimates only and are for the sole purpose of indicating to respondents the general scale and scope of the services required. It is the respondent's responsibility to obtain all the information necessary to prepare a proposal in response to this RFP.

2.12 Respondents to Bear Their Own Costs

The respondent will bear all costs associated with or incurred in the preparation and presentation of its proposal, including, if applicable, costs incurred for interviews or demonstrations.

2.1.7 Proposal to be Retained by the Library

The Library will not return the proposal or any accompanying documentation submitted by a respondent.

2.1.8 No Guarantee of Volume of Work or Exclusivity of Contract

The Library makes no guarantee of the value or volume of work to be assigned to the successful respondent. The contract with the selected respondent will not be an exclusive contract for the provision of the described Deliverables. The Library may contract with others for goods and services the same as or similar to the Deliverables or may obtain such goods and services internally.

2.2 Communication after Issuance of RFP

2.2.1 Respondents to Review RFP

Respondents should promptly examine all the documents comprising this RFP and may direct questions or seek additional information in writing by email to the RFP Contact on or before the Deadline for Questions. No such communications are to be directed to anyone other than the RFP Contact. The Library is under no obligation to provide additional information, and the Library is not responsible for any information provided by or obtained from any source other than the RFP Contact. It is the responsibility of the respondent to seek clarification from the RFP Contact on any matter it considers to be unclear. The Library is not responsible for any misunderstanding on the part of the respondent concerning this RFP or its process.

2.2.2 All New Information to Respondents by Way of Addenda

This RFP may be amended only by addendum in accordance with this section. If the Library, for any reason, determines that it is necessary to provide additional information relating to this RFP, such information will be communicated to all respondents by addendum. Each addendum forms an integral part of this RFP and may contain important information, including significant changes to this RFP. Respondents are responsible for obtaining all addenda issued by the Library.

2.2.3 Post-Deadline Addenda and Extension of Submission Deadline

If the Library determines that it is necessary to issue an addendum after the Submission

Deadline, the Library may extend the Submission Deadline for a reasonable period of time.

2.2.4 Verify, Clarify and Supplement

When evaluating proposals, the Library may request further information from the respondent or third parties in order to verify, clarify or supplement the information provided in the respondent's proposal. The Library may revisit, re-evaluate, and rescore the respondent's response or ranking on the basis of any such information.

2.3 Notification and Debriefing

2.3.1 Notification to Other Respondents

Once an agreement is executed by the Library and a respondent, the other respondents will be notified directly by email.

2.3.2 Debriefing

Respondents may request a debriefing after receipt of a notification of the outcome of the procurement process. All requests must be via email to the RFP Contact and must be made within fourteen (14) days of such notification.

2.4 Conflict of Interest and Prohibited Conduct

2.4.1 Conflict of Interest

For the purposes of this RFP, the term "Conflict of Interest" includes, but is not limited to, any situation or circumstance where:

- (a) in relation to the RFP process, the respondent has an unfair advantage or engages in conduct, directly or indirectly, that may give it an unfair advantage, including but not limited to:
 - (i) having, or having access to, confidential information of the Library in the preparation of its proposal that is not available to other respondents;
 - (ii) communicating with any person with a view to influencing preferred treatment in the RFP process (including but not limited to the lobbying of decision makers involved in the RFP process), or

- (iii) engaging in conduct that compromises, or could be seen to compromise, the integrity of the open and competitive RFP process or render that process non-competitive or unfair; or
- (b) in relation to the performance of its contractual obligations under a contract for the Deliverables, the respondent's other commitments, relationships, or financial interests
 - (i) could, or could be seen to, exercise an improper influence over the objective, unbiased and impartial exercise of its independent judgement; or
 - (ii) could, or could be seen to, compromise, impair or be incompatible with the effective performance of its contractual obligations.

Respondents must:

- (a) avoid any Conflict of Interest in relation to the RFP;
- (b) immediately disclose to the Library any actual or potential Conflict of Interest that arises during the RFP process; and
- (c) comply with any requirements prescribed by the Library to resolve any Conflict of Interest.

If a respondent considers that a particular circumstance, situation, relationship or association does not create a Conflict of Interest and will not create a perception of Conflict of Interest, but is concerned that the Library could arrive at a different conclusion, the respondent should fully disclose the circumstances to the Library at the earliest possible date, and request that the Library provide an advance interpretation as to whether it creates a Conflict of Interest or a perception of Conflict of Interest. The Library will provide confidential responses to such inquiries.

2.4.2 Ineligible Persons

The following individuals are not eligible to participate, either directly or indirectly, as a respondent or as a respondent's team member or subcontractor (the "Ineligible Persons"):

- (a) any individual that is currently employed by the Library or that was formerly employed by the Library any time within 12 months preceding the Submission Deadline; or
- (b) any member of the Library's Board of Directors.

Respondents must disclose if any of their proposed or intended team members or

subcontractors are associated with any Ineligible Person. The Library may, in its sole discretion determine that the association constitutes a potential or perceived Conflict of Interest and the Library may, in its sole discretion:

- (a) prohibit the participation of the associated entity; or
- (b) disqualify the respondent in accordance with section 3.4.2 below; or,
- (c) prescribe requirements to resolve the Conflict of Interest and allow the participation of the associated entity.

2.4.3 Disqualification for Conflict of Interest

The Library may disqualify a respondent where any conduct, circumstance, situation, relationship, or association is determined by the Library, in its sole and absolute discretion, to constitute a Conflict of Interest and:

- (a) the respondent has failed to disclose the Conflict of Interest;
- (b) the respondent or any of its team members or subcontractors fails to comply with any requirements prescribed by the Library to resolve a Conflict of Interest; or
- (c) the Library determines, in its sole discretion, that the Conflict of Interest issue cannot be resolved.

2.4.5 Disqualification for Prohibited Conduct

The Library may disqualify a respondent, rescind notice of selection, or terminate a contract subsequently entered into if the Library determines that the respondent has engaged in any conduct prohibited by this RFP or which, in the reasonable opinion of the Library, creates undue hardship in this procurement process.

2.4.6 Prohibited Respondent Communications

Respondents must not engage in any communications that could constitute a Conflict of Interest.

2.4.7 Respondent Not to Communicate with Media

Respondents must not at any time directly or indirectly communicate with the media in relation to this RFP or any agreement entered into pursuant to this RFP without first

obtaining the written permission of the RFP Contact.

2.4.8 No Lobbying

Respondents must not, in relation to this RFP or the evaluation and selection process, engage directly or indirectly in any form of political or other lobbying whatsoever to influence the selection of the successful respondent(s).

2.4.9 Illegal or Unethical Conduct

Respondents must not engage in any illegal business practices, including activities such as bid-rigging, price-fixing, bribery, fraud, coercion, or collusion. Respondents must not engage in any unethical conduct, including lobbying, as described above, or other inappropriate communications; offering gifts to any employees, officers, agents, appointed officials, or other representatives of the Library; deceitfulness; submitting proposals containing misrepresentations or other misleading or inaccurate information; or any other conduct that compromises or may be seen to compromise the competitive process provided for in this RFP.

2.4.10 Past Performance or Past Conduct

The Library may prohibit a supplier from participating in a procurement process based on past performance or based on inappropriate conduct in a prior procurement process, including but not limited to the following:

- (a) illegal or unethical conduct as described above;
- (b) the refusal of the supplier to honour its submitted pricing or other commitments; or
- (c) any conduct, situation or circumstance determined by the Library, in its sole and absolute discretion, to have constituted an undisclosed Conflict of Interest.

2.5 Confidential Information

2.5.1 Confidential Information of the Library

All information provided by or obtained from the Library in any form in connection with this RFP either before or after the issuance of this RFP

- (a) is the sole property of the Library and must be treated as confidential;
- (b) is not to be used for any purpose other than replying to this RFP and the

performance of any subsequent contract for the Deliverables;

- (c) must not be disclosed without prior written authorization from the Library; and
- (d) must be returned by the respondent to the Library immediately upon the request of the Library.

2.5.2 Confidential Information of Respondent

A respondent should identify any information in its proposal or any accompanying documentation supplied in confidence for which confidentiality is to be maintained by the Library. The confidentiality of such information will be maintained by the Library, except as otherwise required by law or by order of a court or tribunal. The Library is subject to *The Local Authority Freedom of Information and Protection of Privacy Act*.

2.6 Procurement Process Non-Binding

2.6.1 No Contract and No Claims

This procurement process is not intended to create and will not create a formal, legally binding bidding process and will instead be governed by the law applicable to direct commercial negotiations. For greater certainty and without limitation:

- (a) this RFP will not give rise to any Contract A-based tendering law duties or any other legal obligations arising out of any process contract or collateral contract; and
- (b) neither the respondent nor the Library will have the right to make any claims (in contract, tort, or otherwise) against the other with respect to the award of a contract, failure to award a contract or failure to honour a proposal submitted in response to this RFP.

2.6.2 No Contract until Execution of Written Agreement

This RFP process is intended to solicit non-binding proposals for consideration by the Library and may result in an invitation by the Library to a respondent to enter into the Agreement. No legal relationship or obligation regarding the procurement of any good or service will be created between the respondent and the Library by this RFP process until the execution of a written agreement for the acquisition of such goods and/or services.

2.6.3 Non-Binding Price Estimates

While the pricing information provided in proposals will be non-binding prior to the execution

of a written agreement, such information will be assessed during the evaluation of the proposals and the ranking of the respondents. Any inaccurate, misleading, or incomplete information, including withdrawn or altered pricing, could adversely impact any such evaluation or ranking or the decision of the Library to enter into an agreement for the services.

2.6.4 Cancellation

The Library may cancel or amend the RFP process without liability at any time.

2.7 Governing Law and Interpretation

These Terms and Conditions of the RFP Process (Part 2):

- (a) are intended to be interpreted broadly and independently (with no particular provision intended to limit the scope of any other provision);
- (b) are non-exhaustive and must not be construed as intending to limit the pre-existing rights of the parties to engage in pre-contractual discussions in accordance with the common law governing direct commercial negotiations; and
- (c) are to be governed by and construed in accordance with the laws of the province of Saskatchewan and the federal laws of Canada applicable therein.

[End of Part 2]

PART 3 – SCOPE OF SERVICES REQUIRED

3.1 General

The scope of work under the Broker Service contract shall include the services indicated below, the costs for which are included in the commissions received from the insurance providers, unless otherwise indicated in a Respondent's proposal.

The broker shall acknowledge via email, all Library requests for service/support, within 2 business days of the request. The acknowledgement shall contain an estimation of the timing and any supplemental costs for the delivery of requested services.

With the exception of the insurance renewal, resolution and final delivery of the services is expected within 1-3 days for the provisions of the reports and contract/insurance clause review unless otherwise specified by the Broker.

The role of successful respondent will be undertaken by a qualified consultant, in accordance with the direction of the appointed representative of the Library. Assigned responsibilities are as follows:

- Insurance Services
- Claims Management Services
- Loss Control Services
- General Advisory Services
- Risk Management Services

Preference will be given to those respondents who can provide these services utilizing internal resources rather than out-sourcing them.

3.2 Insurance Services

The Library's renewal date is September 18, 2021 for its Commercial and General liability, Umbrella Liability, and Machinery Breakdown policies. The Library is entering its final year of a 3-year policy for D&O Liability, Employment Practices Liability, and Crime and Identity Fraud Policy. The Library is also actively looking at Cyber Insurance coverage. There is a preference to move all policies to the same coverage period if possible.

The successful respondent will provide the following insurance services to the Library:

- Review with the Library its exposure to risk and recommend insurance coverage needs and negotiate with the market to obtain the best terms and conditions at the most favorable pricing level for the Library regardless of any other compensation.
- Prepare insurance specifications and underwriting proposals for insurance policy renewal.
- Issue all policy documentation accurately and in a mutually agreed time frame. All

documents and other materials transmitted by insurers will be reviewed for accuracy by the proponent and forwarded to the Library in a timely manner.

- Provided insurance premiums have been paid to the successful respondent by the Library, remit such premiums to insurers in accordance with industry practice and ensure such premiums do not fall in arrears.
- Prepare a written summary of each policy including key terms, conditions, endorsements, and maintain each summary up to date and provide the Library with a copy. The successful respondent will be required to provide the Library with a summary of all changes to terms and conditions of each insurance policy upon renewal.
- Obtain insurance coverage interpretations from insurers as the need may arise from time to time.
- Provide analysis of policy wordings offered by insurers to ensure the optimum balance of premium cost vs broadest scope insurance coverage is achieved.

In addition to Broker's services to place the routine corporate insurance policies, the successful respondent may be called upon occasionally to place separate insurance policies to meet specific needs of the Library. The successful respondent may also be called upon to research, investigate or create insurance products for special needs. The frequency of these requests varies and cannot be predicted, but would be very occasional.

3.3 Claims Management Services

The successful respondent will provide the following claims management services to the Library:

- a. Assist the Library as required in reporting claims to insurers, reviewing ongoing claims and in any other way that the Library requires claims management assistance.
- b. Provide expertise and assistance in the preparation and/or handling of all first and third party claims as requested by the Library which are normally part of an insurance program.
- c. Provide claims advocacy on coverage issues when they arise.

Over the past ten years, the Library has made single claims in 2012, 2013, 2015, and 2017.

3.4 Loss Control Services

The successful respondent will provide the following loss control services to the Library:

- (a) Fire prevention.
- (b) General Liability.
- (c) Upon request by the Library and as may be required:
 - Disaster recovery;
 - Business resumption planning;
 - IT security;

- Personnel safety;
 - Enterprise risk management;
 - Auto fleet safety;
 - Security;
 - Chemical safety;
 - Product safety;
 - Extortion;
 - Kidnap and ransom;
 - Theft/fraud prevention;
 - Business Continuity;
 - Event Cancellation; and
- (d) Identify the loss control services that are anticipated to be provided by insurer.

3.5 General Advisory Services

The successful respondent will provide the following general services to the Library:

- Maintain a system to review all open issues with the Library on a routine basis and will monitor the progress towards resolution.
- Use information technology to effectively, efficiently, and securely support the delivery of services and products.
- Continuously analyze industry trends and apply this information to programs and services.
- Be available for telephone consultations daily and be able to supply emergency after-hours contacts.
- Issue insurance certificates and endorsements as requested by the Library in a timely manner. There are approximately ten per year.
- Present a comprehensive annual stewardship report to management that includes insurance coverage's placed, loss analysis, goals and objectives for the coming year and accomplishments.

3.7 Risk Management Services

The successful respondent will provide the following basic risk management services to assist the Library to:

- Identify and evaluate existing and emerging exposures to risk. This risk assessment work will be used to guide existing, or to develop new, risk control programs. The Library wishes to be proactive rather than reactive, and thus expects its successful respondent to bring ideas that add value.
- Identify risks, establish risk mitigation plans, and define insurance requirements for inclusion in Library contracts with external vendors.
- Review contracts, leases, and agreements for insurance implications, requirements, assumption of liability and other risk management issues.

[End of Part 3]

PART 4 – SUBMISSION REQUIREMENTS AND EVALUATION CRITERIA

4.1 Cover Letter

Please provide a cover letter, dated, and signed by an official authorized to negotiate and make commitments and provide any clarifications with respect to the proposal on behalf of the respondent.

Please also touch on the pertinent points of your proposal that you wish to highlight.

4.2 Company Overview and Qualifications

This part of the respondent's submission will include evidence that supports their qualifications for effectively performing the work as outlined in the scope of services required in Part 3.

1. Provide company profile and background information, including the number of years in business, address information and all branch offices that will assist on the account
2. Provide a list of Company qualifications, skills and expertise, financial strength, reputation, and resources with regards to design and delivery of the requested services.
3. Provide a list of key past and present libraries, not-for-profit entities, public sector entities, and clients serviced by the proposed Account Manager and other team members that would be similar or comparable to the Library.
4. Describe how you would keep abreast of changes affecting libraries and non-profit entities generally and the Library's activities, exposures, and ongoing needs specifically.
5. Insurance Market Strengths - Provide information on your ability, knowledge and skills related to securing Markets and Underwriters appropriate and desirable to the Library.
6. Describe your access to the marketplace; identify the top five (5) insurers (domestic & international you recommend as most suitable for the provision of insurance for the Library.
7. Describe how you would prepare to market the Library's insurance programs; what steps would you take to review the Library's data and market it favorably to the insurance marketplace.
8. Describe your pricing power in the insurance marketplace.

4.3 Project Team Experience

This part of the respondent's submission will include information regarding the experience of the proposed Service Delivery Team.

1. Describe your specialization and expertise in library, not-for-profit, and public sector insurance programs.
2. Provide a list of all personnel that will be assigned for the work described herein and describe how they could support and service the Library. It is expected that the proposed Account Manager and service team will continue in their roles throughout the relationship.
 - i. The proposed Account Manager who will have overall responsibility for this account;
 - ii. An alternate for periods when the Account Manager is absent; and
 - iii. Other individuals who would be on the team providing service to the Library.
3. Provide resumes for all personnel who would be assigned to the account, demonstrating their qualifications, within the (4) categories listed below, years of library and/or not-for-profit experience, memberships, and past experience relevant to this RFP.
 - i. Insurance Program Services
 - ii. Claims Advisory Services
 - iii. Risk Management Consulting
4. Describe your team's skill set in assisting the Library with claims and negotiations with insurers when required.
5. Describe your approach to replacing any member of the team providing service to the Library whether due to reassignment or departure of a person, or the request by the Library to replace a person on the team. It is expected that the selected respondent will make strong efforts to ensure the consistency and continuity of the service team, and that any transition will be well managed to ensure there is no impact to the Library.

4.4 Transition/Implementation Plan

Implementation Plan

The Library's key property, general liability, and umbrella policies are up for renewal as of Sept 18, 2021, so your proposed transition and implementation plans are critical.

Please provide a proposed implementation plan clearly indicating the approach and methodology you are proposing for the delivery of these services from the transition period through to full service. Include any information and/or assistance you expect from the Library, meetings with Library employees and your suggestions as to who at the Library it would be desirable to meet with.

Provide a detailed work plan for the first year (12 months), including your renewal process, outlining the proposed services to be delivered to the Library.

4.5 Response to Service Requirements

In addition to the detailed response in relation to the scope of services, proponents should provide the following additional information:

Insurance Services Requirements

- (a) Describe your marketing philosophy for both hard markets and soft markets and identify the role the Library is expected to play in the marketing of the insurance program.
- (b) Identify your expectation of the Library's role in the underwriting process.
- (c) Provide a sample written summary for a typical property and liability insurance policy.
- (d) Identify your top three (3) recommended insurers for each of the following:
 - Property
 - Boiler & machinery/equipment breakdown
 - General Liability
 - Crime
 - Excess Automobile Liability

Risk Management Service Requirements

- (a) Identify the resources that will be used to review contracts, leases, and agreements. Include a description of their qualifications and the general approach for undertaking such reviews.
- (b) Outline other risk management services you offer if you believe they are relevant to the Library.

Claims Management Service Requirements

- (a) Describe your in-house loss recording and analytical system.
- (b) In the past, the Library had coverage issues with the insurers. It is expected that the broker will provide claims advocacy working cooperatively with the Library's insurer advocating the Library's position. Please advise of your ability to work cooperatively with the Library for a claims advocacy role. Provide an example of successful claims advocacy.

Loss Control Service Requirements

- (a) For each loss control service requirement, outline the number of specialists, their areas of expertise, their availability, and their location. If there are others, please indicate what they are.
 - Disaster Recovery

- Business Resumption Planning
- IT Security
- Personnel Safety
- Enterprise Risk Management
- Auto Fleet Safety
- Environmental Protection
- Security
- Chemical Safety
- Product Safety
- Extortion
- Kidnap and Ransom
- Theft/Fraud Prevention
- Fidelity

(b) Describe the plan to review and monitor the insurers' loss control services.

(c) Include a sample report style and layout of a typical loss control inspection report.

4.5 Pricing

(a) Broker Compensation and Other Fees and Costs

Assuming that the total cost of all annual insurance premiums at the Library is approximately \$130,000, please indicate the annual commission rate that will be charged to fulfill the requirements of this RFP.

Please also identify the hourly costs to provide any additional minor services that may be required throughout the duration of the engagement, including:

- A schedule of rates and multipliers to be charged for all employees that may be used on the project. This information will be kept confidential and must be used when invoicing.

Please outline:

- Detailed mark-ups for disbursements;
- travel costs for out-of-town staff; and
- any other miscellaneous costs that may be expected.

Rates must be provided in Canadian funds, inclusive of all applicable duties and taxes except for applicable sales taxes, which should be itemized separately.

Rates quoted by the respondent must be all-inclusive and must include all labour and material costs, all travel and carriage costs, all insurance costs, all costs of delivery, all costs of installation and set-up, including any pre-delivery inspection charges, and all other overhead, including any fees or other charges required by law.

4.6 References/Past Performance References

Provide three (3) client references including contact names, titles, addresses, email, and telephone numbers for whom you are providing full insurance broker services. References should relate to recent or current services similar in type, scope, and magnitude as that to be undertaken on behalf of the Library. Any or all references provided by the respondent may be contacted by members of the Library's Selection Committee.

The Library reserves the right to check the references of any, and all, respondents at any time during the evaluation process at the Library's discretion. References may be contacted by phone and/or in writing and any information received will be used to assist the evaluation committee in assessing a respondent's capacity and capability to provide the deliverables as outlined in this RFP.

The Library may use its own experience with the respondent, through previous interactions, contracts or related to assess the respondent's past performance.

The Library reserves the right to disqualify any respondent, whose references, in the opinion of the selection committee are found to be unsatisfactory.

Evaluation of proposals

All proposals must follow the submission requirements stated in this RFP. The Library will evaluate the proposals and will select the proposal that best meets the interests of the Library based on RPL's determination of the best scoring and most advantageous proposal, presentation, and completed reference checks. The Library will be the sole judge of its own best interests, the proposal, and the resulting contract. The Library's decision is final.

The decision to request demonstrations, clarifications, or to request interviews/presentations is at the Library's discretion. The intent of the interviews/presentations, if held, will be to allow the selection committee an opportunity to clarify any questions resulting from an initial evaluation. No new information may be brought forward by the Proponent. Proponents are advised not to prepare their proposal submission in anticipation they will be granted an interview or presentation. Please respond fully to the RFP at the time of proposal submission.

Proposal evaluation results are the property of the Library. The Library does not intend to disclose the evaluation results before, during, or after the RFP process.

The Selection Committee will consist of representatives from the Library.

The following sets out the categories and weightings of the rated criteria of the RFP.

	Weighting (%)
Company Overview and Qualifications	20
Project Team Experience	30
Transition/Implementation Plan	10
Response to Service Requirements	20
Pricing	20
Total Points	100

[End of Part 4]

