



REQUEST FOR PROPOSALS No. 20-023

Insurance Brokerage and Risk Advisory Services

ISSUED: April 21, 2020

CLOSING DATE AND TIME:

Submissions must be received at the Closing Location on or before:
3:00 PM (15:00 hrs) Local Time on May 15, 2020

Regional District of Nanaimo (RDN) Contact for Questions:

Tiffany Moore, Manager of Accounting Services

Telephone: 250-390-6548

Email: tmoore@rdn.bc.ca

Questions are requested at least five (5) business days before the closing date.

Proposals will not be opened in public



Instructions to Proponents

Closing Date/Time/Location

Submissions must be received at the closing location on or before 3:00 PM (15:00 hrs), Local Time, on May 15, 2020.

Submission Method:

1. By Email: In PDF format with "20-023 Insurance Services" as the subject line at this electronic address:

tmoore@rdn.bc.ca

Please note: Maximum email file size limit is 20MB, or less. The RDN will not be liable for any technological delays of submissions.

Proposals received by facsimile or hand delivery are not accepted.

Amendment to Proposals

Proposals may be amended in writing and sent via email to tmoore@rdn.bc.ca on or before the closing. Such amendments should be signed by the authorized signatory of the Proponent.

Addenda

If the RDN determines that an amendment is required to this RFP, the RDN will post the Addendum on the RDN (<https://www.rdn.bc.ca/current-bid-opportunities>) and BC Bid (www.bcbid.gov.bc.ca) websites. Each addendum will be incorporated into and become part of the RFP. No amendment of any kind to the RFP is effective unless it is contained in a written addendum issued by the RDN. It is the sole responsibility of the Proponent to check and ensure all amendments are included prior to submitting their final Proposal submission.

Withdrawal of Proposals

The Proponent may withdraw their Proposal at any time by submitting a written withdrawal email to tmoore@rdn.bc.ca on or before the closing.

Unsuccessful Vendors

The District will offer debriefings to unsuccessful Proponents, on request, at a mutually agreeable time.



1. INTRODUCTION

The purpose of this Request for Proposal is to solicit submissions from qualified firms to obtain quotations for the Regional District of Nanaimo's:

- a) Property Insurance, including mobile equipment;
- b) Equipment Breakdown;
- c) Commercial General Liability Insurance for Volunteer Fire Departments;
- d) Crime;
- e) Cyber.

The RDN's current policy expires on June 30, 2020. The RDN is seeking quotations for coverage effective July 1, 2020 – June 30, 2021. This procurement is subject to the approval of the Board of Directors of the Regional District of Nanaimo at its June 23, 2020 meeting.

To assist Proponents, the RDN Statement of Values as at December 31, 2019, current insurance certificates and loss history are available to interested proponents by submitting a request to Tiffany Moore using the contact information on the cover page.

2. BACKGROUND

The Regional District of Nanaimo provides regional governance and services throughout Vancouver Island's beautiful central east coast. Communities within the regional federation include the municipalities of Nanaimo, Lantzville, Parksville, and Qualicum Beach, as well as seven unincorporated Electoral Areas. Established in 1967, the RDN is British Columbia's fifth most populous Regional District, of 28 throughout the province, and home to more than 155,000 people. www.rdn.bc.ca

3. SCOPE OF SERVICES

The RDN is seeking quotations for coverage from July 1, 2020 – June 30, 2021 for:

- a) Property Insurance, including mobile equipment;
- b) Equipment Breakdown;
- c) Commercial General Liability Insurance for Volunteer Fire Departments;
- d) Crime;
- e) Cyber.

The general scope of services that the RDN requires of the Broker includes, but is not limited to, the following:

- a) Act as the RDN's insurance broker, consultant and risk advisor, as applicable, with respect to the insurance coverages, including owner-controlled construction projects if requested;
- b) Assess the RDN's risk exposures, develop and implement RDN's insurance program and secure coverage from reputable and financially secure insurers to obtain the best overall coverage and



- favorable terms; obtain insurance certificates as required;
- c) Advise the RDN of trends and changes in the insurance marketplace and emerging issues;
- d) Review policies and respond to the RDN's questions related to coverage, if requested;
- e) Review contracts, leases, insurance certificates and insurance requirements;
- f) Assist in presenting and negotiating claims, if any;
- g) Value added risk management services.

The Regional District of Nanaimo is a subscriber in the Municipal Insurance Association of BC (MIABC) for Commercial General Liability Insurance except for the Volunteer Fire Department Societies. Procurement and servicing of this coverage is not presently part of the insurance brokerage services.

The RDN does not have a current appraisal available and has incrementally increased the Statement of Values. An appraisal will be performed in 2020 and if any adjustment is required, they will be done at that time.

IMPORTANT NOTE:

The Greater Nanaimo Pollution Control Centre, 4600 Hammond Bay Road, Nanaimo, BC is currently undergoing a Secondary Upgrade (\$80,522,941) and is not included in the Statement of Values. The RDN is unsure at this time when in 2020 this will be required to be insured. If required, the RDN will work with the successful vendor to get the required coverage in place.

4. DELIVERABLES AND OUTCOMES

- a) Insurance Certificates outlining proposed coverage and deductibles to match existing or better.
- b) Insurance premiums for each coverage.
- c) Insurance Brokerage fees.
- d) Value added services.
- e) Placing the coverage upon approval from the RDN

5. PROPOSAL SUBMISSION AND EVALUATION

To assist in receiving similar and relevant information, and to ensure your Proposal receives fair evaluation, the RDN asks Proponents to provide the following information.

Please include with your proposal:

- a) Brief Corporate background, history, and areas of expertise;
- b) Identification the roles and responsibilities of key project team members and the client service team;
- c) Methodology followed to obtain quotations from the market and reasons why you are recommending the underwriter including outlining the breadth of coverage and deductibles;
- d) Breadth and depth of coverage.
- e) Any value-added items your firm is prepared to offer the RDN to assist with risk management & loss prevention;
- f) Describe briefly your Claims Management process;



- g) Comprehensive proposed fee excluding GST, in Canadian Dollars, including all insurance premiums and brokerage fees including any terms and conditions.

Proposals will be evaluated on the following basis 30% Technical, 70% Financial.

Proposals submitted should be in enough detail to allow the RDN to determine the Proponent's qualifications and capabilities from the documents received. The selection committee, formed at the RDN's sole discretion, will score the Proposals in accordance with the criteria provided.

The RDN may evaluate proposals on a comparative basis by comparing one proponent's proposal to another proponent's proposal. The RDN reserves the right to not complete a detailed evaluation if the RDN concludes the proposal is materially incomplete or, irregular or contain any financial or commercial terms that are unacceptable to the RDN.

The selection committee may proceed with an award recommendation or the RDN may proceed to negotiate with the highest evaluated proponent with the intent of developing an agreement. If the parties after having bargained in good faith are unable to conclude a formal agreement, the RDN and the Proponent will be released without penalty or further obligations other than any surviving obligations regarding confidentiality and the RDN may, at its discretion, contact the Proponent of the next best rated Proposal and attempt to conclude a formal agreement with it, and so on until a contract is concluded or the proposal process is cancelled.

The RDN reserves the right to award the assignment in whole or in part or to add or delete any portion of the work. Throughout the evaluation process, the evaluation committee may seek additional clarification on any aspect of the Proposal to verify or clarify the information provided and conduct any background investigation and/or seek any additional information it considers necessary.

6. GENERAL CONDITIONS

6.1 No Contract

By submitting a Request for Proposal and participating in the process as outlined in this RFP, proponents expressly agree that no contract of any kind is formed until an agreement is in place.

6.2 Privilege Clause

The lowest or any proposal may not necessarily be accepted.

6.3 Acceptance and Rejection of Submissions

This RFP does not commit the RDN, in any way to select a preferred Proponent, or to proceed to negotiate a contract, or to award any contract. The RDN reserves the right in its sole discretion cancel this RFP, up until award, for any reason whatsoever

The RDN may accept or waive a minor and inconsequential irregularity, or where applicable to do so, the RDN may, as a condition of acceptance of the Submission, request a Proponent to correct a minor or inconsequential irregularity with no change in the Submission.



6.4 Conflict of Interest

Proponents shall disclose in their Proposals any actual or potential Conflict of Interest and existing business relationships it may have with the RDN, its elected officials, appointed officials or employees.

6.5 Solicitation of Board Members and RDN Staff

Proponents and their agents will not contact any member of the RDN Board or RDN Staff with respect to this RFP, other than the RDN Contact named in this document.

6.6 Litigation Clause

The RDN may, in its absolute discretion, reject a Proposal submitted by Proponent, if the Proponent, or any officer or director of the Proponent is or has been engaged either directly or indirectly through another corporation in legal action against the RDN, its elected or appointed officers and employees in relation to:

- (a) any other contract for works or services; or
- (b) any matter arising from the RDN's exercise of its powers, duties, or functions under the Local Government Act, Community Charter or another enactment within five years of the date of this Call for Proposals.

In determining whether to reject a Proposal under this clause, the RDN will consider whether the litigation is likely to affect the Proponent's ability to work with the RDN, its consultants and representatives and whether the RDN's experience with the Proponent indicates that the RDN is likely to incur increased staff and legal costs in the administration of this Contract if it is awarded to the Proponent.

6.7 Exclusion of Liability

Proponents are solely responsible for their own expenses in preparing and submitting a Proposal and for any meetings, negotiations, or discussions with the RDN. The RDN will not be liable to any Proponent for any claims, whether for costs, expense, losses or damages, or loss of anticipated profits, or for any other matter whatsoever, incurred by the Proponent in preparing and submitting a Proposal, or participating in negotiations for a Contract, or other activity related to or arising out of this RFP. Except as expressly and specifically permitted in these Instructions to Proponents, no Proponent shall have any claim for compensation of any kind whatsoever, as a result of participating in this RFP, and by submitting a Proposal each Proponent shall be deemed to have agreed that it has no claim.

6.8 Ownership of Proposals

All Proposals, including attachments and any documentation, submitted to and accepted by the RDN in response to this RFP become the property of the RDN.

6.9 Freedom of Information

All submissions will be held in confidence by the RDN. The RDN is bound by the Freedom of Information and Protection of Privacy Act (British Columbia) and all documents submitted to the RDN will be subject to provisions of this legislation. The successful vendor and value of the award is routinely released.