



**REQUEST FOR PROPOSALS  
MUNICIPAL INSURANCE PROGRAM  
MUNICIPALITY OF THE DISTRICT OF GUYSBOROUGH**

The Municipality of the District of Guysborough (MODG) is seeking proposals for a General Insurance & Risk Management Services Program for the Municipality and local Fire Departments commencing April 1<sup>st</sup>, 2023.

The successful broker will be appointed for up to a five-year period with an annual review by MODG of premiums and level of service provided.

Interested brokers can obtain a copy of the RFP document by visiting the Nova Scotia Procurement website, or by contacting the undersigned.

Sealed proposals clearly marked "*Insurance Proposal*" shall be submitted electronically to: [tenders@modg.ca](mailto:tenders@modg.ca) or to the undersigned on or before **2:00 PM, February 15<sup>th</sup>, 2023**.

**Danita Imlay, Director of Finance  
Municipality of the District of Guysborough  
33 Pleasant Street, P.O. Box 79  
Guysborough, NS B0H 1N0  
P: (902) 533-3705 Ext. 226  
F: (902) 533-2749  
E: [dimlay@modg.ca](mailto:dimlay@modg.ca)**

The Municipality of the District of Guysborough reserves the right to reject any or all proposals, not necessarily accept the lowest proposal, or to accept any proposal which it may consider to be in its best interest. MODG also reserves the right to waive formality, informality or technicality in any proposal.



## **REQUEST FOR PROPOSAL (RFP)**

GENERAL INSURANCE & RISK MANAGEMENT SERVICES PROGRAM  
MUNICIPALITY OF THE DISTRICT OF GUYSBOROUGH AND FIRE DEPARTMENTS

Proposals will be received not later than:

2:00 PM LOCAL TIME

Wednesday, February 15<sup>th</sup>, 2023

Emailed to: tenders@modg.ca

Or Addressed to: Director of Finance, Danita Imlay  
Municipality of the District of Guysborough  
33 Pleasant Street  
P.O. Box 79  
Guysborough, NS B0H 1N0

The General Insurance and Risk Management Program for the Municipality of the District of Guysborough and Fire Departments shall be for the Term APRIL 1, 2023 to MARCH 31, 2028.

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# 1.0 GENERAL TERMS AND CONDITIONS

Part 1 of this Request for Proposal (RFP) document sets out a Summary of Requirements and outlines the General Terms and Conditions.

The Municipality of the District of Guysborough shall hereby be referred to as "MODG" throughout this document.

## 1.1 Purpose

MODG is in the process of selecting an Insurer to provide insurance and risk management services for MODG and Fire Departments, in the areas contained within this RFP.

Through this RFP, MODG seeks to:

- Specify the terms and conditions that would govern any resulting policy
- Select the successful proponent, if any.

This RFP states the instructions for submitting proposals, and the procedures and criteria by which the successful proponent will be selected.

## 1.2 Proposal Submissions

Any change notices, appendices and addenda issued for this RFP shall be considered part of this proposal document, and will be posted on the Nova Scotia Procurement website.

The proposal is to be submitted to the Municipality of the District of Guysborough by email at: [tenders@modg.ca](mailto:tenders@modg.ca); or delivered to the Municipal Office at 33 Pleasant Street, Guysborough, Nova Scotia, before closing.

Proposals shall not be accepted after the closing date and time. Proponents may not make modifications to their Proposal after the closing date and time.

All proposals shall become the property of MODG.

It is the responsibility of each proponent to submit all required documents as outlined in this RFP. Failure to quote on all options set out will disqualify your proposal.

## 1.3 Irrevocable Offer

The proponent hereby acknowledges that offers contained within your response to this RFP shall remain open for acceptance by MODG for a period of not less than sixty (60) days from the closing date of this RFP following the closing date and time specified in Section 1.6 and 1.7.

## 1.4 Proposal Costs

MODG is not liable for any costs incurred by Brokers or Insurers in preparing responses to this RFP or for any work performed prior to official assignment by MODG.

## 1.5 Municipal Contact for Request for Proposal (RFP)

It shall be the proponent's responsibility to clarify any points in question with the MODG prior to submitting the proposal. Responses to inquiries will be forwarded to all proponents. Inquiries should be directed to:

Danita Imlay, Director of Finance  
33 Pleasant Street, P.O. Box 79, Guysborough, NS B0H 1N0  
902-533-3705 (Ext 226)  
[dimlay@modg.ca](mailto:dimlay@modg.ca)

If a proponent discovers any inconsistency, discrepancy, ambiguity, error, or omission in this RFP, it must notify MODG immediately in writing.

Any revision to this RFP will be issued as an addendum on the Nova Scotia Procurement website.

## 1.6 Opening

Proposals will be opened immediately following the closing date and time.

Proposals will be signed by an official authorized to bind the Brokers and Insurers and will provide the name(s), title(s), address and telephone number of the individual(s) to be contacted during the evaluation process.

Proposals received later than the specified closing date and time will be returned unopened to the proponent.

As this is a proposal document for which a number of criteria will be evaluated, only the names of the proponents who have submitted a complete proposal will be identified at the opening and the total cost (including fees) submitted for annual insurance coverage.

## 1.7 Selection Process

MODG will not necessarily accept the lowest price or any proposal. Any implication that the lowest price or any proposal will be accepted is hereby expressly negated.

### Selection

The General Insurance and Risk Management Services Program will be selected based upon evaluation criteria developed by MODG which in its sole discretion will determine the manner in which each response to this RFP meets the evaluation criteria.

### Evaluation Criteria

Each response to this RFP will be evaluated by MODG to determine the degree to which it responds to the requirements as set out. Because this is a RFP, other factors in addition to price will be considered when submissions are evaluated. Factors to be considered will include, but not necessarily be limited to:

- Completeness of submission and project appreciation (5 points)
  - Responsiveness to the RFP requirements as demonstrated by the proponent’s ability to provide all of the coverages specified as well as all other details requested in this proposal document. The proposal will be awarded to one Broker only. For further clarity, it is understood that the Broker may engage multiple Insurance Companies to provide complete coverage.
  
- Experience (10 points)
  - The proponent’s proven ability to implement and administer a municipal general insurance program.
  
- Services Offered (10 points)
  - Risk Management Services.
  - Claims Management Services, including evidence of how the proponent links claims analysis to their risk management advisory services.
  
- Proponent’s Financial Statements/Stability (5 points)
  - The Insurer’s and Broker’s financial strength and long-term viability, including financial statements of Main Insurers.
  
- References submitted (5 points)
  
- Price (65 points)
  
- Interview (if required) (to be scored separately)
  - Depending on the initial evaluation, a short list may be selected to meet with MODG to discuss their proposal in detail. It is expected that no more than three (3) representatives would provide a presentation on behalf of their Brokerage Company, including the account executive who will be assigned to the MODG.
  
- Scoring Summary Chart

Scoring Summary Chart	Maximum Points
Completeness of submission, project appreciation & responsiveness	5
Experience	10
Services offered	10
Proponents Financial Stability	5
References	5
Price	65
<b>Total</b>	<b>100</b>

## 1.8 Rejection of Proposals

MODG reserves the right to reject any and/or all proposals received. MODG is not under any obligation to award a contract, and reserves the right to terminate the RFP at any time for any reason, and to withdraw from discussions with all or any of the proponents who have responded. The receipt and opening of a proposal does not constitute acceptance of any proposal.

## 1.9 Confidentiality

MODG and the proponent agree that the content of each response to this RFP will be held in the strictest confidence, and details of any response will not be discussed with any other party. By submitting a response to this RFP, each proponent, broker and insurer agrees not to disclose at any time. Only information subject to the Freedom of Information and Privacy Act may be disclosed. MODG agrees to notify the proponent should a request for information be received.

## 1.10 Term of Agreement

The successful proponent will provide services to and arrange insurance for MODG for the upcoming policy term, from April 1, 2023 to March 31, 2028. Based on satisfactory performance and service, subsequent renewals may be granted for up to two, two-year additional extensions.

## 1.11 Claims Adjuster

MODG, together with the Insurer, may appoint an independent adjuster to handle all or any of the claims.

## 1.12 Coverage

Details of MODG's required coverage and deductibles are set out in the Coverage Specifications Section. The following highlights some of the key requirements:

**Subscription Identification:** If more than one Insurer is proposed for a selected coverage, each Insurer and percentage of subscription is to be identified for each class of insurance and the proponent must warrant that all subscriptions are firm authorizations. Also, all liability coverage for both MODG and the Fire Departments must be comparable to current policies and placed with the same general insurance company.

**Wordings:** Insurers may quote on their own wordings as long as all conditions are met by the wordings. MODG will require that original specimen wordings must accompany the proposal showing all Terms, Conditions and Exclusions. It is mandatory that deviations from the coverage requested be outlined in full in a separate section, marked "Deviations".

**Claims Made:** The Errors and Omissions Liability and the Environmental Liability policies are to be written on a claims made form.

**Assignment/Transfer:** The successful proponent will not assign or transfer any portion of the proposal submitted and subsequently accepted without receiving prior approval to do so by MODG.

**Coverages:** At any time during the term of this Agreement MODG reserves the right to increase or decrease coverage for insurance purposes, or to add additional or delete items to the respective policies or to increase or decrease deductibles, all of which would be subject to increases/decreases to premium costs.

If coverages exceed those set out in the “Coverage Requirements”, proponents must include a separate Recommendations section to their submission outlining enhancements and costs associated.

### 1.13 Reciprocal Proposal

If the proposal submitted is for a Reciprocal Agreement, the proponent must clearly identify the retro-assessment percentage for which MODG would be responsible.

The proponent must include a retro-assessment history of the Reciprocal including the claims history leading to the retro-assessments. The Reciprocal proponent should address any concerns in regard to MODG’s ability to return to conventional insurance. As well, the Reciprocal proponent must include any Notice Period required and any outstanding liabilities for which MODG may be responsible.

The proponent must include The Reciprocal Subscribers Agreement and any amendments to the Original Agreement.

### 1.14 Reservation of Right

Proponents will not have the right to change conditions, terms or prices of the proposal once the proposal has been submitted in writing to the Municipality, nor shall proponents have the right to withdraw a proposal once it has been submitted.

The lowest or any proposal will not necessarily be accepted.

### 1.15 Governing Law

Any contract resulting from this RFP shall be governed by and interpreted in accordance with the laws of the Province of Nova Scotia.

### 1.16 Cancellation

All insurance policies shall require a ninety (90) day written notice of cancellation by either party.

### 1.17 Background

Appointed Officials & Staff	# of Persons
Elected Officials	8
CAO, Finance & Administration (8FT, 1PT)	9
Planning & Development	1
Building and Fire Inspection	1
Public Works & Animal Control (17FT, 6PT)	23
Recreation (3FT, 53PT/Seasonal/Summer Students)	56
Janitorial (1FT, 1PT)	2

Total Population

4600 +/- (2021 Census)

### Street and Sidewalks

MODG billed for 15.11 kms of Provincially Owned and maintained "J" Class Roads pursuant to an agreement with the Province of Nova Scotia. MODG owns 2.0 kms of road in the Goldboro Industrial Park, and approximately 2.0 kms of subdivision roads in Guysborough. MODG owns approximately 3.0 kms of sidewalks in Guysborough and Canso. An additional 2.3 kms of sidewalks are to be constructed in Guysborough in 2023.

Remaining roads owned and maintained by the Province of Nova Scotia

### GENERAL BACKGROUND INFORMATION

#### Wastewater Systems

MODG operates five sewer systems. There are a total of ten lift stations, 6.5 kms of gravity sewer, 73 manholes, one aerated lagoon site, one RBC sewage treatment plant, and two recirculating sand filter treatment systems

#### Fire Protection

MODG is serviced by the following nine Municipal Volunteer Fire Departments:

- Milford Haven Fire & Emergency Services
- Erinville Volunteer Fire Department
- Queensport Volunteer Fire Department
- 7-Communities Volunteer Fire Department
- Little Dover Volunteer Fire Department
- Three Top Volunteer Fire Department
- Larry's River Volunteer Fire Department
- Harbourview Volunteer Fire Department
- Canso/Hazel Hill Volunteer Fire Department

There are approximately 220 volunteer fire fighters within the Municipality.

#### Police Protection

Services provided under agreement with RCMP. The annual cost is \$1,570,300. There are eight (8) positions that are allocated to MODG for this service.

#### Inspection of Properties

MODG has one full-time building/fire inspector and one development officer. Approximate number of permits approved annually:

- Construction/Development: 150
- Subdivision: 50

## Water Systems

MODG owns and operates one public water utility within the meaning of the Public Utilities Act. That Water Utility is identified as the Canso/Hazel Hill Water Utility and supplies water to approximately 450 homes and businesses in the Canso/Hazel Hill area. This utility has approximately 11 kms of water main.

## Recreation Facilities

Chedabucto Lifestyle Complex - Recreation Facility including: fitness centre, gym, training facility, offices, kitchen, etc.; outdoor shinny rink and skating figure eight; soccer field with walking track; as well as tennis courts (two (2) courts).

One (1) Fitness Centre – Located at Fanning School, owned by the Strait Regional Centre for Education and operated by MODG.

One (1) Fitness Centre - Located on Municipal leased property to the District Medical Centre. Day to day operations, supervision and cleaning is the responsibility of the District Medical Centre. MODG is responsible for the maintenance and repair of the Fitness Centre Equipment.

Two (2) Swimming Pools (outdoors)

- One (1) located at the Chedabucto Education Centre owned by the Strait Regional Centre for Education, and held in trust for MODG and operated by MODG.
- One (1) located in Canso, adjacent to the Canso Arena and owned and operated by MODG.

Four (4) Trail Systems: Loyalist Trail, Country Harbour; Sheppard's Lake Trail, Lincolville; Waterfront Trail, Guysborough; Harbourfront Trail, Canso

## Schools

Operated and insured by the Strait Regional Centre for Education.

## Municipal Offices

Municipal Building: Ground Floor 4,500 square feet; First Floor 4,500 square feet

## Public Works

- Green St. Maintenance Garage
- Public Works Shop 720 square feet

## Canso/Hazel Hill Water Utility

Water Treatment Plant

Electric Utilities - n/a

## Parks/Other

- Queensport Beach Park (leased property)
- Hazel Hill Park
- Sheppards Lake Park
- Country Harbour Loyalist Trail
- Sailor's Rest Park
- Atwater Municipal Park
- Larry's River Acadian Park

Transit System for Public - n/a

## 2.0 SERVICE REQUIREMENTS

Please provide responses to the following in the order presented.

### 2.1 Proponent/Brokerage Responsibilities

Brokers and Insurers must provide evidence of long-term strength and viability, flexibility to react to the changing insurance needs of MODG, but have the ability to anticipate MODG's needs and respond with innovative solutions. Brokers must have access to appropriate insurance markets.

Each Insurer is asked to provide evidence of long-term financial strength and viability including:

- Financial Statements
- AM Best Rating

Please provide evidence your organization is licensed and in good standing to operate as an insurance broker in the Province of Nova Scotia.

Brokers and insurers must provide evidence of municipal experience including your familiarity with operations and associated risks as well as demonstrated comprehensive knowledge of legislation governing municipal operations.

Outline the Account Management team you propose to assemble to service the needs of MODG including the qualifications and functions of each team member. Include the locations of the proposed servicing office and methods by which MODG will be able to interact with the proposed servicing office.

Provide a list of current municipal clients of similar size, exposures and scope of operations to MODG in your proposal. Please include a list of three (3) references including contact names, addresses and phone numbers.

Members of the Account Management team will attend such meetings as are called to discuss their work and shall provide such information as requested which will enhance the understanding of MODG concerning matters pertaining to insurance and risk management services.

### 2.2 Risk Management Services

MODG is interested in receiving information on new and innovative ways to manage its risks and insurance requirements during the policy period.

Include in your response an overview of the Risk Management Services (including seminars and training) that you have provided to your municipal clients, of a similar size and scope of operations as the Municipality of the District of Guysborough within the last three (3) years.

Information should be included in your proposal regarding any advisory services which are included in the premium, and those which are provided on a fee for service basis.

### 2.3 Claims Management Services

Please describe in detail how claims for MODG will be handled. Provide an overview of the Claims Management Program that your organization would use. Outline the claim/incident reporting procedure(s) that would be implemented to standardize this process in a multi-site operation.

Discuss the use of adjusters, legal representatives, investigation and settlements.

### 3.0 COVERAGE SPECIFICATIONS

MODG is requesting proposals for General Insurance and Risk Management Service Programs for the Municipality of the District of Guysborough and all Fire Departments within the Municipality, identified under Fire Protection in this RFP.

Proposals must include coverage for all assets (excluding the Waste Facility) and liabilities identified in the current 2022 Insurance/Risk Management Policies of MODG and Fire Departments which is equal to or better than the current policies.

A complete copy (excluding premiums) of the 2022 MODG and Fire Department Insurance and Risk Management Programs must be obtained from MODG by contacting [dimplay@modg.ca](mailto:dimplay@modg.ca), failure to obtain a copy of the current policies by a proponent may result in the Proposal being disqualified.

Please note that many aspects of the coverages, such as: deductibles and other items applicable to the Volunteer Fire Departments vary from the MODG policy but coverage offered for Fire Departments must be consistent with their current coverages.

The lists of assets shown as Exhibit A and Exhibit B contained in the current policies are accurate as of the date of this RFP. Any new additions or deletions which may occur during the RFP process will be posted to the Nova Scotia Procurement website as an addendum.

The successful Proponent will be required to provide MODG with a complete breakdown of costs as shown in current Policies as well as provide a breakdown of the actual cost for each Fire Department.

THE MUNICIPALITY OF THE DISTRICT OF GUYSBOROUGH

GENERAL INSURANCE PROPOSAL

2023-2028

SUBMISSION OF INSURANCE COSTS

BROKER:

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ADDRESS:

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REPRESENTATIVE:

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TELEPHONE:

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FAX:

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EMAIL:

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DATE:

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MODG & FIRE DEPARTMENTS

DESCRIPTION	ANNUAL INSURANCE COST
GENERAL/MUNICIPAL LIABILITY INSURANCE	\$ _____
ERRORS & OMISSIONS LIABILITY INSURANCE	\$ _____
PROPERTY INSURANCE	\$ _____
AUTOMOBILE FLEET INSURANCE	\$ _____
BOILER AND MACHINERY INSURANCE	\$ _____
CONFLICT OF INTEREST	\$ _____
LEGAL EXPENSE INSURANCE	\$ _____
TOTAL COST (before fees)	\$ _____
BROKER FEES (if applicable)	\$ _____
UNSM fees (if applicable)	\$ _____
*TOTAL COST (including fees)	\$ _____

\*The successful Proponent must provide a detailed breakdown of the total annual insurance costs for each Fire Department prior to the commencement of each coverage year.