

City of Coquitlam

Request for Proposals

RFP No. 25-048

Brokerage Services

TABLE OF CONTENTS

1. KEY DATES	3
2. RFP REQUIREMENTS, GUIDELINES, AND TERMS & CONDITIONS	3
3. DEFINITIONS	4
4. INSTRUCTIONS TO PROPONENTS	5
4.1. Acknowledgement	5
4.2. Prices	5
4.3. Requested Departures	5
4.4. Evaluation Criteria	5
4.5. Term	9
5. SCOPE OF SERVICES.....	9
5.1. Background	9
5.2. Scope.....	10

APPENDIX A – NON DISCLOSURE AGREEMENT

[PROPOSAL SUBMISSION FORM](#)

1. KEY DATES

RFP Issue Date	Tuesday, July 22, 2025
Deadline for Questions Send questions to: bid@coquitlam.ca referencing the RFP name and number.	2:00 PM (local time) Thursday, August 21, 2025
Submission Deadline	2:00 PM (local time) Tuesday, August 26, 2025

2. RFP REQUIREMENTS, GUIDELINES, AND TERMS & CONDITIONS

All applicable requirements and guidelines for this RFP, are available on the City's website: [City Purchasing Information](#).

To be eligible for the award, the City requires only the **successful Proponent** to have the following in place before providing any Goods or Services. The requirements that apply to this RFP, listed in order of precedence are:

- a)** Instructions to Proponents
- b)** City Standard Terms and Conditions - Purchase of Goods and Services
- c)** A City of Coquitlam or Tri Cities Intermunicipal Business License is required for any Contractor performing Work within the City or if their office is located within the City, excluding delivery-only services.

These items are not required as part of this RFP Proposal but will be required prior to entering into an agreement with the City for Services with the successful Proponent.

3. DEFINITIONS

“Agreement” “Contract” means the City Purchase Order that will be issued to formalize the Contract with the successful Proponent through negotiation process with the City based on the Proposal submitted and will incorporate by reference the Request for Proposals, the Terms and Conditions of Contract included in this RFP, any additional subsequent information, any addenda issued, the Proponent’s response and acceptance by the City.

“City” “Owner” means City of Coquitlam;

“Contractor” means the person(s) firm(s) or corporation(s) appointed by the City to carry out all duties, obligations, work and services described in the Request for Proposal and all associated documentation, which may also include mutually agreed revisions subsequent to submission of a Proposal. Both “Contractor” and “Proponent” are complementary in terms of duties, obligations and responsibilities contemplated at the Request for Proposals stage, through evaluation process, execution and performance of the services and Works.

“Price” means the amount that will be paid by the City to the Contractor for delivery and acceptance of goods and Services;

“Project Manager” means the City staff member appointed to coordinate the Work;

“Proponent” means responder to this Request for Proposals;

“Proposal” means the submission by the Proponent;

“Request for Proposals” “RFP” shall mean and include the complete set of documents, specifications and addenda incorporated herein, and included in this Request for Proposals;

“Services” “Work” “Works” means and includes the provision by the successful Proponent of all services, duties, and expectations as further described in this RFP. This will also mean the whole of the Work, tools, materials, labour, equipment, travel, and all that is required to be done, furnished and performed by the Contractor;

“Shall” “Must” “Will” “Mandatory” means a requirement that must be met;

“Supply” “Provide” shall mean supply and pay for and provide and pay for.

4. INSTRUCTIONS TO PROPONENTS

4.1. Acknowledgement

The City acknowledges with gratitude and respect that the name Coquitlam was derived from the hə́hǵəmiṇə́h (HUN-kuh-MEE-num) word kʷikʷə́ləm (kwee-KWET-lum) meaning “Red Fish Up the River”. The City is honoured to be located on the kʷikʷə́ləm traditional and ancestral lands, including those parts that were historically shared with the ǵíćə́y (kat-zee), and other Coast Salish Peoples.

4.2. Prices

Prices shall be all-inclusive and stated in (Canadian Funds). Prices shall remain FIRM for the Term of the Contract.

Prices shall include the provision of all tools, materials, equipment, labour, transportation, fuel, supervision, management, overhead, materials, traffic control, services, all necessary packing and crating (where applicable), Canadian Customs import and export duties, freight, handling, insurance, all other associated or related charges, foreign, federal, provincial and municipal taxes, bonding costs, all licences, permits, inspections and all other requirements necessary for the commencement, performance and completion of Services as described.

Taxes are to be shown separately at time of invoicing.

The lowest price of any Proposal will not necessarily be accepted but will be analyzed to determine best overall value.

4.3. Requested Departures

The Proponent acknowledges that the departures requested in the Proposal Submission Form will not form part of the Contract unless and until the City specifically consents in writing to any of them. The City may not consider any departures not stated in the Proponent’s Proposal Submission.

4.4. Evaluation Criteria

- a) The City uses Microsoft Word to streamline the transfer of Proponent information into an evaluation document. Responses on the Proposal Submission Form should provide direct answers or concise summaries of any referenced attachments. Where attachments are necessary, each response should summarize the relevant information and clearly indicate where the City can find the corresponding details within the attachments, specifying precisely, for example, "see Section X, subsection Y, paragraph Z, on page N."
- b) Submission Format and Content Authenticity
Lower scores may be assigned if Proposal Submission Forms:
 - I. Non-conforming
 - Are not submitted in Microsoft Word format.

- Rely solely on references such as "see section X in the attached document" without providing summaries.

II. Authenticity and AI Generated Content

- The City preference is for Proposals to be original and directly aligned with the requirements outlined in this RFP. Proposals containing boilerplate, non-specific, or AI-generated content may receive a lower score.
- Proponents must demonstrate a clear understanding of the City's needs by providing detailed, tailored responses, including methodologies. Proposals lacking sufficient detail and originality may result in a lower evaluation score.

c) Evaluation Criteria and Points Allocation

Each proposal will be evaluated based on the following criteria:

Proposals will be evaluated based on the following criteria and weightings. Proponents are expected to provide clear and complete responses to each rated section, demonstrating relevant qualifications, methodologies, and value-added offerings.

Proposal Evaluation Summary	Maximum Points to be Awarded
Account Team Qualifications & Experience	10
Risk Advisory and Technical Services	30
Insurance Placement Strategy & Market Access	10
Service Delivery, Transition & Responsiveness	20
Value-Added Services	5
Pricing	25
Total	100

The criteria for evaluation of the Proposals may include, but is not limited to:

Account Team Qualifications & Experience

- Demonstrated experience of key personnel in municipal or broader public sector insurance and risk management, including clear roles and responsibilities and bios or resumes for each team member.
- Relevant experience with clients of similar size and complexity (e.g. cities, public sector).
- Business and technical reputation and capabilities; experience, financial stability, capacity and resources

Risk Advisory and Technical Services

- Demonstrates understanding of municipal risks, proactive approaches to mitigation and deductibles, and risk assessment expertise in areas such as climate risk, cyber, and infrastructure resiliency.
- Capability to advise on liability trends, contract risk, and alternative risk financing strategies.
- Ability to recommend and assist with risk retention, self-insurance, and parametric insurance.
- Capability in providing risk workshops, training sessions and presentations to City staff.
- Provide benchmarking data and risk reports tailored to the City.
- Ability to review insurance and indemnity provisions in City contracts (e.g., construction, leases, agreements) and recommend minimum insurance requirements for third-party users, vendors, and contractors.

Insurance Placement Strategy & Market Access

- Ability to secure broad market access and negotiate favorable terms.
- Experience with manuscript wording, insurer relationships, and technical influence in the market.
- Advocacy capabilities during claims disputes and renewals.

Service Delivery, Transition & Responsiveness

- Ability to provide active support throughout the claims lifecycle: from notice of loss, documentation, and filing, to monitoring and resolution.
- Ability to advocate on behalf of the City in complex or disputed claims.
- Ability to review claims history and loss trends to support risk mitigation planning.
- Ability to maintain clear and timely communication with City staff and provide quarterly reporting on:
 - Where applicable, claims status and developments;
 - Insurance market trends and premium forecasts; and
 - Risk advisory deliverables completed.
- Proactively flag material changes in underwriting approach, policy interpretation, or insurer behavior.
- Be available for in-person or virtual meetings as requested.
- Demonstrate approach to onboarding the City as a new client and transitioning policies.
- Share standard service levels and turnaround times for tasks such as policy issuance, COIs, and claims
- Communication plan, including escalation structure and account management support.
- Ability to meet established turn-around times for deliverable and clear outcomes if timelines are not met.

- Ability to provide a consistent point of contact/file manager with respect to all services provided.

Value-Added Services

- Provide access to RMIS tools, cyber diagnostics, or educational content.
- Provide insurance program optimization, total cost of risk analysis, catastrophe loss modelling.
- Demonstrate approaches that reduce total cost of risk or streamline program administration.
- Provide Risk control inspection or engineering reviews, and probable Maximum Loss assessments, catastrophe loss modelling or climate resilience evaluations
- Provide innovative solutions aligned with the City's Strategic Plans.
- Provide cyber resiliency assessments, tabletop exercises, and vendor risk evaluation tools.

Pricing

- Proposals will be evaluated using a relative pricing formula.
- Pricing must be all-inclusive and provided in accordance with Section 6 – Financial.
- The lowest cost proposal will receive the full 25 points. All other proposals will be scored proportionally using the following formula:

d) Proposal Comparison

These criteria will be used to determine best overall value to the City. Proposals will be compared to select one or more that are most advantageous to the City.

e) Reference Checks and Interviews

As part of the evaluation and selection of one or more lead Proponent(s):

- References may be contacted
- Interviews may be conducted

The City reserves the right to check references on other projects even if they are not specifically listed. Information obtained from references will be confidential and will not be disclosed to any Proponents.

f) Additional Evaluation Considerations

These criteria will be used to determine best overall value to the City as well as any other criteria that may become evident during the evaluation process.

The City may, at its discretion, request clarification or additional information from a Proponent with respect to any Proposal and the City may make such requests to only selected Proponents. The City may consider such clarifications or additional information in evaluating a Proposal.

g) Proposal Compliance and Rejection

Incomplete Proposals or Proposals submitted on forms other than the Proposal Submission Form may be rejected.

The City reserves the right to reject without further consideration any Proposal which in its opinion does not meet the criteria it considers essential for the Work outlined in this RFP.

Where only one Proposal is received, the City may reject such and re-issue the RFP on a selected basis.

h) Disclosure of Information

Proponents agree the City may disclose names of Proponents and total award amount, however, unevaluated results, unit prices, rates or scores will not be provided to any Proponents.

4.5. **Term**

The initial term of the Contract is three (3) years. After the initial term, the City may, at its sole discretion, extend the Contract on a year-to-year basis or terminate the Contract and initiate a new procurement process, including issuing a Request for Proposals (RFP).

5. SCOPE OF SERVICES

5.1. **Background**

a) Insurance Portfolio Summary

The City's asset base spans:

- Civic buildings and service centres
- Aquatic, sports, and recreation facilities
- Above ground infrastructure sites
- Libraries
- Mobile equipment, and maintenance apparatus
- Outdoor amenities including trails, playgrounds, parks, engineered features, and streetscapes

The City retains self-insurance for property and liability claims, supported by a comprehensive insurance program covering:

- All-risk property
- General liability
- Council liability
- Annual Low Risk Event liability
- Event liability

5.2. **Scope**

The City of Coquitlam is seeking a qualified and experienced Insurance Broker and Risk Advisor to provide comprehensive brokerage and advisory services for the placement, administration, and ongoing optimization of the City's insurance program and enterprise risk portfolio. The successful Proponent will act as a trusted advisor, advocate, and strategic partner to support the City's risk management goals and improve organizational resilience.

The Proponent shall:

- Act as the City's Insurance Broker and Risk Advisor.
- Evaluate the City's risk profile and existing insurance coverage to design a comprehensive, cost-effective insurance and risk management program.
- Advise on emerging risk areas, including climate change, cybersecurity, and infrastructure resiliency, with recommendations tailored to municipal operations.
- Provide insight and guidance on liability trends, contractual risks, and alternative risk financing strategies, such as risk retention, self-insurance, or parametric insurance options.
- Solicit proposals from underwriters, assess coverage terms, and negotiate on the City's behalf to secure optimal pricing, limits, terms, and conditions.
- Prepare and submit insurance binders, policies, and endorsements, and review all documentation for accuracy and compliance.
- Assess insurer financial strength and suitability using publicly available sources (e.g., AM Best).
- Coordinate the annual renewal process, including pre-renewal strategy meetings and insurer engagement.
- Provide benchmarking data, industry comparisons, and tailored risk reports relevant to the City.
- Review insurance and indemnity provisions in City contracts (e.g., for construction, leases, or service agreements) and recommend appropriate minimum insurance requirements for vendors, third-party users, and contractors.

Additional Information:

- Annual Financial report: [2024 Annual Report](#)
- The City's previous 5 years claims history. This information will require Proponent's signature of the City's Non-Disclosure Agreement (NDA). A sample NDA is attached as Appendix A for reference and is not required to be submitted with the Proposal..



City of Coquitlam

PROPOSAL SUBMISSION FORM

RFP No. 25-048

Brokerage Services

Proposals will be received as per the date and time specified in the [Key Dates Section](#) of the RFP.

INSTRUCTIONS FOR PROPOSAL SUBMISSION

Proposal submissions are to be returned in Microsoft Word and any other supporting documents to be consolidated into one PDF file and uploaded through QFile, the City's file transfer service accessed at website: qfile.coquitlam.ca/bid

1. In the "Subject Field" enter: RFP Number and Name

2. Add files and "Send Files"

(Ensure your web browser remains open until you receive 2 emails from QFile to confirm upload is complete.)

Proponents are responsible to allow ample time to complete the Proposal Submission process. If assistance is required phone 604-927-3037.

Legal Name of Company	
Contact Person and Title	
Business Address	
Telephone	
Email Address	

1. DEPARTURES

a) CONTRACT - I/We have reviewed the City's **Standard Terms and Conditions - Purchase of Goods and Services** (per Section 2 of the RFP) and would be prepared to enter into in an agreement that incorporates the City's Standard Terms and Conditions, amended by the following departures (list, if any):

Section	Requested Departure(s) / Alternative(s)

b) SERVICES - I/We have reviewed the Scope of Services as described in this RFP and are prepared to meet those requirements, amended by the following departures and additions (list, if any):

Requirements – Requested Departure(s) / Alternate(s) / Addition(s)

2. ACCOUNT TEAM QUALIFICATIONS AND EXPERIENCE

a) CAPABILITIES, CAPACITY AND RESOURCES - Proponents to provide information on the following (use the spaces provided and/or attach additional pages, if necessary):
i. Provide an overview of the Proponent's organizational background, including history, mission, vision, corporate structure, and years in business:
ii. Provide a detailed narrative as to the Proponent's understanding of the project and objectives.
iii. Describe the Proponent's current capabilities and capacity to perform the Services, including relevant resources, staffing levels, and the ability to manage this project alongside existing workloads. Describe any difficulties or challenges you might anticipate in providing the Services to the City and how you would plan to manage these.
iv. Provide a sample copy of an Insurance Broker Services Agreement including standard terms and conditions.

b) REFERENCES – Proponent shall be competent and capable of performing the Services requested and successfully delivered service contracts of similar size, scope and complexity. The City reserves the right to contact any person(s), agency(ies) or firm(s) not listed as part of an independent review (use the spaces provided and/or attach additional pages, if necessary):	
Reference No. 1	
Project Title and Description of Contract	
Size and Scope	
Work Performed	
Start Date and End Date	
Contract Value	
Completed on budget and schedule	
Project completed on schedule	
Reference Information	Company:
	Contact Name:
	Phone Number and Email:

Reference No. 2	
Project Title and Description of Contract	
Size and Scope	
Work Performed	
Start Date and End Date	
Contract Value	
Completed on budget and schedule	
Project completed on schedule	
Reference Information	Company:
	Contact Name:
	Phone Number and Email:
Reference No. 3	
Project Title and Description of Contract	
Size and Scope	
Work Performed	
Start Date and End Date	
Contract Value	
Completed on budget and schedule	
Project completed on schedule	
Reference Information	Company:
	Contact Name:
	Phone Number and Email:

c) KEY PERSONNEL –Proponents should provide information on the background and experience of all key personnel proposed to undertake the Services. Proponents are encouraged to provide a biography or resume of the key members of the team. The biographies/resumes should be no longer than one page in length, outlining their experience applicable to this account along with a reference for each key member of the team.

(use the spaces provided and/or attach additional pages, if necessary)

LINE ITEM	NAME	TITLE/POSITION	EXPERIENCE AND QUALIFICATIONS	YEARS WITH YOUR ORGANIZATION
i.				
ii.				
iii.				
iv.				
v.				

3. RISK ADVISORY AND TECHNICAL SERVICES

a) APPROACH and METHODOLOGY - Summarize the key features of your Proposal and outline the Risk Advisory and Technical Approach to be used. Provide a brief description of the components required for the successful completion of the Work.
i. Outline your approach to assessing the City's risks, developing mitigation strategies, and securing the most appropriate insurance coverage.
ii. Describe your expertise in emerging risk areas such as climate change, cyber threats, and infrastructure resiliency.
iii. Describe how you support clients with liability trends, contractual risk, and alternative risk financing strategies.
iv. Describe your capabilities related to risk retention strategies, including self-insurance and parametric insurance solutions.
v. Describe how the City will be provided with complete copies of all policies and endorsements and how you plan to communicate the coverage with the City to ensure understanding.
vi. Describe your methodology and timeline for managing policy renewals and negotiating with insurers. Illustrate how the Proponent will complete the scope of Services, manage the Services, and accomplish required objectives within the City's schedule.
vii. Describe Optional Risk Services your firm can provide the City. Attach a service outline, maximum one page for the following: Policy wording/gap analysis PML (Probable Maximum Loss) analysis

Actuarial deductible review Loss control inspections Other applicable services
viii. Describe how you ensure compliance with legal and regulatory insurance requirements.
ix. Do you provide benchmarking data or risk reports tailored to municipal clients? Please provide examples.
ix. Describe how you review insurance and indemnity provisions in municipal contracts, and what is your approach to recommending insurance requirements for vendors, contractors, and third parties.

4. **INSURANCE PLACEMENT STRATEGY & MARKET ACCESS**

i. Describe your firm's access to the insurance market and provide examples of how it has negotiated favorable terms for clients.
ii. Describe your firm's experience with manuscript wording, insurer relationships, and technical influence in the market.
iii. Explain you process for claims management. Outline your advocacy approach when representing the City to insurers during claims disputes and renewals.

5. SERVICE DELIVERY, TRANSITION AND RESPONSIVENESS

i.	Start-up plan: Provide a description of your proposed transition plan for the migration of the City's insurance portfolio to your firm. Provide a detailed plan including proposed time frames and resources required.
ii.	Describe standard service levels and typical turnaround times for key deliverables, including but not limited to: policy issuance, issuance of certificates of insurance (COIs), claims reporting, and response to general inquiries.
iii.	Describe your approach to supporting the City throughout the claims lifecycle—from notice of loss through to resolution.
iv.	Outline proposed communication plan with the City, including frequency of updates, methods of communication, and a clearly defined escalation protocol.
v.	Identify the proposed account management and how they will provide ongoing support throughout the term of the contract.
vi.	Describe what steps will you take if service level agreements or deliverable timelines are not met.

6. VALUE-ADDED SERVICES

i.	Describe the availability and proposed use of risk management tools, including RMIS platforms, cyber risk diagnostics and cyber resiliency, loss modeling, claims analysis dashboards, catastrophic loss modelling, and access to educational content (e.g., webinars, papers, or bulletins).

ii.	Describe how you optimize insurance programs and streamline program administration.
iii.	Advise of any innovative service offerings or capabilities that support or align with the City's Strategic Plan.

Proponents must submit an all-inclusive pricing proposal in accordance with the requirements set out in the Financial section below

7. FINANCIAL

PRICE - Prices proposed are to be all inclusive; therefore, include all labour, material, tools, equipment, transportation, fuel, supervision, disposal fees, permit fees and any other items required for provision of the services (exclude GST):			
ITEM	SCOPE OF WORK	Unit of Measure	PRICE (exclude GST)
i.	Annual Brokerage Services Fees Provide annual pricing for core brokerage services for the years 2026, and 2027 (fixed term).	Per year	\$
ii.	Transitional/Onboarding Costs Costs to assume and migrate the City's insurance portfolio to your firm. (if applicable)	Lump Sum	\$
iii.	New Policy Placement Fees For policies placed outside the operational program.	Each	\$
iv.	Project/Event-Specific Insurance Compensation model for project-related policies (e.g. CoC, Wrap-Up, E&O, Special Events, Block Parties).	Each	\$
v.	Optional Risk Services Provide fixed or hourly rates for any of the following (specify per item): Policy wording/gap analysis PML (Probable Maximum Loss) analysis Actuarial deductible review Loss control inspections Other applicable risk services	Each/Hourly/ Lump Sum	\$
vi.	Bundled Pricing Options Total annual cost combining brokerage + consulting + any services included.	Per Year	\$
vii.	Other not Listed: Specify any additional services with pricing.	Each	\$

Brokers who receive contingent commissions or incentives based on volume, profitability of the book of business or any other funds, credits or rewards from any insurer, re-insurer, managing underwriter or wholesaler should disclose this in the RFP response. All commissions paid for placing business which is not part of the annual renewal program should be disclosed.

State: _____

Attention Purchasing Manager:

8. **I/We, the undersigned duly authorized representative of the Proponent**, having received and carefully reviewed all of the Proposal documents, including the RFP and any issued addenda posted on the City's website www.coquitlam.ca/Bid-Opportunities, and having full knowledge of the Site, and having fully informed ourselves as to the intent, difficulties, facilities and local conditions connected to performing the Services; submit this Proposal in response to the RFP.
9. **/We** agree to the rules of participation outlined in the **Instructions to Proponents** (per section 2 of RFP) and should our Proposal be selected, agree to the City's **Standard Terms and Conditions - Purchase of Goods and Services** (per Section 2 of RFP) and will accept the City's Contract as defined within this RFP document.
10. **I/We acknowledge** receipt of the following Addenda related to this Request for Proposals and have incorporated the information received in preparing this Proposal.

Addendum No.	Date Issued

This Proposal is submitted this ____ day of _____, 20____.

I/We have the authority to sign on behalf of the Proponent and have duly read all documents.

Legal Name of Company	
Signature(s) of Authorized Signatory(ies)	1.
	2.
Print Name(s) and Position(s) of Authorized Signatory(ies)	1.
	2.