



RETURN BIDS TO:

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11 Laurier St./11, rue Laurier

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Québec

K1A 0S5

Bid Fax: (819) 997-9776

LETTER OF INTEREST

LETTRE D'INTÉRÊT

Comments - Commentaires

Vendor/Firm Name and Address

Raison sociale et adresse du
fournisseur/de l'entrepreneur

Issuing Office - Bureau de distribution

Special Projects/Projets Spéciaux

Terrasses de la Chaudière 4th Floo

10 Wellington Street

Gatineau

Québec

K1A 0S5

Title - Sujet NMSO - INSURANCE SERVICES	
Solicitation No. - N° de l'invitation EN578-162394/A	Date 2020-03-02
Client Reference No. - N° de référence du client 20162394	GETS Ref. No. - N° de réf. de SEAG PW-\$\$ZL-103-37445
File No. - N° de dossier 103zl.EN578-162394	CCC No./N° CCC - FMS No./N° VME
Solicitation Closes - L'invitation prend fin at - à 02:00 PM on - le 2020-03-20	
Time Zone Fuseau horaire Eastern Daylight Saving Time EDT	
F.O.B. - F.A.B. Plant-Usine: <input type="checkbox"/> Destination: <input type="checkbox"/> Other-Autre: <input type="checkbox"/>	
Address Enquiries to: - Adresser toutes questions à: Paré, Lindsay	Buyer Id - Id de l'acheteur 103zl
Telephone No. - N° de téléphone (613) 314-8028 ()	FAX No. - N° de FAX () -
Destination - of Goods, Services, and Construction: Destination - des biens, services et construction: Specified Herein Précisé dans les présentes	

Instructions: See Herein

Instructions: Voir aux présentes

Delivery Required - Livraison exigée See Herein	Delivery Offered - Livraison proposée
Vendor/Firm Name and Address Raison sociale et adresse du fournisseur/de l'entrepreneur	
Telephone No. - N° de téléphone Facsimile No. - N° de télécopieur	
Name and title of person authorized to sign on behalf of Vendor/Firm (type or print) Nom et titre de la personne autorisée à signer au nom du fournisseur/ de l'entrepreneur (taper ou écrire en caractères d'imprimerie)	
Signature	Date

Request for Information (RFI)

Insurance Services and Risk Management Process Services

1. Purpose and Nature of the Request for Information (RFI):

Public Services and Procurement Canada (PSPC) is requesting Industry feedback regarding Insurance Services on behalf of PSPC. The following documents are included in this RFI:

- Annex A - Draft Statement of Work (SOW); and
- Annex B - List of Questions.

The objectives of this RFI are to:

- Help develop the resulting Request for Standing Offer; and
- Provide information to the industry about the requirement.

This RFI is neither a call for tender nor a Bid Solicitation. No agreement or contract will be entered into based on this RFI. The issuance of this RFI is not to be considered in any way a commitment by the Government of Canada, nor as authority to potential respondents to undertake any work that could be charged to Canada. This RFI is not to be considered as a commitment to issue a subsequent solicitation or award contract(s) for the work described herein.

Although the information collected may be provided as commercial-in-confidence (and, if identified as such, will be treated accordingly by Canada), Canada may use the information to assist in drafting performance specifications (which are subject to change) and for budgetary purposes.

Respondents are encouraged to identify, in the information they share with Canada, any information that they feel is proprietary, third party or personal information. Please note that Canada may be obligated by law (e.g. in response to a request under the Access of Information and Privacy Act) to disclose proprietary or commercially-sensitive information concerning a respondent (for more information: <http://laws-lois.justice.gc.ca/eng/acts/a-1/>).

Respondents are asked to identify if their response, or any part of their response, is subject to the Controlled Goods Regulations.

Participation in this RFI is encouraged, but is not mandatory. There will be no short-listing of potential suppliers for the purposes of undertaking any future work as a result of this RFI. Similarly, participation in this RFI is not a condition or prerequisite for the participation in any potential subsequent solicitation.

Respondents will not be reimbursed for any cost incurred by participating in this RFI.

The RFI closing date published herein is not the deadline for comments or input. Comments and input will be accepted any time up to the time when/if a follow-on solicitation is published.

2. Background Information:

The new method of supply, a Request for a Standing Offer (RFSO) - EN578-162394 will be focused exclusively on Insurance Services, resulting in the following:

The RFSO will eliminate duplication and migrate the risk services that are currently offered under Supply Arrangement (SA) - EN578-121746 Stream 2 – Risk Management Services, to the following professional services methods of supply: [ProServices](#), [Task and Solutions Professional Services](#) (TSPS), and [Task](#)

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[Based Informatics Professional Services](#) (TBIPS). Stream 1 - Risk Management Process Services from the SA will form part of the new RFSO as Stream 4.

The RFSO will be an all-inclusive Insurance tool designed to provide Federal Government Departments, Agencies, and Crown Corporations across Canada with Specialized Insurance Consultation Services; Insurance Brokerage Services; Insurance Claims Adjuster Services, and Risk Management Process Services.

The Supply Arrangement will be terminated and the migration is targeting the 2nd quarter of the fiscal year 2020/2021 to allow sufficient time for the current SA suppliers to apply on the [Centralized Professional Services System](#) (CPSS) and potentially qualify under the Risk Streams within Pro-Services, TSPS, and TBIPS by the next release.

3. Security Requirement:

There will be a security requirements associated with the requirement of the Standing Offer. Offerors may request to be sponsored to initiate and obtain the required clearance. This request may be made at any time by sending the request directly to the Standing offer Authority.

The Offeror must, at all times during the performance of the Standing Offer, hold a valid Designated Organization Screening (DOS) with approved Document Safeguarding at the level of PROTECTED B, issued by the Canadian Industrial Security Directorate (CISD), Public Services and Procurement Canada (PSPC).

The Offeror personnel requiring access to PROTECTED information, assets or work site(s) must EACH hold a valid RELIABILITY STATUS, granted or approved by the CISD/PSPC.

For more information on personnel and organization security screening or security clauses, offerors should refer to the [Contract Security Program](#) of Public Works and Government Services Canada (<http://www.tpsgc-pwgsc.gc.ca/esc-src/introduction-eng.html>) website.

4. Legislation, Trade Agreements, and Government Policies:

The following is indicative of some of the legislation, trade agreements and government policies that could impact any follow-on solicitation(s):

- a) Federal Contractors Program for Employment Equity (FCP-EE)

5. Schedule:

In providing responses, the following schedule should be utilized as a baseline:

RFI posting – February 2020
One on One sessions and/or Working Group sessions – April 2020 (if required)
Request for Standing Offer posting – May/June 2020
Standing Offer issuance – September 2020

6. Important Notes to Respondents:

Interested Respondents may submit their responses to the PSPC Standing Offer Authority, identified below, preferably via email:

Name: Lindsay Paré
Title: Supply Specialist
Public Services and Procurement Canada

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Acquisitions Branch
Specialized Professional Services Procurement Directorate
Address: 10 Wellington Street Gatineau, QC K1A 0S5

Telephone: 613.314.8028

E-mail address: lindsay.pare@tpsgc-pwgsc.gc.ca

Respondents are requested to submit their feedback in either official language of Canada. Suppliers should submit only pertinent information in response to this request. The inclusion of general marketing or technical manuals is discouraged, unless they provide specific information that has been requested in this document.

A point of contact for the Respondent should be included in the package.

Changes to this RFI may occur and will be advertised on the Government Electronic Tendering System. Canada asks Respondents to visit Buyandsell.gc.ca regularly to check for changes, if any.

7. Closing date for the RFI:

Responses to this RFI are to be submitted to the PWGSC Standing Offer Authority identified above, on or before March 20, 2020.

ANNEX A

DRAFT STATEMENT OF WORK

1. Objective

To provide Federal Government Departments, Agencies, and Corporations across Canada (as defined in Schedules I, I.1, II, III, IV, and V of the Financial Administration Act) with Specialized Insurance Consultation Services; Insurance Brokerage Services; Insurance Claims Adjuster Services, and Risk Management Process Services.

1.1 Background

Public Service and Procurement Canada (PSPC) provides Insurance and Risk Management Services through a variety of procurement tools such as Standing Offers (SO) and Supply Arrangements (SA). Presently, PSPC's objective is creating a new Standing Offer that is an all-inclusive Insurance tool focused on Insurance Services and Risk Process Management Services.

The SO will eliminate duplication and migrate the risk services that are currently offered under the Supply Arrangement for Insurance and Risk Management (EN578-121746; Stream 2 – Risk Management Services) to the following professional services methods of supply: [ProServices](#), [Task and Solutions Professional Services](#) (TSPS), and [Task Based Informatics Professional Services](#) (TBIPS).

1.2 Reference Documents

The following documents are for reference purposes only. These documents will enable the Contractor to develop a better understanding of the insurance process as it relates to the federal government.

- i. Treasury Board Policy on Decision Making in Limiting Contractor Liability in Crown Procurement Contracts <https://www.tbs-sct.gc.ca/pol/doc-eng.aspx?id=12038>;
- ii. Treasury Board Directive on Payments: Standard on Payment of Claims Against the Crown and Ex-Gratia Payments <https://www.tbs-sct.gc.ca/pol/doc-eng.aspx?id=32504>;
- iii. Treasury Board Guide to Claims <https://www.tbs-sct.gc.ca/pol/doc-eng.aspx?id=32581§ion=html>;
- iv. Federal Real Property and Federal Immovable Act <https://laws.justice.gc.ca/eng/acts/f-8.4/>;
- v. PSPC's Standard Acquisition Clauses and Conditions (SACC) Manual <https://buyandsell.gc.ca/policy-and-guidelines/standard-acquisition-clauses-and-conditions-manual>; and
- vi. Treasury Board Guideline on Self-Insurance <https://www.tbs-sct.gc.ca/pol/doc-eng.aspx?id=20930>.

In the event the Contractor requires access to any government reference documents not publicly available, the Technical Authority will make the required documents available in the form of hard or soft copies, subject to availability. All reference documents will be provided in the latest available version.

2. REQUIREMENT

The Contractor must provide the following services on an "as and when required" basis. This requirement is divided into four streams as follows:

- a) Stream 1 - Specialized Insurance Consultation Services;
- b) Stream 2 - Insurance Brokerage Services;

- c) Stream 3 - Insurance Claims Adjuster Services; and
- d) Stream 4 - Risk Management Process Services.

3. TASKS AND DELIVERABLES

3.1 General Tasks for all Streams

To carry out the tasks and prepare deliverables, the Contractor must participate actively, in person or via email/phone calls. This will enable the Contractor to better understand the context, gather information with regard to requirements, analyze options and identify issues leading up to the preparation of deliverables.

The Contractor must:

- a) Confirm project scope with the Project Authority and validate approach, milestones and deliverable requirements;
- b) Gather, review, and analyze background information (relevant policies, data and documentation);
- c) Organize, participate or facilitate working group sessions;
- d) Actively participate in the overall management of all related work and be directly responsible for the effective supervision and coordination of the efforts of its resources in order to minimize the effort required by clients to manage the requirement;
- e) Maintain an electronic library at their facility of work in progress, delivered items, comments reviewed, reports, and any other relevant documents to each call-up, and must ensure version control;
- f) Ensure a clear understanding of the services to be provided;
- g) Ensure that the information provided, the scope of the work, the required deliverables, required deadlines, and communication and access to protocols are clearly understood and respected;
- h) Ensure deliverables provided are coordinated and reviewed;
- i) Carry out the work in accordance with the call-up, statement of work, approved procedures and directions given by the Project Authority;
- j) Identify and advise the Project Authority of any changes regarding the scope of work or any other matters that may affect the schedule or costs or that may be inconsistent with instructions or written approval previously given; and
- k) Submit documents/reports for review to the Project Authority ("client departments and agencies"), and address any deficiencies or comments within 3 business days.

3.2 Stream 1 – Specialized Insurance Consultation Services

The Contractor must, as and when required:

- a) Provide advice for loss prevention and reduction practices and processes;
- b) Provide advice on commercial insurance and surety markets including interpretation of insurance policy wordings;
- c) Provide advice for comprehensive insurance, including benchmarking and best practices, suggested coverage, and available options;
- d) Provide advice on sound technical directives regarding the application of loss prevention methods understanding the Crown's self-insurance default approach;
- e) Make recommendations and provide advice for improvements or changes to federal government's current insurance environment;
- f) Provide advice that will enable the procurement authority to select commercially available insurance requirements specific to the requirements;
- g) Review documents related to contracts, leases, and/or licensing and provide recommendations on the appropriate commercially available insurances required in contracts for mitigating contractual risk;

- h) Assist in the creation of insurance clauses and/or the amending of existing standard insurance clauses as available in the Standard Acquisition Clauses and Conditions (SACC) Manual;
- i) Provide general and specialized insurance advice on various types of insurance, including, but not limited to:
 - i. Commercial General Liability Insurance;
 - ii. Casualty Insurance including Automobile Liability;
 - iii. Marine Liability Insurance;
 - iv. Aviation Liability Insurance;
 - v. All Risk Property Insurance;
 - vi. Group Accident & Life Insurance;
 - vii. Professional (Errors & Omissions) Liability Insurance;
 - viii. Environmental Impairment Insurance;
 - ix. Umbrella or Excess Liability Insurance; and
 - x. Course of Construction Insurance e.g. Wrap-up Liability and Builder's Risk.
- j) Review Contractors' insurance policies and/or certificates of insurance to ensure the policies and or certificates meet stated requirements.

3.3 Stream 2 - Insurance Brokerage Services

The Contractor must, as and when required:

- a) Provide advice on insurance related issues, for new and existing insurance portfolios including ongoing support to existing insurance and domestic and international insurance coverage portfolios;
- b) Provide advice and guidance to PSPC on insurance provisions in Crown leases, including but not limited to leases in which the Crown:
 - i) rents space from private sector landlords and is the occupant, or
 - ii) leases space to commercial tenants.
- c) Provide advice and assistance in the design and implementation of an Insurance Program;
- d) Provide marketing and placement of insurance contracts with recognized insurers;
- e) Be available to meet in order to review issues, contributing to resolution;
- f) Manage the timelines for the renewal process as well as the placement for new policies;
- g) With regard to the renewal of existing insurance portfolios, communicate a minimum of ninety (90) days prior to the policy renewal date, and provide a proposal for a renewal strategy including market conditions and detailing all necessary information for the placement of the renewal. It is estimated that every three years, Insurance Policy renewals should be fully remarketed. Policy Renewals will only be exercised upon written approval in the form of a Call-Up from the Identified User to the Contractor;
- h) Review existing insurance coverage(s) and provide the information that is required for underwriting purposes to renew the policy/policies;
- i) For new policies, provide the information that is required for underwriting purposes;
- j) Prepare underwriting submissions and provide them to the user for final approval;
- k) Solicit insurance markets and obtain, to the best extent possible, a minimum of three quotes for all new placements;
- l) Upon receipt of quotes for the required insurance coverage, forward required information to the Identified User, including, but not limited to:
 - i. a comparative analysis of the quotes;
 - ii. a ranking of the quotes based on the best overall quality of insurers and coverage depth;
 - iii. a breakdown of the cost of the insurance coverage provided by the commercial insurer;
 - iv. a breakdown of the cost of the insurance brokerage fees provided by the Insurance Broker; and

- v. claims reporting services connected to the purchased insurance policies.
- m) Produce "cover notes" on all placements, prior to the policy effective date;
- n) Provide a "Summary of Insurance", for each insurance policy, outlining relevant elements of the coverage and exclusions with all insurance policies;
- o) Secure and provide the insurance policy documentation no later than (90) days prior to the policy effective date whenever possible;
- p) Provide all insurance policy documentation in the requested language - either Official Language;
- q) Provide all required insurance certificates as they may become necessary throughout the policy year;
- r) With regard to Automobile Insurance policies, provide all necessary evidence of insurance required for the operation of insured vehicles on or before the policy effective date; and
- s) Provide information on claims including maintenance of claim records and quarterly reports on the status of claims.

3.4 Stream 3 - Insurance Claims Adjuster Services:

The Contractor must, as and when required, lead the overall investigation and related activities and tasks, including, but not limited to:

- a) End-to-end claims process, including recovery from third parties which could include making legal court claims;
- b) Ascertain if there is third party liability and/or subrogation rights for recovery;
- c) Review contractual materials for insurance provisions to interpret and determining cost responsibilities and allocations of same: i.e. deductibles, rent abatement opportunities, third party costs recovery, subrogation, etc.;
- d) Maintain a claim accounting tracker for duration of claim, allocating all costs between parties, i.e. Insurer, third party insurance and the Crown and then secondly between Crown-PSPC and the client occupant for cost recovery;
- e) In the event of catastrophic loss or damage, provide advice, guidance and recommendations to the Crown regarding lease termination options, re-building options and if required, assist the Crown in engaging consultants for the purposes of making these terminations if necessary;
- f) Maintain incident reporting and claims file, complete as required to ensure fulsome legal claims file (audit trail);
- g) Identify need and engage Contractors as necessary to address the situation and facilitate clean up and restoration efforts;
- h) Act as liaison between other claims adjusters, insurers, Crown and other responsible third parties;
- i) Perform initial site investigations and photography;
- j) Attend initial team meetings with the Identified User's representatives;
- k) Determine the need for and coordinate expert services including Cause and Origin Analysis;
- l) Organize meetings and obtain statements from appropriate persons/firms, including witnesses, harmed personnel and those responsible for the damaged facilities;
- m) Hold meetings and conduct telephone conversations with insurance claims adjusters implicated;
- n) Review relevant documents as necessary, such as but not limited to:
 - i) contracts,
 - ii) construction documents, and
 - iii) leases;
- o) Assist in the compilation of damages and supporting documentation;
- p) Assess and compile the documentation on damages; and
- q) Prepare draft reports for review by Identified User prior to preparing final reports.

3.5 Stream 4 – Risk Management Process Services

3.5.1 Category 1: Procurement and Limitation of Liability

This category specifically involves procurement activities, projects, processes, strategies and initiatives conducted pursuant to the Government Contracts Regulations and the Treasury Board (TB) Contracting Policy. It excludes leases and contracts for the fit-up of offices pursuant to the Federal Real Property and Federal Immovable Act; contracts related to the acquisition of land; grants and contributions; service level agreements between government departments; and memoranda of understanding with other governments or other levels of government.

This category is designed to be used for:

- a) Project Risk Management pursuant to the TB Project Approval Policy and TB Policy on the Management of Projects (<https://www.tbs-sct.gc.ca/pol/doc-eng.aspx?id=18229>), (Note: to be replaced by the TB Directive on the Planning and Management of Investments when in effect) where the projects will result in Procurement contracts;
- b) Application of the TB Policy on Decision Making in Limiting Contractor Liability in Crown Procurement Contracts; and
- c) The risk management component of:
 - i) Specific procurement actions, solicitations, or contracts for the acquisition of goods or services, and construction and architectural and engineering services;
 - ii) Procurement processes; and
 - iii) Commodity management and method of supply decision making.

3.5.1.1 Tasks

To assist identified users in determining an appropriate limitation of liability, the Contractor must perform quantitative risk assessments, provide options for dollar value limits of liability, and identify if and where these represent a substantive transfer of risk to the Crown. The deliverable report must include:

- a) A description of the methodology applied including the identified procurement model;
- b) Identification and assessment of all potential risk events in terms of potential financial liability (i.e. cost estimates), classified by first and third party liability;
- c) Assessment of the probability of a risk event occurring on an annual and aggregate (i.e. over the life of the contract) basis;
- d) Calculation of the expected loss: potential financial liabilities factored by probability;
- e) Provision of options for appropriate limits of liability;
- f) Identify substantive transfer of risk to the Crown; and
- g) Provision mitigation strategies to limit either party's potential financial exposure.

3.5.1.2 Process to Determine Liability Risk and to Recommend a Limit of Liability

The Contractor must ensure risk assessments are conducted in consideration of the procurement models as identified in the TB Policy on Decision Making in Limiting Contractor Liability in Crown Procurement Projects and include in general:

- a) Identification: Taking into account the items required by the TB Policy, a typical risk assessment will consider the following list of risks as they relate to liability. Note, the list is not comprehensive; it provides a general framework.

The Contractor must consider:

- i. non-performance (not doing what is required in the contract);
- ii. product (service) failure (product/service failing in spite of attempt);
- iii. Physical injury, including death;
- iv. Personal injury (i.e. slander, discrimination, etc.);
- v. Physical harm to tangible assets;

- vi. Physical harm to real property;
- vii. Claims against the Crown with respect to materials, parts, work in progress or finished work resulting in liens, charges or encumbrances;
- viii. Financial capacity (consider insolvency or bankruptcy);
- ix. IP infringement;
- x. Misuse of personal information;
- xi. Wrongful dissemination of confidential information;
- xii. conflict of interest;
- xiii. Loss of or damage to intangible property (i.e. reputation, goodwill, data);
- xiv. Fraudulent activities;
- xv. Non-compliance with relevant policies or legislation; and
- xvi. Other

b) **Assessment / Evaluation:** determine how likely the identified risks are to occur and their potential impact. When considering probability, the methodology applied should include the application of numerical values as in the example provided in the table below. It should also consider these over the life of the Contract on an annual and/or aggregate basis.

Table 1 - Probability scale (example):			
Description	Scenarios	Probability	For Calculations
Highly Likely	Very frequent occurrence	Over 85%	1.00
Likely	More than evens chance	50-85%	0.85
Fairly Likely	Quite often occurs	21-49%	0.50
Unlikely	Small likelihood, but could well happen	1-20%	0.20
Very Unlikely	Not expected to happen	Less than 1%	0.01
Extremely Unlikely	Just possible, but very surprising	Less than 0.01%	0.0001

The impact of a risk, or its severity, can be considered as the damage caused by the risk's occurrence. For the purpose of determining a limitation of liability, the impact should include a dollar value.

When compiling the various probabilities and potential impacts, it is necessary to document how probabilities or impacts were determined (e.g. "from known loss histories", "past experience", "expert consultation", etc.). Where there is little historical data or there has been a lack of experience in this specific field of procurement, an event-tree analysis or fault-tree analysis in which events and probabilities are synthesized may be required.

c) **Expected Loss:** the expected loss is a statistical measure which is calculated by multiplying the probability of each risk with its expected impact and adding them together. These should all be included in a comprehensive table or other suitable format that includes: Potential Liability Risk; Probability of Risk; Impact (\$) of Risk; and Expected Loss.

- d) Determine Limit of Liability: the report must include options for the limit of liability based on the risk assessment (generally, three options should be included).
- e) Substantive Transfer: a substantive amount of risk occurs when the Crown agrees to limit the contractor's liability a level lower than that determined by the Risk Assessment. Options for the limitation of liability shall include whether or not a substantive transfer exists.

3.5.2 Category 2: Real Property Management

This category specifically involves real property projects, activities, strategies and initiatives, and acquisitions and dispositions pursuant to the Federal Real Property and Federal Immovables Act <https://laws.justice.gc.ca/eng/acts/f-8.4/>.

This category is designed to be used for:

- a) Project Risk Management pursuant to the TB Project Approval Policy and TB Policy on the Management of Projects;
- b) Organizational Project Management Capacity Assessments pursuant to the TB Policy on the Management of Projects;
- c) The risk management component of:
 - i) Real Property acquisition strategy development. Acquisition includes purchase, lease, license, exchange, gift, easement, expropriation, transfer of administration from another department or agent Crown corporation or a transfer of administration and control from the provincial Crown;
 - ii) Real Property disposition strategy development. Disposition includes sale, lease, license, exchange, gift, easement, transfer of administration to another department or an agent Crown corporation, or transfer of administration and control to the provincial Crown;
 - iii) Management of Real Property (operation and maintenance); as defined in the Treasury Board Policy on Management of Real Property:

A project is an activity or series of activities that has a beginning and an end. A project is required to produce defined outputs and realize specific outcomes in support of a public policy objective, within a clear schedule and resource plan. A project is undertaken within specific time, cost and performance parameters.

- d) Development of business cases, including Real Property investment analyses and business strategies;
- e) Real Property transformation initiatives;
- f) Environmental assessments; and
- g) Environmental performance improvement initiatives.

3.5.3 Category 3: Delivery of public services to stakeholders external to the government or in partnership with various levels of government.

This category is designed to be used for activities associated with delivery of public services to stakeholders external to the government or for activities involving various levels of government where governance models are complex and decision-making is shared.

More specifically, the risk management component associated with:

- a) Accountability and decision-making structures;
- b) Development of Integrated Risk Management frameworks;
- c) Investment planning;

- d) Business planning;
- e) Delegation of financial authorities;
- f) Development of human resources strategies; and
- g) Development of communications strategies.

3.5.4 Tasks associated with Stream 4 - Category 2 and Category 3

a) Risk Identification

To identify risks, threats and vulnerabilities associated with those risks, for each organization, business line, program, project, process or initiative for which a risk assessment is being carried out, the Contractor must:

- i) Identify sources of risk, areas of impacts, events (including changes in circumstances) and their causes and potential consequences. The output of this exercise must be a comprehensive list of risks based on those events that might create, enhance, prevent, degrade, accelerate or delay the achievement of objectives. This list must form the basis for further analysis;
- ii) Identify risks whether or not their source is under the control of the organization, even though the risk source or cause may not be evident;
- iii) Identify the risks associated with not pursuing an opportunity;
- iv) Examine the immediate effects of particular consequences, cascade and cumulative effects, and consider a wide range of consequences even if the risk source or cause may not be evident;
- v) Consider possible causes and scenarios that show what consequences can occur and in that regard must consider all significant causes and consequences;
- vi) Apply risk identification tools and techniques that are suited to the mandate, objectives, strategic outcomes, and risk assessment capabilities of the organization for which the risk assessment is being carried out, as well as the corporate risk profile. The Contractor must take into account the risk appetite of the organization when determining which risks are to be included in the risk identification process; and
- vii) Ensure that that relevant and up-to-date information is used in identifying risks, including appropriate background information where possible. The Contractor must ensure that key stakeholders within the organization with appropriate knowledge are involved in identifying risks.

b) Risk Analysis

To assess the level and nature of the risks, the Contractor must:

- i) Analyze the risks identified in the risk identification stage to provide input to the Identified User's decision making in terms of whether risks need to be treated; the most appropriate risk treatment strategies and methods; and making decisions where choices must be made and the options involve different types and levels of risk;
- ii) Consider the causes and sources of risk, the positive and negative consequences, the likelihood that those consequences can occur, and other attributes of the risk;
- iii) Identify factors that affect consequences and likelihood, and take into consideration the multiple consequences and events can have and the multiple objectives that can be affected;
- iv) Take into account existing controls and their effectiveness and efficiency;
- v) Ensure that the way in which consequences and likelihood are expressed and the way in which they are combined to determine a level of risk, reflect the type of risk, the information available and the purpose for which the risk assessment output is to be used. These must all be consistent with the risk criteria. The interdependence of different risks and their sources must be considered in the analysis. The confidence in determination of the level of risk and its sensitivity to preconditions and assumptions must be considered in the analysis, and communicated effectively, within the organization, to decision makers and, as appropriate, other stakeholders. Factors such as divergence of opinion among experts, uncertainty, availability, quality, quantity and ongoing relevance of information, or limitations on modeling must be stated and highlighted;

- vi) Consider the risk, the purpose of the analysis, and the information, data and resources available within the organization, in determining the degree of detail required to conduct the risk analysis. Analysis must be qualitative, quantitative or semi-quantitative, or a combination of these, depending on the circumstances;
 - vii) Determine the consequences and their likelihood by modeling the outcomes of an event or set of events, or by extrapolation from experimental studies or from available data; and
 - viii) Express the consequences in terms of tangible and intangible impacts. In some cases, more than one numerical value or descriptor may be required to specify consequences and their likelihood for different times, places, groups or situations.
- c) Risk Evaluation

To assist organizations in making decisions based on the outcomes of risk analysis, the Contractor must:

- i) Compare the level of risk found during the analysis process with risk criteria established when the context was considered;
 - ii) Take account of the wider context of the risk;
 - iii) Consider the tolerance to the risks borne by parties other than the organization which benefits from the risk;
 - iv) Make decisions in accordance with legal, regulatory, policy, and other requirements; and
 - v) Rank the risks.
- d) Risk Response

Once the risks are evaluated by the Identified User, plans to respond to the risks must be selected and implemented. In consultation with the Identified User, the Contractor must:

- i) Provide actions to mitigate the likelihood or the impact of a risk (or both);
 - ii) Document control measures currently in place;
 - iii) Document the implementation of mitigation strategies;
 - iv) Ensure that the residual risk after response is tolerable;
 - v) Ensure that the costs of responding to the risks are in proportion to the costs of the impacts; and
 - vi) Confirm resources are available to implement the response.
- e) Communication and Consultation

Ongoing communication and consultation throughout the risk management process is critical as risks may change and may be perceived differently by stakeholders. In consultation with the Identified User, the Contractor must:

- i) Develop plans for communication and consultation at an early stage in the risk management process; and
 - ii) Ensure communication with all key stakeholders. Risk practitioners or risk owners may want to consider identifying, recording, and taking into account stakeholders' perceptions in the decision-making process as these views may have a significant impact on the decisions taken.
- f) Monitor and Review

Monitoring and review should be included in all aspects of the risk management process. In consultation with the Identified User, the Contractor must:

- i) Assess the effectiveness and efficiency of controls identified in a risk profile;
- ii) Ensure risks are still relevant with the internal and external contexts;

- iii) Identify when revisions to improve a risk profile are required;
- iv) Re-profile resources to higher priority risks; to analyze changes lessons learned, trends and changes to the context;
- v) Identify emerging risks; and
- vi) Assess the progress of implementing a risk response plan.

4. RESOURCES

4.1 Resources

The Contractor must provide the services using only qualified resources. The categories described below are not intended to correspond to any one Contractor's definition or categorization as such definitions or categorizations may vary between Contractors.

4.1.1 Specialized Insurance Consultation Services

- a) Consultant

4.1.2 Insurance Broker Services

- a) Consultant

4.1.3 Insurance Claims Adjuster Services

- a) Consultant;
- b) Claims Administrator; and
- c) Claims Adjuster.

4.1.4 Risk Management Process Services

- a) Consultant
- b) Account Assistance / Business Analyst

5. RESOURCES QUALIFICATIONS

5.1 Consultant

The Consultant, for Stream 1 through 4, has the overall responsibility for ensuring requests for services are completed as per the call-up. Tasks include but are not limited to:

Tasks: Consultant	Stream 1	Stream 2	Stream 3	Stream 4
a) Manage the quarterly reporting process as defined in Annex E	X	X	X	X
b) Conducting periodic quality assurances on all deliverables including ensuring timelines are met	X	X	X	X
c) Making presentations or delivering briefings to senior management, on a as requested basis	X	X	X	X

d) Having a thorough understanding of insurance product lines, insurance markets, insurance policy terms and conditions, and the insurance underwriting and claims processes	X	X	X	
e) Have a thorough understanding of applicable Treasury Board policies to ensure Canada's interests are protected from insurable losses	X	X		
f) Having the ability to understand and anticipate client needs based on a strong understanding of market dynamics, insurance services and their associated processes including applicable insurance for the Identified User's needs; which terms and conditions will apply; and what information the Insurer will require for the policy	X	X		
g) Advising the procurement authority on the insurable risks associated with contract activities and selection of appropriate terms to include in contracts	X			
h) Advising the procurement authority on the suitability or acceptance of Contractors' insurance with respect to the work to be performed under the contract or as it pertains to the conditions set within the contract	X			
i) Being the point of contact for troubleshooting of issues and problem-solving during insurance transactions in order to implement coverage		X	X	
j) Acting as the single point of contact for day to day insurance management activities		X		
k) Managing the insurance placement and contacting underwriters to negotiate best terms and conditions with respect to premium coverages		X		
l) Conducting risk management process related activities for procurement projects				X
m) Providing advice on the risk management methods, tools, and techniques used				X
n) Developing interview guides and conducting interviews with stakeholder for data collection and information in Risk Management Process				X

5.1.2 Minimum Educational and Experience Requirements

At a minimum the Consultant for Streams 1, 2, and 3 must meet a), b), and c) below:

- a) Possess at least one of the following accreditations:
- i. Chartered Insurance Professional (CIP);
 - ii. Fellow Chartered Insurance Professional (FCIP);

- iii. Associate of the Insurance Institute of Canada (AIIC); or
 - iv. Fellow of the Insurance Institute of Canada (FIIC); and
- b) Possess a minimum of a college degree or diploma from a Canadian college or Canadian recognized college. The degree or diploma must be from a recognized Canadian college, or if obtained outside of Canada, be approved by a recognized Canadian academic credentials assessment service identified at: <http://cicic.ca/927/Identify-the-organization-responsible-for-recognition/index.canada>; and
- c) Have 5 years of related work experience in the insurance industry.

At a minimum the Consultant for Stream 4 must meet a), b), and c) below:

- a) Possess a recognized risk management designation, such as:
- i. Fellows of the Society of Actuaries (FSA),
 - ii. Professional Risk Manager (PRM),
 - iii. PMI Risk Management Professional (PMI-RMP),
 - iv. Chartered Accountant (CA),
 - v. Certified Management Accountant (CMA),
 - vi. Certified General Accountant (CGA),
 - vii. Certified Internal Auditor (CIA),
 - viii. Certification in Control Self-Assessment (CCSA),
 - ix. Certified Information Systems Auditor (CISA),
 - x. Chartered Enterprise Risk Analyst (CERA), or
 - xi. RIMS Fellow (RF), and
- b) Possess a minimum of a college degree or diploma from a Canadian college or Canadian recognized college. The degree or diploma must be from a recognized Canadian college, or if obtained outside of Canada, be approved by a recognized Canadian academic credentials assessment service identified at: <http://cicic.ca/927/Identify-the-organization-responsible-for-recognition/index.canada>; and
- c) Have 7 years of related work experience as a Consultant.

5.2 Claims Administrator

The Claims Administrator tasks include, but are not limited to:

- a) Providing quarterly claim reports;
- b) Act as the liaison between the client and insurers;
- c) Processing client requests for policy changes; and
- d) When requested, to obtain and provide insurance certificates.

5.2.1 Minimum Educational/Experience Requirements

At a minimum the Claims Administrator must meet a), b), and c) below:

- a) Possess at least one of the following accreditations:

- i. Chartered Insurance Professional (CIP);
 - ii. Fellow Chartered Insurance Professional (FCIP);
 - iii. Associate of the Insurance Institute of Canada (AIIC); or
 - iv. Fellow of the Insurance Institute of Canada (FIIC); and
- b) Possess a college degree or diploma from a Canadian college or Canadian recognized college. The degree or diploma must be from a recognized Canadian college, or if obtained outside of Canada, be approved by a recognized Canadian academic credentials assessment service identified at: <http://cicic.ca/927/Identify-the-organization-responsible-for-recognition/index.canada>; and
- c) Have 2 years of related work experience in the insurance industry.

5.3 Claims Adjuster

The Insurance Claims Adjuster tasks must include, but are not limited to:

- a) Providing quarterly claim reports;
- b) Act as the liaison between the clients and insurers;
- c) Performing all actions required to inspect claims for losses to determine proper compensation, such as but not limited to property inspections and, interviews of claimants and witnesses; and
- d) Conduct research including but not limited to policy reports.

5.3.1 Minimum Educational/Experience Requirements

At a minimum the Claims Adjuster must meet a), b), and c) below:

- a) Possess at least one of the following accreditations:
 - i. Chartered Insurance Professional (CIP);
 - ii. Fellow Chartered Insurance Professional (FCIP);
 - iii. Associate of the Insurance Institute of Canada (AIIC); or
 - iv. Fellow of the Insurance Institute of Canada (FIIC); and
- b) Possess a college degree or diploma from a Canadian college or Canadian recognized college. The degree or diploma must be from a recognized Canadian college, or if obtained outside of Canada, be approved by a recognized Canadian academic credentials assessment service identified at: <http://cicic.ca/927/Identify-the-organization-responsible-for-recognition/index.canada>; and
- c) Have 2 years of related work experience in the insurance industry.

5.4 Account Assistance / Business Analyst

Under the direction of the Consultant, as appropriate, the Account Assistant / Business Analyst is responsible for providing assistance, as required, to the Consultant. Tasks may include but are not limited to the following:

- a) Collecting and collating qualitative and quantitative data;
- b) Conducting research;
- c) Conducting preliminary analyses;

- d) Compiling background documentation; and
- e) Providing assistance with the development of briefing notes, presentations, papers and/or reports.

5.4.1 Minimum Educational/Experience

At a minimum the Account Assistant must meet a) and b) below:

- a) Possess a secondary school diploma or General Education Development (GED) certificate; and
- b) Have 3 years of related work experience.

6. LANGUAGE REQUIREMENTS

The Contractor must ensure services as well as the required insurance documents are in either official language: English or French.

7. LOCATION OF WORK

The Contractor must provide its own premises, equipment, software, and tools necessary for the performance of the tasks outlined in the SOW and in individual call-ups. Where on-site work is required, the individual call-up will provide details of the facilities to the Contractor.

8. TRAVEL

The Standing Offer does not include travel and living expenses.

9. MEETINGS

The Contractor will not be reimbursed for any costs incurred for meetings.

9.1 Kick off Meeting

A kick-off meeting will be held within thirty (30) working days from the date of Standing Offer issuance. The kick-off meeting will be organized as a teleconference, or in person in a location in the National Capital Area. The exact time and location of the kick-off meeting will be provided after Standing Offer issuance.

The purpose of the kick-off meeting will be to:

- a) Review the Standing Offer requirements;
- b) Discuss the reporting requirement; and
- c) Review and clarify the respective roles and responsibilities of the Technical Authority and the Contractor to ensure common understanding of the requirement and the terms and conditions of the Standing offer.

9.2 Progress Review Meetings

Progress review meetings (PRM) will be completed as per the Technical Authority's request during the first year of the Standing Offer, and then occur once per fiscal year thereafter or more often if required.

Solicitation No. - N° de l'invitation
EN578-162394/A
Client Ref. No. - N° de réf. du client
EN578-162394/A

Amd. No. - N° de la modif.
File No. - N° du dossier
103ZL. EN578-162394/A

Buyer ID - Id de l'acheteur
103ZL
CCC No./N° CCC - FMS No./N° VME

The PRM will be organized through a teleconference or held in person. In person meetings may be held at other locations if mutually agreed. The SOA will be invited to attend PRM.

The purpose of the progress review meeting is to:

- a) Discuss and resolve operational, administrative or contractual details as well as any possible issues; and
- b) The Technical Authority is responsible for coordinating PRM with the Contractor.

The Contractor must:

- a) Make all necessary preparations in order to actively participate in any meeting at their own expense;
- b) Conduct meetings at client's facility, unless otherwise agreed upon between the Project Authority and the Contractor;
- c) Maintain a history of all meetings as well as of all incremental changes to action items and submit it to the Project Authority when requested; and
- d) Conduct PRM as requested by the Project Authority.

ANNEX B

LIST OF QUESTIONS

1. According to Industry best practices as well as considering your organization's capabilities and ability to provide timely advice to Identified Users across the country, please describe your ideal scenario and provide the total number of desired qualified suppliers for each Stream.

Stream 1 - Specialized Insurance Consultation Services;

Stream 2 - Insurance Brokerage Services;

Stream 3 - Insurance Claims Adjuster Services; and

Stream 4 - Risk Management Process Services.

2. With multiple suppliers qualified under each stream, how should suppliers be ranked?
3. Stream 1 - Specialized Insurance Consultation Services is a new requirement, please provide your feedback on the requirements defined in the SOW.
4. Stream 3 - Insurance Claims Adjuster Services is a new requirement, please provide your feedback on the requirements defined in the SOW.
5. Are there any additional services that would support the federal government in facilitating Insurance services from Canadian companies?
6. For Stream 3 - Insurance Claims Adjuster Services, can you please provide the capability in terms of provision of this service and benchmark it against GoC needs in order to determine how many suppliers should be qualified?
7. Please provide your current billing structure? (i.e. percentage, administrative fees, commission, etc.)
8. The Government of Canada's Policy on Green Procurement aims to integrate environmental considerations into the procurement decision-making process, including planning, acquisition, use and disposal. The Government of Canada also supports opportunities for businesses owned by underrepresented groups and Indigenous Peoples.

How will you support these initiatives as part of your ongoing commitment to improve the environment and the quality of life of Canadians and promote equality?
9. The SRCL stipulates that consultants have to have security clearance at the Protected B level, will suppliers require a transition period in order to provide services?
10. As per Article 5 of the SOW, do you agree with the resource qualifications for all streams pertaining to accreditations, educations and experience? Please provide the industry standards for Consultant, Claims Administrator, and Claims Adjuster.
11. Please describe how Brokers tend to be licensed in all provinces and territories and provide a detailed explanation of how it works?