



**CITY OF CRANBROOK**

**Request for Proposals**

**General Insurance Brokerage Services**

**RFP NO.: CRA2026-R-001**

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**Issue Date:**

**Tuesday, January 6, 2026**

**Closing Time:**

**Wednesday, January 28, 2026 by 2:30 PM  
Mountain Time (MT)**

**Closing Location:**

**City Hall**

**Attention: Melissa Wilhelm, Financial Services Manager  
40-10th Ave S, Cranbrook, BC V1C 2M8**

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## **1. REQUEST FOR PROPOSALS AND SUBMISSION INSTRUCTIONS**

### **1.1 Request for Proposals**

The Corporation of the City of Cranbrook is seeking proposals from qualified parties for the provision of general insurance brokerage services.

The successful proponent will provide services to and arrange for insurance for the City for a three (3) year term, from March 31, 2026 to March 31, 2029, with the option for a two (2) year extension at the discretion of the City.

### **1.2 Definitions**

Throughout this Request for Proposals, the following definitions apply:

- a) “Addenda” means all additional information regarding this RFP including amendments to the RFP;
- b) “BC Bid” means the BC Bid website located at [www.bcbid.gov.bc.ca](http://www.bcbid.gov.bc.ca);
- c) “City” means the Corporation of the City of Cranbrook;
- d) “Closing Location” includes the location indicated on the cover page of this RFP or BC Bid, as applicable;
- e) “Closing Time” means the closing time and date for this RFP as set out on the cover page of this RFP;
- f) “Contract” means the written agreement resulting from the RFP executed by the City and the successful proponent;
- g) “Contract Administrator” means the City staff member who has been duly hired by the City of Cranbrook to fulfill the duties of that position or his/her designated representative;
- h) “Contractor” or “Consultant” means the successful proponent selected from this RFP who enters into a contract with the City;
- i) “Must”, “mandatory”, or “required” means a requirement that must be met in order for a proposal to receive consideration;
- j) “Proponent” means a person or entity with the legal capacity to contract, that submits, or intends to submit, a proposal in response to this RFP
- k) “Proposal” means a written response to the RFP that is submitted by a Proponent;
- l) “Request for Proposals” or “RFP” means the solicitation described in this document, including any attached or referenced appendices, schedules or exhibits and as may be modified in writing from time to time by the City by Addenda;
- m) “Should”, “may” or “weighted” means a requirement having a significant degree of importance to the objectives of the RFP;

### 1.3 **Delivery of Proposals**

Proposals **MUST** be in English and **MUST** be submitted using one of the submission methods below:

**BC Bid Electronic Submission:** Proponents may submit an electronic proposal using BC Bid. Proposals must be submitted in accordance with BC Bid and e-bidding key requirements (found at [www.bcbid.gov.bc.ca](http://www.bcbid.gov.bc.ca)). Only pre-authorized electronic bidders registered on the BC Bid system can submit an electronic proposal. Use of an e-bidding key is effective as signature.

**Hard Copy Submission:** Proponents may submit two (2) hard-copies of their proposal as outlined in Section 1.4 (f) of this RFP.

Email and facsimile submissions will not be accepted.

All proposal submissions **MUST** include a completed and signed *Summary Form of Proposal* plus the information required as described in Section 1.5 of this RFP.

Proposals received after the Closing Time will not be accepted.


There will be no public opening for this RFP.

### 1.4 **Submission of Proposals**

- a) Proposals **MUST** be submitted before the Closing Time to the Closing Location using one of the submission methods set out in Section 1.3 of this RFP. The Proponent is solely responsible for ensuring that, regardless of submission method selected, the City receives a complete proposal, including all attachments or enclosures, before the Closing Time.
- b) For BC Bid electronic submissions, the following applies:
  - i. File uploads are limited to 500 MB per file. There are an unlimited number of attachments.
  - ii. Proponents submitting by electronic submission are solely responsible for ensuring that any attachments are not corrupted. The City may reject proposals that are compressed, cannot be opened or that contain viruses, malware or corrupted attachments.
  - iii. The closing time on BC Bid is shown in Pacific Time (PT). The City's Closing Time in this RFP is in Mountain Time (MT). Proponents must ensure their submission is uploaded and completed prior to the Closing Time.

- c) Only pre-authorized e-bidders registered on BC Bid can submit electronic bids on BC Bid. BC Bid is a subscription service (\$150 per year) and the registration process may take two business days to complete. If using this submission method, Proponents should refer to the BC Bid website or contact the BC Bid Helpdesk at 1-800-663-7867 for more information. An electronic proposal submitted on BC Bid must be submitted using the e-bidding key of an authorized representative of the Proponent. Using the e-bidding key of a subcontractor is not acceptable.
- d) The City strongly encourages Proponents using electronic submissions to submit proposals with sufficient time to complete the upload and transmission of the complete proposal and any attachments before the Closing Time.
- e) The Proponent bears all risk associated with delivering its Proposal by electronic submission, including but not limited to delays in transmission between the Proponent's computer and BC Bid.
- f) Hard copy submissions **MUST** be received in a sealed envelope at the Closing Location by registered mail, courier, or hand delivery before the Closing Time.

(TO HELP IDENTIFY YOUR SUBMISSION, WE ASK THAT YOU PLEASE CUT OUT THE LABEL BELOW AND AFFIX THIS LABEL TO THE OUTSIDE OF YOUR PROPOSAL SUBMISSION)

 City of Cranbrook 40 10 <sup>th</sup> Avenue South Cranbrook, BC V1C 2M8	
Attention: <b>Melissa Wilhelm, Financial Services Manager</b>	
<b>REFERENCE NUMBER:</b>	CRA2026-R-001
<b>PROJECT NAME:</b>	General Insurance Brokerage Services
<b>CLOSING DATE:</b> Wednesday, January 28, 2026	<b>CLOSING TIME:</b> 2:30:00 P.M. MOUNTAIN TIME

### 1.5 **Proposal Submission Format and Checklist**

The following format and sequence should be followed in order to provide consistency in Proponent response and ensure each proposal receives full and fair consideration. All pages should be consecutively numbered.

- a) Title Page, showing Proponent's name, contact person and title, address and contact information;
- b) Completed *Summary Form of Proposal* (**Mandatory Form - signature required**);
- c) Qualifications and Experience as described in Section 3.1;
- d) Service, Communication and Reports as described in Section 3.2;
- e) References as described in Section 3.4.

### 1.6 **Contact**

Enquiries related to this RFP, including any requests for information or clarification may only be directed in writing to the following person who will respond if time permits before the Closing Time. Information obtained from any other source is not official and should not be relied upon. Enquiries and any responses providing new information will be recorded and posted to BC Bid and on the City website.

Melissa Wilhelm, Financial Services Manager  
Phone: (250) 489-0265  
Email: [melissa.wilhelm@cranbrook.ca](mailto:melissa.wilhelm@cranbrook.ca)

The cut-off for submitting any questions relating to this RFP will be 48 hours before the Closing Time. Questions received after this time may not be answered.

### 1.7 **Environmental Considerations for Proposal Delivery:**

The City encourages Proponents to consider submitting an electronic proposal. When submitting in hard copy, the City encourages Proponents to consider environmental stewardship, as per the following:

- Hard copy proposals should be double side printed on paper that is post-consumer recycled content or forest stewardship certified;
- Thin proposals should be stapled rather than bound;
- Binding, where required, should be comb-type rather than plastic or wire spiral for ease of separating to shred and recycle; and
- Binders, where required, should be free from adhered labels (for ease of re-use), and/or be made of post-consumer recycled content.

## **2. PROJECT OBJECTIVES AND SCOPE OF WORK**

### **2.1 General Information**

The City of Cranbrook requests proposals from qualified and experienced proponents to provide insurance services in anticipation of the City's March 31, 2026 general insurance program renewal (with the exception of Cyber Insurance as listed below).

The City requires coverage for the following:

1. Property Insurance for buildings, contents, and mobile equipment
2. Boiler & Machinery Insurance
3. Crime Insurance
4. Fire Fighters Accident Insurance
5. Cyber Insurance (the City's current policy expires June 25, 2026)

On a project specific basis the City occasionally requires:

1. Wrap-up Liability
2. Builder's Risk

The City is a member of the Municipal Insurance Association for its Liability Insurance Coverage which is not a part of this proposal call.

Coordination of the ICBC Fleet Insurance is undertaken by local brokers on a rotation basis and is not part of this quotation.

The City would consider proposals that do not include coverage on mobile equipment and/or cyber insurance. Proponents shall note any coverage that is not included in their proposal.

#### **Summary of Insurance**

Commercial Property, including:

- Buildings - \$267,039,335
- Contents - \$22,581,595
- Mobile Equipment - \$17,951,071
- Miscellaneous Equipment - \$523,260

### **2.2 Services**

In addition to marketing/placing the City of Cranbrook insurance program, the successful proponent will be expected, at no additional cost, to provide the following services:

- Availability of skilled and knowledgeable staff to respond to telephone enquiries during business hours and after hours in an emergency.
- Assistance in presenting and negotiating claims, if any, with insurers.

- Evaluate retention levels, exposures and coverage needs, making recommendations to maximize coverage and reduce insurance premiums, as appropriate, and consistent with the City's corporate objectives.
- Evaluate the commitment and financial security and capability of insurers.
- Service existing insurance policies and place new policies, including checking the policy wording for appropriate content and accuracy.
- Prepare, review and deliver all policy documents in a timely manner.
- Bind insurance coverage after all wordings have been agreed to by the City.
- Attend meetings as required with City staff.
- Facilitate meetings with City staff and insurance markets/underwriters where desired or required.
- Assist in development of City Staff's understanding of insurance industry, products, market trends, and regulatory changes.
- Maintain and provide Statement of Values, Equipment Schedules and keeping other underwriting information current.
- Basic Loss Prevention Services, including co-ordination of inspections by insurer(s) and review of the resulting recommendations, if any.
- Provide annual claims summaries in a format acceptable to the City of Cranbrook.
- Keep the City informed of any major industry changes, trends, judgments or alternatives that may be of interest to administration or have an impact on the City's insurance program.

In addition, the proponent may propose any other related services it believes would be of benefit to or desirable by the City and identify any additional costs associated with these services.

### **3. PROPOSAL**

The proposal should be prepared simply and economically. While additional data may be presented, the following Sections 3.1 – 3.4 **MUST** be included. They represent the criteria against which the Proposal will be evaluated.

#### **3.1 Qualifications and Experience**

The proponent shall provide the following:

- A brief history of your company.
- A general statement of specialization and expertise.
- The size of the firm nationwide and of the account office in terms of people and businesses. Include the location of the proposed servicing office and methods by which the City will be able to interact with the proposed servicing office.



- The number of years your company has been conducting business as an insurance broker.
- The business carried out by the account office and firm nationwide in terms of class of business, premium volume, types of insurance marketed, and other services offered.
- The number of years of local experience in providing identified services to similar corporate clients – provide a list of municipalities which are currently serviced locally.
- A statement on your firm's corporate policy with regard to contingent commissions and how you will ensure the fair placement of the City's insurance program should your firm be awarded the Contract.
- Details of the individual within your firm that is proposed to have overall responsibility for the City's account (Account Executive), and who will back up the Account Executive during absences, including qualifications, experience, awards, memberships and certifications. Provide a summary of experience that these personnel have provided to local and regional governments.
- Provide information about your firm's access and leverage with insurance markets. Include the top five financially acceptable markets you expect to utilize. Outline in detail your capability to negotiate insurance rates with underwriters and the provision of customized or manuscript policy wording.

### **3.2 Service, Communication and Reports**

The proponent shall provide the following:

- A description of your process for marketing and placement of new and renewal insurance policies.
- A description in detail of your approach to managing the City's account.
- Details on how your firm will provide the best value for the City. Include any creative, unique and innovative ideas that have been implemented with other clients that are similar to the City.
- Information on what assistance your firm is willing to make available to assist the City in compiling accurate information for the underwriters.
- Detail of how the City's account will be serviced, including the facilitation of claims.
- A description of how the City will be provided with complete copies of all policies and endorsements and how you plan to communicate the coverages with the City to ensure understanding.
- A description of the means by which you would keep abreast of the City's activities, exposures and ongoing needs.
- A description of the method and frequency by which information relevant to the City (i.e. market changes) would be communicated.
- Details on the types of reports and frequency you plan to provide to the City in the normal course of business.
- Any other information you deem appropriate to support why the City should select your firm.

### 3.3 **Fees for Services**

Proponents **MUST** complete the Fees for Services section on the *Summary Form of Proposal* included with this RFP. The bid should include all pricing information relative to performing the services as described in this RFP.

Proponents shall outline the proposed basis of the annual brokerage remuneration. If applicable, provide the costs for any additional services offered in your proposal and identify which are not included in the annual flat fee.

### 3.4 **References**

Proponents should provide a minimum of three (3) references for whom they have provided similar services, preferably references from municipalities and organizations of similar size. Please include the name, email, and telephone number of the principal client contact.

## 4. **EVALUATION CRITERIA**

Evaluation of proposals will be by a committee formed by the City and may include employees and contractors of the City and other appropriate participants.

The City's intent is to enter into a Contract with the Proponent who has met all mandatory criteria and who has the highest overall ranking.

Proposals will be assessed in accordance with the entire requirement of the RFP, including all mandatory and weighted criteria.

### 4.1 **Mandatory Criteria**

Proposals not clearly demonstrating that they meet the following mandatory criteria will be excluded from further consideration during the evaluation process.

<b>Mandatory Criteria</b>
a) The proposal must be received at the Closing Location before the Closing Time.
b) The proposal must be in English.
c) The proposal must be submitted using one of the submission methods set out in Section 1.3 of this RFP.
d) Hard copy submissions must be received in a sealed envelope.
e) The proposal must include a signed copy of the <i>Summary Form of Proposal</i> .

## 4.2 **Evaluation Criteria**

Proposals meeting all of the mandatory criteria will be further assessed against the following weighted criteria.

<b>Weighted Criteria</b>	<b>Weight</b>
Service, Communication and Reports (Section 3.2)	30
Qualifications and Experience (Section 3.1)	30
Fees for Services (Section 3.3)	30
References (Section 3.4)	10
<b>TOTAL</b>	<b>100</b>

## 4.3 **Price Evaluation**

Only proposals that meet all mandatory requirements will be evaluated. The lowest overall price will be awarded all the points allocated to price. All other proposals will be evaluated using the following formula:

$$\frac{\text{Lowest Overall Price}}{\text{This Proposal's Overall Price}} \quad \times \quad \text{Maximum points available}$$

# 5. **TERMS AND CONDITIONS**

## 5.1 **Acceptance of Terms and Conditions**

Submitting a proposal indicates acceptance of all of the terms and conditions set out in the RFP, including those that follow and that are included in all appendices and any Addenda.

## 5.2 **Additional Information**

All Addenda will be posted on the City's website and BC Bid. It is the sole responsibility of the Proponent to check for Addenda. Proponents are strongly encouraged to subscribe to BC Bid's email notification service to receive notices of Addenda.

## 5.3 **Late Proposals**

Proposals will be marked with their receipt time at the Closing Location. Only complete proposals received and marked before the Closing Time will be considered to have been received on time. Proposals received after the Closing Time will be marked late and not considered or evaluated. In case of a dispute, the proposal receipt time as recorded by the City at the Closing Location will prevail whether accurate or not.

## 5.4 **Proposal Validity**

Proposals will be open for acceptance for at least ninety (90) days after the Closing Time.

### **5.5 Firm Pricing**

Prices will be firm for the entire Contract period unless the RFP specifically states otherwise.

### **5.6 Completeness of Proposal**

By submitting a proposal, the Proponent warrants that, if the RFP is to design, create or provide a system or manage a program, all components required to run the system or manage the program have been identified in the proposal or will be provided by the Contractor at no additional charge.

### **5.7 Changes to Proposals**

By submitting a clear and detailed written notice, the Proponent may amend or withdraw its proposal before the Closing Time. Unless the RFP otherwise provides, Proponents should use a consistent submission method for submitting proposals and any amendments or withdrawals. Upon Closing Time, all proposals become irrevocable. The Proponent will not change any part of its proposal after the Closing Time unless requested by the City for purposes of clarification.

### **5.8 Liability for Errors**

While the City has used considerable efforts to ensure information in the RFP is accurate, the information contained in the RFP is supplied solely as a guideline for Proponents. The information is not guaranteed or warranted to be accurate by the City, nor is it necessarily comprehensive or exhaustive. Nothing in the RFP is intended to relieve Proponents from forming their own opinions and conclusions with respect to the matters addressed in the RFP.

### **5.9 Proponents' Expenses**

Proponents are solely responsible for their own expenses in participating in the RFP process, including the costs in preparing a proposal and for subsequent finalizations with the City, if any. The City will not be liable to any Proponent for any claims, whether for costs, expenses, damages or losses incurred by the Proponent in preparing its proposal, loss of anticipated profit in connection with any final Contract or any other matter whatsoever.

### **5.10 No Commitment to Award**

The RFP should not be construed as an agreement to purchase goods or services. The lowest priced or any proposal will not necessarily be accepted. The RFP does not commit the City in any way to award a Contract.

#### 5.11 **Reservation of Rights**

In addition to any other reservation of rights set out in the RFP, the City reserves the right, in its sole discretion:

- a) to modify the terms of the RFP at any time prior to the Closing Time, including the right to cancel the RFP at any time prior to entering into a Contract with a Proponent;
- b) in accordance with the terms of the RFP, to accept the proposal or proposals that it deems most advantageous to itself;
- c) to waive any non-material irregularity, defect or deficiency in a proposal;
- d) to request clarifications from a Proponent with respect to its proposal, including clarifications as to provisions in its proposal that are conditional or that may be inconsistent with the terms and conditions of the RFP, without any obligation to make such a request to all Proponents, and consider such clarifications in evaluating the proposal;
- e) to reject any proposal due to unsatisfactory references or unsatisfactory past performance under contracts with the City, or any material error, omission or misrepresentation in the proposal;
- f) at any time, to reject any or all proposals; and
- g) at any time, to terminate the competition without award and obtain the goods and services described in the RFP by other means or do nothing.

#### 5.12 **Contract**

By submitting a proposal, the Proponent agrees that should its proposal be successful, the Proponent will enter into a Contract with the City.

Written notice to a Proponent that it has been identified as the successful Proponent and the subsequent full execution of a written Contract will constitute a Contract for the goods or services, and no Proponent will acquire any legal or equitable rights or privileges relative to the goods or services until the occurrence of both such events.

If a written Contract cannot be finalized with provisions satisfactory to the City within thirty (30) days of notification of the successful Proponent, the City may, at its sole discretion at any time thereafter, terminate discussions with that Proponent and either commence finalization of a Contract with the next qualified Proponent or choose to terminate the RFP process and not enter into a Contract with any of the Proponents.

#### 5.13 **No Guarantee of Volume of Work or Exclusivity of Contract**

The City makes no guarantee of the value or volume of work to be assigned to the successful proponent. The agreement to be negotiated with the successful proponent will not be an exclusive contract for the provision of the goods or services described in Section 2. The City may contract with others for goods and services the same as or similar to those described in Section 2 or may obtain such goods and services internally.

#### **5.14 Solicitation**

Any attempt by Proponents to influence the outcome of the RFP process by engaging in solicitation, either directly or indirectly, of any employee, contractor or representative of the City, including members of the evaluation committee and any elected or appointed officials of the City, or with the media, may result in disqualification of the Proponent.

#### **5.15 Workers Compensation Act**

The Contractor must provide to the City their Worksafe BC registration number and a Letter of Clearance. The Contractor must ensure compliance on their part with the Workers' Compensation Act and the Occupational Health and Safety Regulations. This will extend to any subcontractors hired by the successful Proponent, who will be on City property.

In any case where pursuant to the provisions of the Workers' Compensation Act, the Workers' Compensation Board orders the Contractor, in respect of their operations under the RFP, to cease operations because of failure to install or adopt safety devices or appliances directed by the order of the said Board, or required under said Act or Regulations thereunder or because said Board is of the opinion the conditions or immediate danger exist that would be likely to result in injury to any person, or because of lack of payment of an account due to the Board, the City, on 24 hours written notice to the Contractor, may terminate the Contract.

#### **5.16 Indemnity and Liability Insurance**

For the purpose of any Contract the City may enter into with the successful Proponent, the Contractor must indemnify and hold harmless the City, its employees and agents, from any or all claims, demands, actions, and costs whatsoever that may arise, directly or indirectly out of any act or omission of the Contractor, its employees, or agents, in the performance by the Contractor of this RFP. Such indemnification must survive termination of the Contract.

The Contractor must provide to the City proof of \$2 million General Liability Insurance with the City named as an additional insured party. The City reserves the right to modify the type of insurance coverage and amount coverage (which may include increasing the amount of coverage) required to be carried by the Contractor.

#### **5.17 Compliance with Laws and Permits**

The Contractor must apply and pay for all necessary permits or licenses, including City of Cranbrook Business License, required for the execution of the work. The Contractor must give all necessary notices and pay for all fees required by law and comply with all laws, ordinances, rules and regulations relating to the work and to the preservation of the public health. The Contractor must be responsible for the safety of all workmen and equipment on the project in accordance with all applicable safety legislation passed by Federal, Provincial and Local Authorities governing safety.

#### **5.18 Trade Agreements**

This RFP has been issued in compliance with the City of Cranbrook Purchasing Policy No. 40-501 and meets the requirements of the Canadian Free Trade Agreement and the New West Partnership Trade Agreement.

#### **5.19 Freedom of Information**

Without limiting other obligations under the *Freedom of Information and Protection of Privacy Act* and any other enactments that may apply to the City or the Proponent or to both, and despite any promises or commitment by the City to preserving the confidentiality of information to the extent permitted by law, the Proponent acknowledges that any information provided to the City in relation to this RFP, or that is created, produced, negotiated or otherwise comes within the City's custody or under its control pursuant to this RFP, may be subject to a legal requirement to disclose the information pursuant to a request for access under that Act.

#### **5.20 Conflict of Interest**

A Proponent may be disqualified if the Proponent's current or past corporate or other interests, or those of a proposed subcontractor, may, in the City's opinion, give rise to an actual, perceived or potential conflict of interest in connection with the services described in the RFP. This includes, but is not limited to, involvement by a Proponent in the preparation of the RFP or a relationship with any employee, contractor or representative of the City involved in preparation of the RFP, participating on the evaluation committee or in the administration of the Contract.

A Proponent must disclose in its proposal any actual or potential conflict of interest and any existing business relationships it may have with the City of Cranbrook, its elected or appointed officials or employees. The City has the right to reject any proposal submitted by a Proponent who in the City's determination, has, or if awarded the Contract would have, an actual, perceived or potential conflict of interest.

If a Proponent is in doubt as to whether there might be a conflict of interest, the Proponent should consult with the City Contact prior to submitting a proposal. By submitting a proposal, the Proponent represents that it is not aware of any circumstances that would give rise to a conflict of interest that is actual or potential, in respect of the RFP.

CITY OF CRANBROOK

SUMMARY FORM OF PROPOSAL

RFP NO: CRA2026-R-001

NAME OF PROJECT: GENERAL INSURANCE BROKERAGE SERVICES

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**FEES FOR SERVICES:**

**Brokerage Remuneration** (excluding taxes):

<b>Annual Flat Fee</b> (fixed for the term of the contract)	\$
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**CONFIRMATION OF THE PROPONENT'S INTENT TO BE BOUND:**

The enclosed Proposal is submitted in response to the referenced Request for Proposals, including any Addenda. By submitting a Proposal the Proponent agrees to all of the terms and conditions of the RFP including the following:

- a) The Proponent has carefully read and examined the entire Request for Proposals;
- b) The Proponent agrees that they have reviewed and considered all Addenda (if any) and have taken that into account with determining the price(s) proposed above;
- c) The Proponent has conducted such other investigations as were prudent and reasonable in preparing the Proposal; and
- d) The Proponent agrees to be bound by the statements and representations made in its Proposal.

**Proponent Name (please print):** \_\_\_\_\_

**Name & Title of Authorized Representative (please print):** \_\_\_\_\_

**Signature of Authorized Representative:** \_\_\_\_\_

**Address:** \_\_\_\_\_  
\_\_\_\_\_

**Telephone:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Executed this** \_\_\_\_\_ **day of** \_\_\_\_\_, **20**\_\_\_\_\_