

Schedule "A"

**INDEPENDENT CLAIMS ADJUSTING SERVICES AGREEMENT FOR
THE CORPORATION OF THE CITY OF SAULT STE. MARIE**

THIS AGREEMENT made in duplicate this 3rd day of February, 2025.

B E T W E E N:

**THE CORPORATION OF THE CITY
OF SAULT STE. MARIE**

(herein referred to as the "Municipality")

- and -

**SEDGWICK CANADA INC.
SEDGWICK DU CANADA INC.**

(herein referred to as the "Adjuster")

THIS AGREEMENT WITNESSETH THAT in consideration of the mutual promises and obligations contained herein, the Parties agree as follows:

1. TERM

This agreement (the "Agreement") shall be for a term of three (3) years commencing February 28, 2025 and ending February 28, 2028 (the "Term"), provided that this Agreement is not previously cancelled or terminated by the Municipality in accordance with this Agreement, by operation of law or otherwise, and further provided that the Adjuster has faithfully complied with and performed all of the covenants and conditions as set out in this Agreement on its part to be performed during the Term.

The Agreement shall automatically extend for an additional two (2) years upon completion of the Term here (hereinafter the "Renewal Term") on the same terms and conditions provided that the Municipality has not provided notice of termination as set out in Section 7(4) herein.

2. DESCRIPTION OF WORK

The work (the "Work") shall consist of:

- (1) Provide all that is necessary and required to perform all the work shown and described in this Agreement and the Contract Documents, attached as Schedules "A" and "B" to this Agreement.

3. DOCUMENTS

- (1) The following list is an exact list of the Contract Documents referred to in Section 2(1) of this Agreement:
 - (a) Proposal for Independent Claims Adjusting Services City of Sault Ste. Marie – File #2024LGL-01-P (the "Adjuster's Proposal") being Schedule "A" to this Agreement; and
 - (b) Request for Proposal – Independent Claims Adjusting Services for the City of Sault Ste. Marie (the "RFP") being Schedule "B" to this Agreement.

- (2) In the event of a conflict or inconsistency between the Adjuster's Proposal and the RFP, the RFP shall prevail.

4. EXECUTION OF WORK

- (1) The Adjuster shall always carry out the Work in a diligent manner.
- (2) No information about any account shall be given to any person or entity by the Adjuster either during or after the Term unless prior written authorization to do so has been provided by the Municipality, and only then, in accordance with the *Municipal Freedom of Information and Protection of Privacy Act*, R.S.O. 1990, c. M.56. Upon expiry of this Agreement, the Adjuster shall provide to the Municipality all accounts and related documentation pertaining to such accounts.

5. PAYMENT FOR SERVICES

- (1) The Adjuster shall invoice the Municipality monthly for the Work performed for the Municipality in the previous thirty (30) days at the rates outlined on page 4 and entitled "Claims Adjusting Fee Schedule" of the Adjuster's Proposal, and rates as listed are payable in Canadian Dollars.
- (2) Except where a dispute arises with respect to the accuracy of an invoice, the Municipality shall pay to the Adjuster the invoiced amount within thirty (30) days of receipt thereof.
- (3) Where a dispute arises with respect to the accuracy of an invoice issued by the Adjuster, the Parties shall make every reasonable effort to resolve the discrepancy, including undertaking a review of the account records. Where the discrepancy is resolved, the Adjuster shall prepare and issue a revised invoice and the Municipality shall pay such invoice in accordance with Section 5(2) of this Agreement. Where the Parties are unable to resolve the discrepancy, the Municipality's auditor shall be appointed to carry out an audit of the invoice and all related records and the costs of such audit shall be borne equally by the Parties.
- (4) The Adjuster may request disbursements and other expenses outside of the Adjuster's regular fees on an as needed basis. Such requests shall be completed by way of a formal invoice form.
- (5) The Adjuster shall submit to the Municipality separate invoice forms for the Adjuster's fees and the expenses outlined in Section 5(4) of this Agreement.

6. REPORTS

The Adjuster shall provide the following report to the Municipality at the interval set out:

Report	Explanation	Frequency of Submission
Bordereau	Updated list of claims, with reserves and expense	Every 6 months
Stewardship Report	Report that provides an overview of our risk management program	Annually

7. TERMINATION OF AGREEMENT

- (1) In the event that the Adjuster breaches any provision of this Agreement, the Municipality shall notify the Adjuster in writing of the nature of said breach, and the Adjuster shall be given fifteen (15) days to remedy the violation. If the Adjuster has not remedied the violation to the satisfaction of the Municipality at the expiration of fifteen (15) days from such notification, the Municipality, at its sole discretion and without prejudice to any other remedy available to the Municipality, may:
 - (a) Waive the breach;
 - (b) Make any other mutually agreeable arrangement with the Adjuster; or
 - (c) Terminate this Agreement pursuant to Section 7(3) of this Agreement.
- (2) In addition to Section 7(1) of this Agreement, where any breach of this Agreement is waived, such waiver may be made in whole or in part without prejudice to the waiving party's rights in any subsequent breach of any provision of this Agreement. A waiver shall be binding on the waiving party only if it is in writing.
- (3) The Municipality may terminate this Agreement, without cause or reason, by giving the Adjuster thirty (30) days written notice.
- (4) At the end of the Term, the Municipality may terminate this Agreement by providing the Adjuster with sixty (60) days written notice of termination. In the event such notice is given, the Agreement shall terminate at the end of the Term. If the Municipality does not provide notice at the end of the Term as set out herein, this Agreement shall automatically renew for a period of two (2) years on the same terms and conditions.
- (5) Upon termination of this Agreement, the Adjuster and the Municipality shall forthwith pay to each other any monies owing to date, and the Adjuster shall return any incomplete account materials.

8. LIMITATIONS OF LIABILITY

The Municipality shall not be liable or responsible in any way for an injuries or damages whether physical or economic, direct or consequential, of any kind (including death) that may be suffered or sustained by the Adjuster or any of its officers, employees, agents contractors or any other person, howsoever caused.

9. INDEMNIFICATION

The Adjuster shall indemnify and save harmless the Municipality, its members of council, officers, employees, agents and contractors, from all manner of penalty, claims, losses, costs, expenses, actions or proceedings of any kind or nature whatsoever, arising from or related to anything done or omitted to be done directly by the Adjuster or by its officers, employees, agents or contractors in connection with the performance of the Adjuster's obligations under this Agreement or from this Agreement.

10. INSURANCE

- (1) The Adjuster shall ensure that all insurance coverage including all provisions relating to insurance coverage set out in this section are in place prior to the commencement of Services pursuant to this Agreement.

(2) **Commercial General Liability**

The Adjuster shall, during the Term of this Agreement, and any renewal thereof, at its own expense, maintain in effect, with an insurer licensed to do business in Ontario, Commercial General Liability Insurance satisfactory to The Corporation of the City of Sault Ste. Marie and underwritten by an insurer licensed to conduct business in Ontario. The policy shall provide coverage for Bodily Injury, Property Damage and Personal Injury and shall include but not be limited to:

- (a) A limit of liability of not less than \$5,000,000 per occurrence with an aggregate of not less than \$10,000,000
- (b) Add The Corporation of the City of Sault Ste. Marie as an Additional Insured with respect to operations of the Named Insured
- (c) The policy shall contain a provision for cross liability and severability of interest in respect of the Named Insured
- (d) Non-owned automobile coverage with a limit of not less than \$2,000,000 and shall include contractual non-owned coverage (SEF 96)
- (e) Products and completed operations coverage
- (f) Contractual Liability
- (g) The policy shall provide 30 days prior notice of cancellation

Professional Liability Insurance

The Adjuster shall take out and keep in force Professional Liability Insurance in the amount of \$5,000,000 providing coverage for acts, errors and omissions arising from their professional services performed under the Agreement. The policy SIR/Deductible shall not exceed \$25,000 per claim and if the policy has an aggregate limit, the amount of the aggregate shall be double the required per claim limit. The policy shall be underwritten by an insurer licensed to conduct business in the Province of Ontario and acceptable to The Corporation of the City of Sault Ste. Marie. The policy shall be renewed for 3 years after contract termination. A certificate of insurance evidencing renewal is to be provided each and every year. If the policy is to be cancelled or non-renewed for any reason, 90-day notice of said cancellation or non-renewal must be provided to The Corporation of the City of Sault Ste. Marie. The Corporation of the City of Sault Ste. Marie has the right to request that an Extended Reporting Endorsement be purchased by the Adjuster at the Adjuster's sole expense.

Automobile Insurance

Standard Form Automobile Liability Insurance that complies with all requirements of the current legislation of the Province of Ontario, having an inclusive limit of not less than \$2,000,000 per occurrence for Third Party Liability, in respect of the use of operation of vehicles owned, operated or leased by the Contractor.

Primary Coverage

The Adjuster's insurance shall be primary coverage and not additional to and shall not seek contribution from any other insurance policies available to the City.

Certificate of Insurance

The Adjuster shall provide a Certificate of Insurance evidencing coverage in force at least 10 days prior to contract commencement.

11. ASSIGNMENT

The Adjuster shall not assign this Agreement or any portion thereof without the prior written consent of the Municipality. In the event that the Municipality consents to such assignment,

the Adjuster shall ensure that any assignee undertaking any of the Adjuster's obligations hereunder shall be bound by the terms of this Agreement. The Adjuster shall not be released of its obligation to the Municipality by reason of the assignment, and the Adjuster shall be deemed liable for any breach of this Agreement, or any legislation or regulation, committed by the assignee.

12. MUNICIPALITY AND ADJUSTER CONTACT PERSONS

The following contact persons and addresses shall be used by all Parties for all matters in this Agreement that require the Parties to send documentation to a Party, or to contact a Party:

The Corporation of the City of Sault Ste. Marie
Shelley Olar
Risk Manager
99 Foster Drive
Sault Ste. Marie, Ontario P6A 5X6
Telephone: (705) 759-5768
Email: s.olar@cityssm.on.ca

Sedgwick Canada Inc. Sedgwick Du Canada Inc.
Janissa Johnston
Assistant Vice President, Sales and National Accounts
5915 Airport Road, Suite 200
Mississauga, ON L4V 1T1
Telephone: (416) 500-0069
Email: Janissa.Johnston@sedgwick.com

13. AMENDMENTS

The Municipality and the Adjuster hereby acknowledge and agree that any future amendments to this Agreement must be made in writing and signed by both Parties.

14. ENTIRE AGREEMENT

The Adjuster acknowledges that there are no covenants, representations, warranties, agreements or conditions expressed or implied, collateral or otherwise forming part of or in any way affecting or relating to this Agreement other than as set out in this Agreement and the Contract Documents, which constitutes the entire agreement between the Parties and which may be modified only as set out in Section 13 of this Agreement.

15. SUCCESSORS

The provisions of this Agreement shall be binding upon, and enure to the benefit of, the Parties and their respective successors and, where applicable, permitted assigns.

16. GOVERNING LAW

The Parties hereto acknowledge and agree that this Agreement is made in the Province of Ontario and the Courts of the Province of Ontario shall have jurisdiction in reference to any matters herein.

IN WITNESS WHEREOF the Parties hereto have signed this Agreement this 3rd day of February, 2025.

SEDGWICK CANADA INC. SEDGWICK DU CANADA INC.

Per: _____
Scott Rogers
Executive Vice President and Chief Growth Officer

I have the authority to bind the Corporation

THE CORPORATION OF THE CITY OF SAULT STE. MARIE

Per: _____
Rachel Tyczinski
City Clerk

Per: _____
Matthew Shoemaker
Mayor

We have the authority to bind the Corporation



SECTION 3

3. SUBMISSION REQUIREMENTS

To be completed online through the Bidding System

3.1 Experience & References

Complete these items within the Bidding System:

Step 3 — References

COMPANY OVERVIEW — PROFILE OF CLAIMS ADJUSTING FIRM

Provide a brief overview of your Company outlining information such as history; description of firm; size and range of activities; knowledge of work etc.

Line Item	Introduction & Overview
1	<p>At Sedgwick, taking care of people is at the heart of everything we do, and it is the foundation of our caring counts philosophy. Founded as a regional third-party administrator (TPA) in 1969, Sedgwick has decades of experience providing claims adjusting services.</p> <p>In 2004, Sedgwick opened an office in Canada as a result of a growing demand from our U.S. clients to deliver a service model consistent with our best practice model in the U.S. Since then, our services in Canada have continued to grow year after year. In 2016, we introduced Vericclaim Canada to meet the demand for major and complex loss in specialty lines of claims administration, including marine. Through the global acquisition of Cunningham Lindsey in 2018, our footprint in Canada broadened substantially, enabling us to expand our loss-adjusting presence and corporate account group significantly.</p> <p>Sedgwick’s Canadian office has been helping U.S.-based clients manage their exposures in Canada for the last 12 years. We have expanded Sedgwick's operations in Canada to grow our international footprint and better serve the Canadian market. Currently, we have over 400 colleagues in 37 locations across Canada, with our head office located in Mississauga, Ontario. We can provide broad geographical coverage, deep local expertise and regional customization for a nationwide infrastructure focused on delivering high-quality services catering to the evolving needs of our clients. Through the Sedgwick team, complete and customer-centric services are provided across all provinces in English and French.</p> <p>Sedgwick offers a nationwide infrastructure focused on delivering high-quality services catering to the particular needs of the Canadian market in the areas of property, liability, auto and niche</p>



industry claims administration and adjusting services.

Our Canadian teams are licensed in all 10 provinces and two territories to ensure compliant claims administration. Currently, the Mississauga office has 28 colleagues providing end-to-end claims services. They are supported by bilingual colleagues in our Quebec office. Our local knowledge and extensive experience position us to deliver consistent claims administration, accurate data capturing, competitive pricing and excellent account management.

Our Canadian solutions consist of property claims administration; auto/motor liability claims administration; catastrophe response; employers' liability claims services; engineering, fire and environmental services; forensic accounting; general liability claims administration; loss adjusting; major and complex loss; marine claims services; product liability/recall; building consultancy; Canadian workers' compensation consultation/claims oversight; and technology.

Cover Letter

December 13, 2024

The Corporation of the City of Sault Ste. Marie
99 Foster Drive
Sault Ste. Marie, Ontario
P6A 5X6

Re: Request for proposal for insurance claims adjuster services

Dear the City of Sault Ste. Marie evaluation committee,

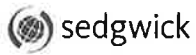
On behalf of Sedgwick Canada, Inc., a subsidiary of Sedgwick Claims Management Services, Inc. (Sedgwick), thank you for the opportunity to present our ideas and responses to the City of Sault Ste. Marie's (the City's) request for proposal (RFP) for claims adjusting services for claims settled under various property and casualty insurance policies.

We know that the disposition of claims is where the true savings rest and we demonstrate this daily for our customers. Our goal is to maintain our partnership with the City and the program that is responsive to your needs and those of your constituents. Our proposal allows the City to gain a better understanding of our comprehensive service offerings, as well as our resources and experience managing similar programs. Our custom approach uniquely positions Sedgwick with:

- Proactive, measurable solutions that will reduce the City's total cost of risk (TCOR)
- Full disclosure of our best-in-class operations and cost transparency
- Expertise in municipal affairs and public entity governance
- Quality metrics and analytic programs that ensure superior outcomes

Our vast experience with the City as well as other municipalities and public entities across Canada has allowed us to develop a team that is familiar with the possible challenges faced by the City. Your claimants are members and constituents of the community, and this relationship has a delicate balance. Our team has created solutions to meet the various needs of the City's diverse community. Diversity and inclusion of culture, language, religion and ethnicity are held in the highest regard by our staff.

Sedgwick colleagues demonstrate the very fundamentals of our caring counts® philosophy every day, which is vital to our success. At Sedgwick, taking care of people is at the heart of everything we do. It is our strength and approach to handling each claim that sets us apart from any other provider. Our years of stability in industry leadership, senior management, financial controls and governance have allowed us to achieve unmatched performance for our clients.



Sedgwick would be honored to continue our existing partnership with the City, and we are committed to delivering expertise, consistency and compassion for each claim we manage. We are confident in our ability to continue delivering a best-in-class solution that exceeds expectations and drives optimal outcomes.

Upon review of our proposal, should any questions arise, please contact Janissa Johnston, assistant vice president sales and national accounts, at 416.500.0069 or Janissa.Johnston@sedgwick.com. Janissa will serve as the main point of contact for Sedgwick during the RFP and procurement process. We look forward to additional discussion regarding how Sedgwick can continue to fulfill the needs of the City. As the undersigned, I am authorized to contractually bind our firm. Thank you again for considering Sedgwick.

Sincerely,

Scott Rogers
Executive Vice President and Chief Growth Officer
Sedgwick Claims Management Services, Inc.

Janissa Johnston
Assistant Vice President, Sales and National Accounts
Sedgwick Canada, Inc.

Claims Adjusting Fee Schedule

Firm's Hourly Rate – Junior Adjuster \$ 125 /hour
Firm's Hourly Rate – Intermediate Adjuster \$ 125 /hour
Firm's Hourly Rate – Lead Adjuster \$ 125 /hour
Flat Rate Fee (\$0 to 0) \$ 0 /claim
Included Services:

Not applicable

Not applicable

Not applicable

Not applicable

Claims Set-Up Fee (if applicable) \$ 125 /claim

Miscellaneous Extra Charges

(please indicate)

None \$ — per —

None \$ — per —

None \$ — per —

None \$ — per —

None \$ — per —

Additional charge for after hours work None \$ — per —
(if applicable)

(or minimum hours billed for after hours worked) None

Indicate and define portion of hours if and where applicable: None



Section 4

4. Appendices

Applicable documents

Form of Agreement

A sample Form of Agreement, which will form the basis of any negotiation for the Work is provided in the Documents section of this bid opportunity. Proponents will clearly indicate in the response box below, any condition in the Form of Agreement that is not acceptable and provide alternate wording for the City's Solicitor review and consideration.

If the Form of Agreement is acceptable, proponents will select the check box to opt out of completing the form.

We will not be submitting for FORM OF AGREEMENT

Line Item	Response
1	<p>9. INDEMNIFICATION</p> <p>The Adjuster shall indemnify and save harmless the Municipality, its members of council, officers, employees, agents and contractors, from all manner of penalty, claims, losses, costs, expenses, actions or proceedings of any kind or nature whatsoever, arising from or related to anything done or omitted to be done directly by the Adjuster or by its officers, employees, agents or contractors in connection with the <u>Adjuster's negligence or willful misconduct in the</u> performance of the Adjuster's obligations under this Agreement or from this Agreement.</p> <p>Explanation: <i>Sedgwick agrees to provide indemnity for its own negligence or willful misconduct.</i></p> <p>10. INSURANCE</p> <p><u>Primary Coverage</u></p> <p>The Adjuster's <u>general and auto liability</u> insurance shall be primary coverage and not additional to and shall not seek contribution from any other insurance policies available to the City.</p> <p>Explanation: <i>Not all policies afford coverage for primary and non-contributory. Specifying the ones that do.</i></p>

INVOICE



Sedgwick Canada Inc.

5915 Airport Road, Suite 200, Mississauga, ON L4V 1T1
Tel.: (888) 601-6228 Fax: (905) 671-7819

IN ACCOUNT WITH:

Attention:

Insured:
Claimant:
Policy Number:
Your Claim No.:
Claim Type:

Our File No.:
Invoice No:
Date:
Bill Type:
Branch:
Loss Date:

Table with 3 columns: Description, Tax, Amount. Rows include Adjusting Services - Flat Rate (\$750.00), Terms: Due Upon Receipt, Claims Adjustment Services - GST Exempt, and Total (\$750.00). Includes 'Your Portion: 100.0000%' and '** Total Due ** \$750.00'.

Please include our invoice number 600204872657-1 on your remittance of CAD \$750.00 to
For Canadian Dollar: C/O T44160C P.O. Box 4416, STATION A, Toronto, ON M5W 0G3
For U.S. Dollar: C/O T44160U P.O. Box 4416, STATION A, Toronto, ON M5W 0G3
This assignment is being handled by Adjuster Name who can be reached at Phone number
Email Remittance to: AReceivable@Sedgwick.com

Table with 4 columns: Canadian Dollar, U.S. Dollar, Beneficiary Bank, and Reference. Contains wire payment instructions for Royal Bank of Canada.

We thank you for your business!
Please return this copy with your remittance
GST/TPS 83084 3819 PST/TVQ 1213772097

INVOICE



Sedgwick Canada Inc.

5915 Airport Road, Suite 200, Mississauga, ON L4V 1T1

Tel.: (888) 601-6228 Fax: (905) 671-7819

IN ACCOUNT WITH:

Attention:

Insured:

Claimant:

Policy Number:

Your Claim No.:

Claim Type:

Our File No.:

Invoice No: [redacted] Date:

Bill Type: Interim

Branch:

Loss Date:

Adjusting Services		\$125.00
Terms: Due Upon Receipt	PST/QST	\$0.00
Claims Adjustment Services - GST Exempt	GST/HST	\$0.00
	Total	\$125.00
Your Portion: 100.0000%	** Total Due **	\$125.00

Please include our invoice number on your remittance of CAD \$125.00 to
 This assignment is being handled by Adjuster name who can be reached at Phone Number

SAMPLE

Wire Payment Instructions for Account rendered in			
Canadian Dollar		U.S. Dollar	
Beneficiary Bank	Royal Bank of Canada	Beneficiary Bank	Royal Bank of Canada
Bank Address	70 York Street Suite 1253 Toronto, Ontario, M5J 1S9	Bank Address	70 York Street Suite 1253 Toronto, Ontario, M5J 1S9
Transit Number	06021	Transit Number	06021
Bank Number	003	Bank Number	003
SWIFT	ROYCCAT2	SWIFT	ROYCCAT2
Account Name	Sedgwick Canada Inc.	Account Name	Sedgwick Canada Inc.
Account Number	1008317	Account Number	4003729
Reference	Invoice Number	Reference	Invoice Number

Fax Payment Notice to: 1-877-917-4369. For more information please contact the Accounts Receivable Department at: 1-888-377-0790

GST/TPS 83084 3819 We thank you for your business! PST/TVQ 1213772097
 Please retain this for your file



Cost Center:

Customer:

Our File Number:

Claim Number:

Date of Loss:

Insured:

Invoice #:

Work Date

Producer Hours/Mileage/Units

01/05/2024
01/05/2024
01/05/2024
01/05/2024
01/05/2024
01/05/2024
01/05/2024
02/23/2024
02/23/2024
02/23/2024
02/23/2024
04/10/2024
04/10/2024
05/27/2024
07/09/2024
08/26/2024

SAMPLE

INVOICE



Sedgwick Canada Inc.

45 Vogell Road Suite 210, Richmond Hill, ON L4B 3P6

Tel.: (905) 707-5527 Fax: (866) 907-6190

IN ACCOUNT WITH:

Address

Attention:

Insured:

Claimant:

Policy Number:

Your Claim No.:

Claim Type: GENERAL LIABILITY

Our File No.:

Invoice No: [REDACTED] **Date:**

Bill Type: Interim **Previous Invoice Date:**

Branch:

Loss Date:

Adjusting Services		\$376.20
Secretarial		\$0.00
Telephone/Fax/Cellular Phone		\$0.00
Terms: Due Upon Receipt	PST/QST	\$0.00
Claims Adjustment Services - GST Exempt	GST/HST	\$0.00
	Total	\$376.20
Your Portion: 100.0000%		** Total Due ** \$376.20

Please include our invoice number **600204869861** on your remittance of CAD **\$376.20** to
For Canadian Dollar: C/O T44160C P.O. Box 4416, STATION A, Toronto, ON M5W 0G3
For U.S. Dollar: C/O T44160U P.O. Box 4416, STATION A, Toronto, ON M5W 0G3
This assignment is being handled by Adjuster Name who can be reached at Phone Number
Email Remittance to: AReivable@Sedgwick.com

Wire Payment Instructions for Account rendered in			
Canadian Dollar		U.S. Dollar	
Beneficiary Bank	Royal Bank of Canada	Beneficiary Bank	Royal Bank of Canada
Bank Address	70 York Street Suite 1253 Toronto, Ontario, M5J 1S9	Bank Address	70 York Street Suite 1253 Toronto, Ontario, M5J 1S9
Transit Number	06021	Transit Number	06021
Bank Number	003	Bank Number	003
SWIFT	ROYCCAT2	SWIFT	ROYCCAT2
Account Name	Sedgwick Canada Inc.	Account Name	Sedgwick Canada Inc.
Account Number	1008317	Account Number	4003729
Reference	Invoice Number	Reference	Invoice Number

Fax Payment Notice to: 1-877-917-4369. For more information please contact the Accounts Receivable Department at: 1-888-377-0790

INVOICE



Sedgwick Canada Inc.

45 Vogell Road Suite 210, Richmond Hill, ON L4B 3P6
Tel.: (905) 707-5527 Fax: (866) 907-6190

IN ACCOUNT WITH:

Address:

Attention:

Insured:

Claimant:

Policy Number:

Your Claim No.:

Claim Type: GENERAL LIABILITY

Our File No.:

Invoice No:

Bill Type:

Previous Invoice Date:

Branch:

Loss Date:

Table with 4 columns: Description, Amount, Tax (PST/QST, GST/HST, Total), and Total Due. Rows include Adjusting Services (\$376.20), Secretarial (\$0.00), Telephone/Fax/Cellular Phone (\$0.00), Terms: Due Upon Receipt (\$0.00), Claims Adjustment Services - GST Exempt (\$0.00), and Total Due (\$376.20).

Please include our invoice number 600204869861 on your remittance of CAD \$376.20 to This assignment is being handled by Adjuster Name who can be reached at Phone #

Table with 4 columns: Canadian Dollar, U.S. Dollar, Beneficiary Bank, Bank Address, Transit Number, Bank Number, SWIFT, Account Name, Account Number, Reference. Includes Fax Payment Notice to: 1-877-917-4369.

We thank you for your business! Please retain this for your file GST/TPS 83084 3819 PST/TVQ 1213772097



Customer:	Our File Number:
Claim Number:	Date of Loss:
Insured:	Invoice #:

Work Date	Description	Producer Hours/Mileage/Units	
02/17/2024	Email lawyer	333	0.2000
03/18/2024	Review file	333	0.2000
03/22/2024	Email	333	0.2000
03/25/2024	Report 12	333	0.5000
03/25/2024	Report 12	333	0.5000
03/25/2024	Transcription Report 12 (d) March 25, 2024	K00	0.5000
04/10/2024	Telephone Call (Local)	333	0.2000
04/10/2024	Email fwd report	333	0.1000
04/18/2024	Receive and Review Statement of claim/Review file	333	0.5000
05/14/2024	Review file	333	0.2000
07/23/2024	Email fwd report	333	0.2000
07/30/2024	Report 13	333	0.1000
07/30/2024		333	0.4000
		Total Hours	3.8000
Mileage:	0.00	Photocopies:	0.0000
Faxes:	0.00	Photographs:	0.0000
		Adjusting/Appraisal Services:	3.3000
		Secretarial Services:	0.5000
		Total Hours	3.3000

FSRA

Financial Services Regulatory
Authority of Ontario



ARSF

Autorité ontarienne de réglementation
des services financiers



25 Sheppard Ave W, Suite 100
North York, ON
M2N 6S6

Telephone: 416 250 7250
Toll free: 1 800 668 0128

25, avenue Sheppard Ouest, bureau 100
North York (Ontario)
M2N 6S6

Téléphone : 416 250 7250
Sans frais : 1 800 668 0128

Insurance Act Licence

Number:

24C0348-R

This is to certify that

**SEDGWICK CANADA INC./SEDGWICK DU
CANADA INC. O/A SEDGWICK**

is hereby licensed to carry on within Ontario the business of an insurance adjuster for the Companies under All Classes of policies as defined in Sections 397 and 400 of the Insurance Act (Ontario), until:

June 30, 2025

unless this licence is lawfully suspended or revoked before that date. It is understood that the person(s) listed on the application is (are) authorized to act for and on behalf of the Licensee in transacting the business as designated on this licence.

Toronto, May 14, 2024

Mark White

Chief Executive Officer

Loi sur les assurances permis

numéro

24C0348-R

est autorisé par le présent

**SEDGWICK CANADA INC./SEDGWICK DU
CANADA INC. O/A SEDGWICK**

est titulaire d'un permis l'autorisant à faire des affaires en Ontario en tant qu'expert en assurances pour les compagnies des polices de toutes catégories d'assurance telles qu'elles sont résumées dans les articles 397 et 400 de la Loi sur les assurances de l'Ontario, jusqu'au

30 Juin 2025

sauf en cas d'annulation ou de suspension légale du permis avant cette date. Il est entendu que la (les) personne(s) mentionnée(s) dans la demande est (sont) autorisée(s) à agir pour le compte et au nom

du titulaire du permis pour la conduite des affaires, tel qu'il est indiqué dans le présent permis.

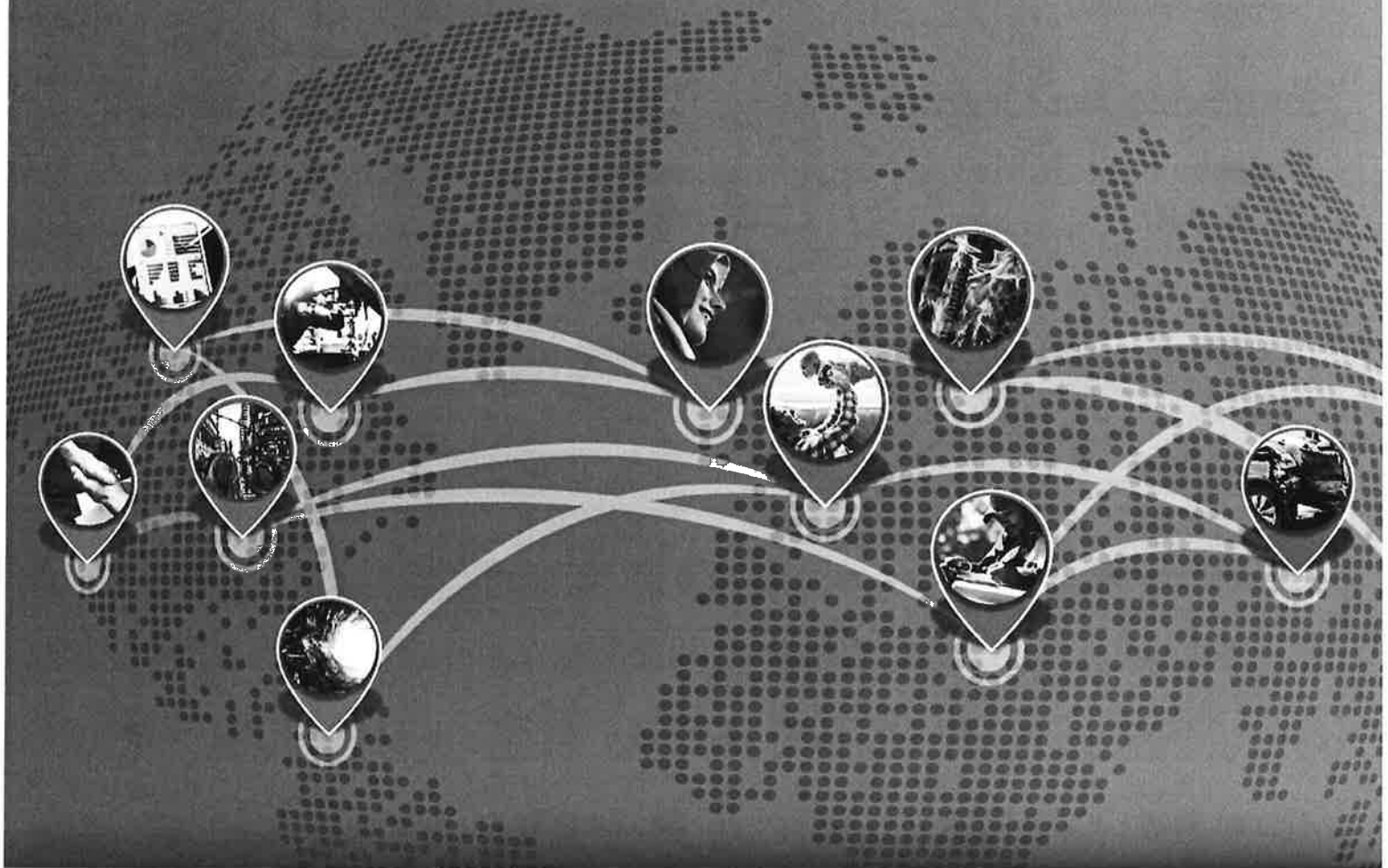
Toronto, le 14 Mai 2024

Mark White

directeur général

Global solutions. Local expertise.

Count on Sedgwick around the world

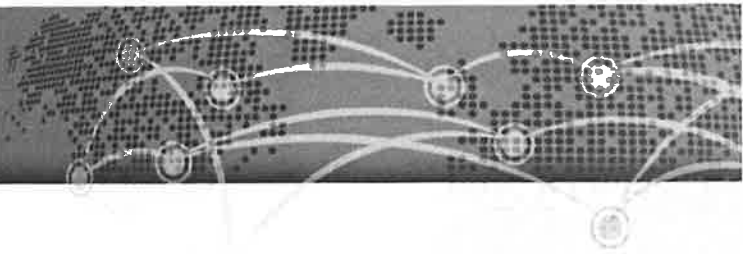


Loss Reporting Capabilities

Sample Reports & Customized Analysis



sedgwick®



CLAIM DETAIL LOSS REPORTS

Claim Level Detail, Grouped by Policy Year:

Account: [dropdown] Location: [dropdown] View Report

Date of Loss From: [dropdown] NULL Date of Loss To: [dropdown] NULL

Examiner: [dropdown] Total Incurred Excess of: [dropdown] NULL

1 of 2 of 2 P 100% Find Next

sedgwick. Date: 02/02/2017 Time: 09:48 AM Page: 1 of 2

Client #	Location	Claimant	Loss Date	Coverage	Class	Loss Desc.	Status	OS Reserve	Paid	Recovery	Total Incurred
# 2012											
08415106600	North Park Center	Center	2/20/2012	PR	Earthquake	Damage to walls due to earthquake		1000.00	0.00	0.00	1000.00
# 2013											
08415106670	Pacific Place	Place	4/7/2013	PR	Fire	Electrical malfunction led to small store fire		2000.00	0.00	0.00	2000.00
08415106670	Pacific Place	Place	4/7/2013	PR	Final Loss Payment (including supplemental payments)	Electrical malfunction led to small store fire		2000.00	0.00	0.00	2000.00
# 2014											
08415106660	Square One Shopping Centre	Shopping Centre	1/10/2014	PR	Flood	Underground pipe burst and water entered store.		8000.00	9000.00		15000.00
08415106710	Los Cerros Center	Center	11/14/2014	PR	Theft	Theft of computers		3000.00	0.00	0.00	3000.00
08415106700	Shops at North Bridge	Bridge	06/20/2014	PR	Freezing	Pipes burst due to freezing	6/4/2015	0.00	0.00	0.00	0.00

Claim Level Detail, Grouped by Location:

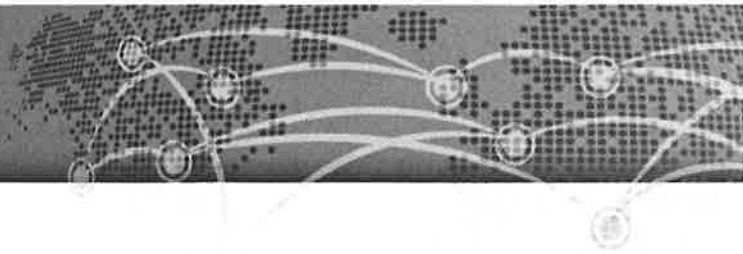
sedgwick. One Line Claim by Location Date: 02/02/2017 Time: 09:57 AM Page: 2 of 41

Client #	Location	Claimant	Loss Date	Coverage	Class	Loss Desc.	Status	OS Reserve	Paid	Recovery	Total Incurred
Africa											
	Mauritius Office	Office	3/26/2015	PR	Electrical Disturbance	electrical power surcharge damaged several equipment.	3/4/2016	0.00	36870.64	0.00	36870.64
	Mauritius Office	Office	5/2/2016	PR	Water Damage - All Other Causes	water damage	7/1/2016	0.00	6347.48	0.00	6347.48
	Mauritius Office	Office	3/28/2015	PR	Legal Expense	electrical power surcharge damaged several equipment	3/4/2016	0.00	36870.64	0.00	36870.64
							Total	0.0000	83088.7600	0.0000	83088.7600
Johannesburg Office											
	Johannesburg Office	Johannesburg Office	11/16/2015	PR	Heil	heilstorm caused flooding and extensive damage	9/7/2016	0.00	100.00	0.00	100.00
	Johannesburg Office	Johannesburg Office	6/29/2016	PR	Other	stair ladder fell onto and damaged equipment		5100.00	0.00	0.00	5100.00
							Total	5100.0000	100.0000	0.0000	5200.0000

Claim Summary by Coverage w/Drill-down capabilities:

sedgwick. Loss Report Summary With Drilldown Details For The Year 2012,2013 as of 3/30/2018

Coverage	Closed	Open	Total Claims	Paid Loss	Paid Expense	Paid Fee	Reserve Loss	Reserve Expense	Reserve Fee	Total Paid																																																
AL - Bodily Injury	2	0	2	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00																																																
AL - Bodily Injury/PI	2	0	2	\$27,460.27	\$448.75	\$0.00	\$0.00	\$0.00	\$0.00	\$27,909.02																																																
AL - Property Damage	8	0	8	\$17,313.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,313.33																																																
GL - Bodily Injury	3	0	3	\$1,667.89	\$8,807.68	\$0.00	\$0.00	\$0.00	\$0.00	\$10,465.77																																																
GL - Property Damage	3	0	3	\$649.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$649.42																																																
<table border="1"> <thead> <tr> <th>ACC NUM</th> <th>CLAIM NUMBER</th> <th>DATE</th> <th>STATUS</th> <th>EXAMINER</th> <th>LOCATION</th> <th>CLAIMANT</th> <th>ADDR</th> <th>CITY</th> <th>STATE</th> <th>01/01/18</th> <th>06/18</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>06/1</td> <td>C</td> <td>JLeavers - CH Casualty</td> <td>Hoover Elementary</td> <td>Anderson Amy</td> <td>2790 Towner St</td> <td></td> <td>IA</td> <td>06/29/2012</td> <td>06/1</td> </tr> <tr> <td></td> <td></td> <td>06/1</td> <td>C</td> <td>JLeavers - CH Casualty</td> <td>Clear Lake Community School District</td> <td>Clear Lake School</td> <td></td> <td></td> <td>IA</td> <td>06/29/2013</td> <td>07/1</td> </tr> <tr> <td></td> <td></td> <td>06/1</td> <td>C</td> <td>JLeavers - CH Casualty</td> <td>Clear Creek Elementary School</td> <td>Schultz Joel</td> <td>5233 Cypress Drive</td> <td>Prescott HI</td> <td>IA</td> <td>06/11/2012</td> <td>06/1</td> </tr> </tbody> </table>											ACC NUM	CLAIM NUMBER	DATE	STATUS	EXAMINER	LOCATION	CLAIMANT	ADDR	CITY	STATE	01/01/18	06/18			06/1	C	JLeavers - CH Casualty	Hoover Elementary	Anderson Amy	2790 Towner St		IA	06/29/2012	06/1			06/1	C	JLeavers - CH Casualty	Clear Lake Community School District	Clear Lake School			IA	06/29/2013	07/1			06/1	C	JLeavers - CH Casualty	Clear Creek Elementary School	Schultz Joel	5233 Cypress Drive	Prescott HI	IA	06/11/2012	06/1
ACC NUM	CLAIM NUMBER	DATE	STATUS	EXAMINER	LOCATION	CLAIMANT	ADDR	CITY	STATE	01/01/18	06/18																																															
		06/1	C	JLeavers - CH Casualty	Hoover Elementary	Anderson Amy	2790 Towner St		IA	06/29/2012	06/1																																															
		06/1	C	JLeavers - CH Casualty	Clear Lake Community School District	Clear Lake School			IA	06/29/2013	07/1																																															
		06/1	C	JLeavers - CH Casualty	Clear Creek Elementary School	Schultz Joel	5233 Cypress Drive	Prescott HI	IA	06/11/2012	06/1																																															
TOTAL																																																										
No Coverage	4	0	4	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00																																																
PR - All Risk Buildings	11	0	11	\$11,358.63	\$0.00	\$1,606.00	\$0.00	\$0.00	\$0.00	\$12,964.63																																																
PR - All Risk Contents	3	0	3	\$2,648.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,648.00																																																
Total	36	0	36	\$41,085.74	\$9,256.43	\$1,606.00	\$0.00	\$0.00	\$0.00	\$42,948.17																																																


Claimant Level Detail (1 of 3):

Insurance Program

 Date: 03/30/2018
 Time: 02:17 PM
 Page: 5 of 90

TAMA - South Tama School District													2012
Claim Number	Suffix	Claimant	Location Code	Loss Dt	Coverage	Cause of Loss	Status	Description	Paid Total	Outstanding Total	Recovery	Incurred Total	
001		Ian McFate		10/01/12	GL		02/12/13	Fatality, struck, killed during practice by a car	\$0.00	\$0.00	\$0.00	\$0.00	
001		Gabriel Beck		04/08/13	AL		10/11/13	Bus rollover	\$27,909.02	\$0.00	\$0.00	\$27,909.02	
002		Daniel Branon		04/08/13	AL		10/11/13	Bus rollover	\$0.00	\$0.00	\$0.00	\$0.00	
003		Cassandra Plovman		04/08/13	AL		10/11/13	Bus rollover	\$0.00	\$0.00	\$0.00	\$0.00	
Total Occurrence 2			Total Claim 4						\$27,909.02	\$0.00	\$0.00	\$27,909.02	

Claimant Level Summary w/Sub-Totals by Policy Year & Loss Location (2 of 3):

Insurance Program

 Date: 03/30/2018
 Time: 02:18 PM
 Page: 6 of 90

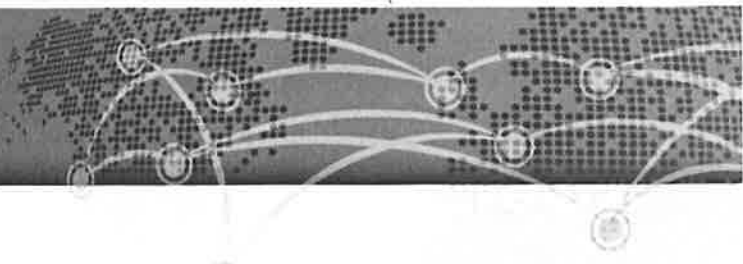
Insurance Program Summary For Policy Year - 2012						
	Occurance Count	Claim Count	Paid Total	Outstanding Total	Recovery	Incurred Total
APLINO	3	3	\$2,160.87	\$0.00	\$0.00	\$2,160.87
Dist						
CLEAR	5	7	\$11,485.70	\$0.00	\$0.00	\$11,485.70
ICSD	11	11	\$4,777.06	\$0.00	\$0.00	\$4,777.06
POLK	10	10	\$25,613.72	\$0.00	\$0.00	\$25,613.72
TAMA	2	4	\$27,909.02	\$0.00	\$0.00	\$27,909.02
TOTAL	31	31	\$71,946.17	\$0.00	\$0.00	\$71,946.17

Claimant Level Summary - Grand Totals by Policy Year (3 of 3):

Insurance Program

 Date: 03/30/2018
 Time: 02:19 PM
 Page: 90 of 90

Program Summary By Policy Year From - 2012 to 2017						
POLICY YEAR	Occurance Count	Claim Count	Paid Total	Outstanding Total	Recovery	Incurred Total
2012	31	35	\$71,946.17	\$0.00	\$0.00	\$71,946.17
2013	35	36	\$439,426.74	\$0.00	-\$31,998.68	\$407,427.86
2014	55	55	\$180,409.34	\$0.00	-\$23,997.35	\$156,411.99
2015	56	56	\$282,381.42	\$18,999.50	-\$9,191.65	\$292,189.27
2016	92	98	\$10,272,759.61	\$2,180,538.61	-\$29,947.51	\$12,423,350.71
2017	81	93	\$448,415.05	\$212,972.34	-\$889.00	\$660,518.39
TOTAL	350	373	\$11,695,338.33	\$2,412,510.45	-\$96,004.39	\$14,011,844.39



CHECK REGISTERS

Standard Payment Register for Escrow Accounts

Sedgwick

ABC Widgets, Inc.

Friday, April 24, 2015

Period: 01/01/2000 - 04/30/2014

Check Register

Time: 11:48:57 AM

Bank: ABC Widgets, Inc.

Report: C001

Option: All Payments To Be Printed and Printed

Page: 1 of 2

Check#	Payee	Payee ID	Date Issued	Rsv Type	Pmt Type	Pmt Code	Loss	Expense	Claim Number	Claimant	Date Of Loss
0000001	McLarens Opening Balance	12345	10/20/2000	EXP	M	EXP		1,299.00	DEM00101390-01	Gellar/ Monica	10/20/2000
0000100	Monica Gellar	AD_42ME1A	03/01/2002	BI	M	BI	150,000.00		DEM00101390-01	Gellar/ Monica	10/20/2000
0000101	McLarens Opening Balance	12345	06/26/2001	EXP	M	EXP		50.00	CHI01458240-01	Drews/ Ralph	06/26/2001
0000103	Ralph Drews	AD_4FFSEB	06/26/2001	BI	M	BI	200.00		CHI01458240-01	Drews/ Ralph	06/26/2001
0009999	Rachel Green	AD_42ME1O	05/14/2002	BI	M	BI	5,000.00		DEM00101400-01	Green/ Rachel	10/10/2000
0012345	All State Insurance	TP_49MTB0	05/14/2002	BI	R	RC	(2,500.00)		DEM00101400-01	Green/ Rachel	10/10/2000
0013987	Arch Insurance	513480011	06/16/2010	PD-BD	R	PD-BDR	(10,375.00)		CHI08708960-01	/	08/29/2005
0101390	McLarens Opening Balance	12345	01/01/2002	EXP	E	REC		(1,000.00)	DEM00101390-01	Gellar/ Monica	10/20/2000
Total Checks:							142,325.00	349.00			

Reference	Date	Deposit Type	Amount
CTEST INITIAL DEPOSIT	01/01/2000	D	50,000.00
2nd CTEST Deposit	01/31/2000	D	250,000.00
Total Deposits:			300,000.00

Opening Balance	0.00
Deposits and Withdrawals	300,000.00
Checks	(142,674.00)
Ending Balance	157,326.00

Check Register in Excel Format

Check Register

Period: 02/01/18 to 02/28/18

Bank Code: LHCAL

Bank Code	Loss Year	Policy Period	Claim	Check #	Payee	Address 1	City	State	Date Requested	Date Issued	Type	Rev Yr	Pmt Yr	Loss	Expense	Of Loss	Iss	
LHCAL	2017	04/01/17 - 03/31/18	DEM17395960	30026	USAA ASAO JOHNATHAN GASTON	PO BOX 1234	Glendale	MI	02/13/18	02/28/18	Auto Liability PROP	C		\$1,645.93	\$0.00	11/22/17	LA1 Ala	
LHCAL	2018	04/01/17 - 03/31/18	DEM18397350	30025	Walter Collision	1900 Michaels Cir	Alexandria	OH	01/31/18	02/07/18	Auto Liability PROP	C		\$321.46	\$0.00	01/09/18	LA1 Ala	
LHCAL	2018	04/01/17 - 03/31/18	DEM18397350	30027	Sally Tyms	52 Pinehurst Cir	Pineville	VA	02/13/18	02/28/18	Auto Liability PROP	C		\$313.21	\$0.00	01/09/18	LA1 Ala	
LHCAL	2017	04/01/17 - 03/31/18	DEM18398320	30028	Mass Housing Authority	2500 Line Avenue	Shrewport	MA	02/13/18	02/28/18	Auto Liability COLL	C		\$2,659.08	\$0.00	11/09/17	LA1 Ala	
LHCAL	2017	04/01/17 - 03/31/18	DEM18398320	30029	Property Damage Appraisers	PO Box 125	Rockford	IL	02/13/18	02/28/18	Auto Liability EXP	C		\$0.00	\$113.00	11/08/17	LA1 Bhr	
LHCAL	2018	04/01/17 - 03/31/18	DEM18399530	30030	Property Damage Appraisers	P.O. Box 5678	Fl Benary	CA	02/08/18	02/28/18	Auto Liability EXP	C		\$0.00	\$160.30	01/24/18	LA1 Nat	
LHCAL	2017	04/01/17 - 03/31/18	DEM17301250	20284	Daphney Brown	PO Box 3407	Nacoria	TX	02/14/18	02/23/18	Auto Liability PD	C		\$1,564.81	\$0.00	08/31/17	LA1 Nat	
LHCAL	2018	04/01/17 - 03/31/18	DEM18398530	30031	Kenneth Johnson	9899 Brotham Lane	Timouath	UT	02/08/18	02/28/18	Auto Liability PROP	C		\$1,703.02	\$0.00	01/24/18	LA1 Lat	
TOTAL															\$8,207.51	\$273.30		

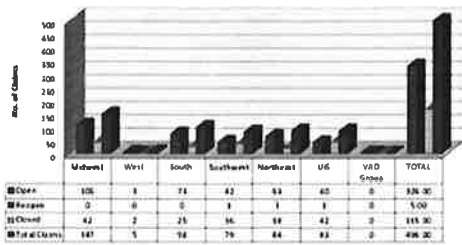
SUMMARY INFORMATION

OPENING BALANCE:	\$ 8,696.32
TOTAL DEPOSITS:	\$ 8,175.23
TOTAL CHECKS:	\$ 8,480.81
BALANCE:	\$ 8,390.74

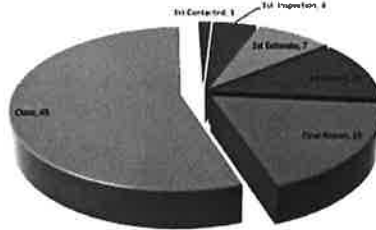
CUSTOM GRAPHS & CHARTS – BO WEBI & EXCEL

Claim Counts and Key Performance Tracking:

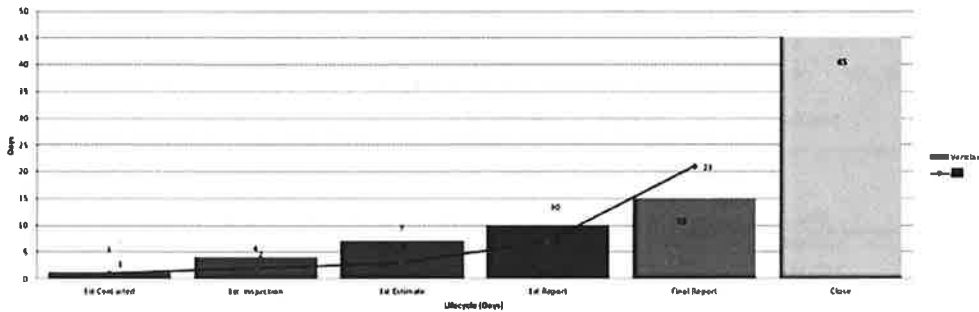
Regional Claim Summary



Lifecycle (Avg Days)



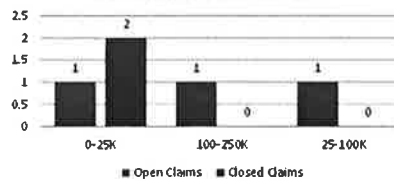
Client Benchmarking



ACTIVITY REPORT

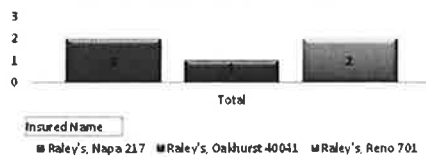
Incurred Range	Open Claims	Closed Claims	Total Claims	Avg Days to Close
0-25K	1	2	3	76.5
100-250K	1	0	1	
25-100K	1	0	1	
Total	3	2	5	76.5

INCURRED FREQUENCY



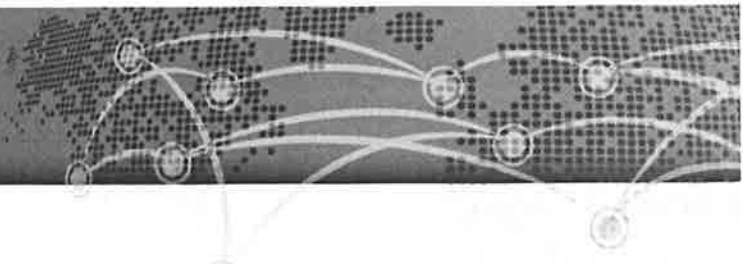
Peril	Open	Closed	Video Surveillance	Days to Close	Total Paid	Total Reserve	Total Incurred
Bodily Injury Liability	2	1	0	145	\$ 4,950.00	\$ 80,500.00	\$ 85,450.00
Fire	1	0	1	0	\$ 12,000.00	\$ 138,000.00	\$ 150,000.00
Property Damage - All Others	0	1	0	8	\$ 650.75	\$ -	\$ 650.75
Total	3	2	1	76.5	\$ 17,600.75	\$ 218,500.00	\$ 236,100.75

NEW CLAIMS REPORTED BY LOCATION



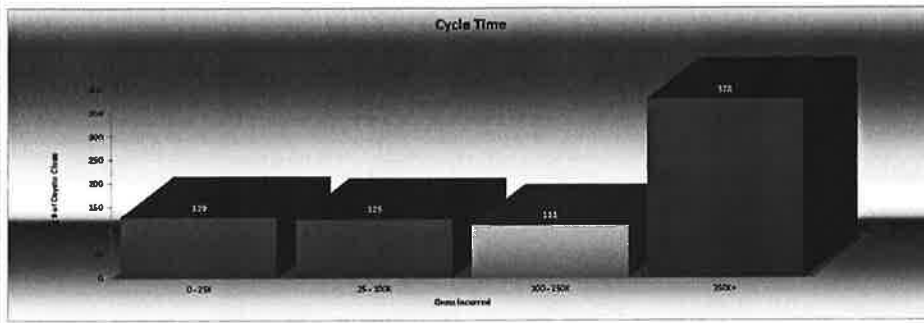
% OF CLAIMS BY PERIL





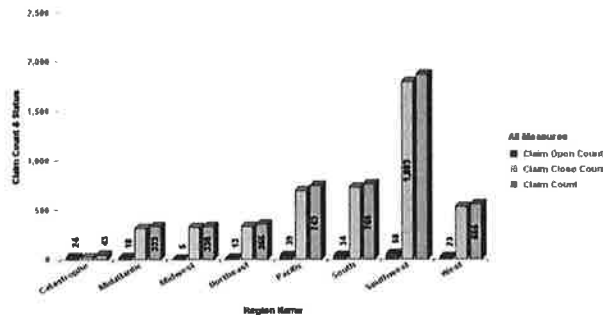
Claim Lifecycle based on Gross Incurred:

Gross Incurred	Sum of Open	Sum of Reopen	Sum of Closed	Sum of Total Claims	Sum of Cycle Time
0 - 25K	234	14	1,091	1,339	59
100 - 250K	3	1	25	29	111
25 - 100K	5	7	132	144	93
250K+	6	1	6	13	177
Grand Total	248	23	1,254	1,525	441

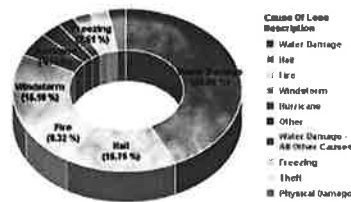


Claim Lifecycle based on Gross Incurred:

Claim Status by Region



Top 10 Cause of Loss

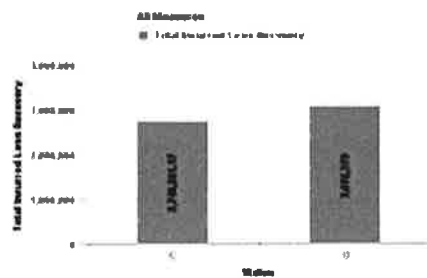


Lead Adjuster Region Name	Catastrophe	Midatlantic	Midwest	Northeast	Pacific	South	Southwest	West
Claim Open Count	24	10	5	10	30	34	50	23
Claim Close Count	10	314	323	337	700	720	1,803	531
Claim Count	43	333	330	355	743	760	1,870	555

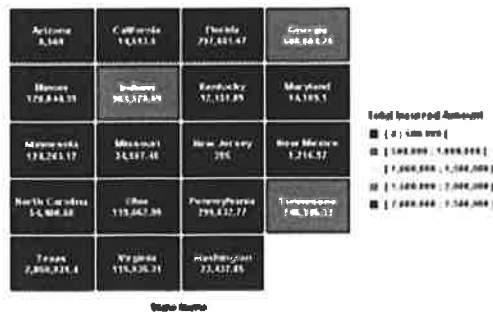
Filtered by: Receive Date From: Receive Date To: Account: DUKE
 Duke Realty Corporation Policy Year: 2016 Location: Adjuster

Corporation Loss Report

Incurred Total by Claim Status (Bar Chart)



Incurred Total by State/Total Map



Claim Frequency Analysis:



Date : 04/02/2018
 Time : 01:36 AM
 Page : 1 of 2

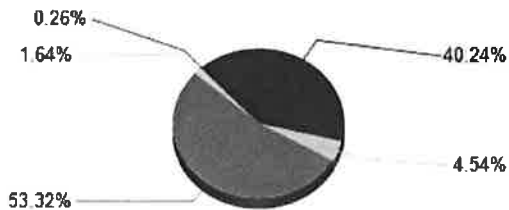
As of: 3/31/2018

Status	Claim Number	Reserve Loss	Reserve Expenses	Paid Loss	Paid Expense	Net Incurred
Reopened	3	\$0.00	\$6660.46	\$1409949.62	\$86150.63	\$1402760.71
Open	51	\$21139976.47	\$673770.98	\$2072200.73	\$78422.37	\$23964370.53
Closed	492	\$0.00	\$0.00	\$21864648.36	\$2355172.44	\$22478835.66
Total	456	\$21139976.47	\$680431.42	\$25446798.71	\$2499745.44	\$47925966.79

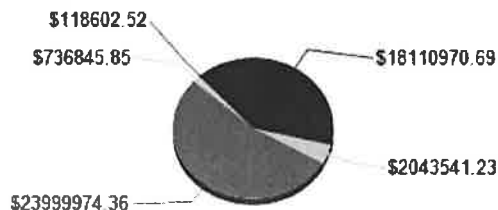
Current Period 1/1/2017 - 1/31/2017

Status	Claim Count	Reserve Loss	Reserve Expense	Paid Loss	Paid Expense	Net Incurred
New Claims	13	\$0.00	\$0.00	\$251,411.55	\$54,013.01	\$305,424.56
Reopened Claims	2	\$0.00	\$0.00	\$4,687.68	\$8,997.44	\$11,685.12
Net Revisions	12	\$0.00	\$1,547.02	\$553,193.72	\$166,300.32	\$651,041.06
Net Payments	10	\$0.00	\$0.00	\$699,224.82	\$182,939.81	\$892,164.23
Closed Claims	9	\$0.00	\$0.00	\$332,898.10	\$47,967.91	\$380,866.01
Total	46	\$0.00	\$1,547.02	\$1,841,415.67	\$438,218.29	\$1,941,180.98

Top 5 Causes by Frequency



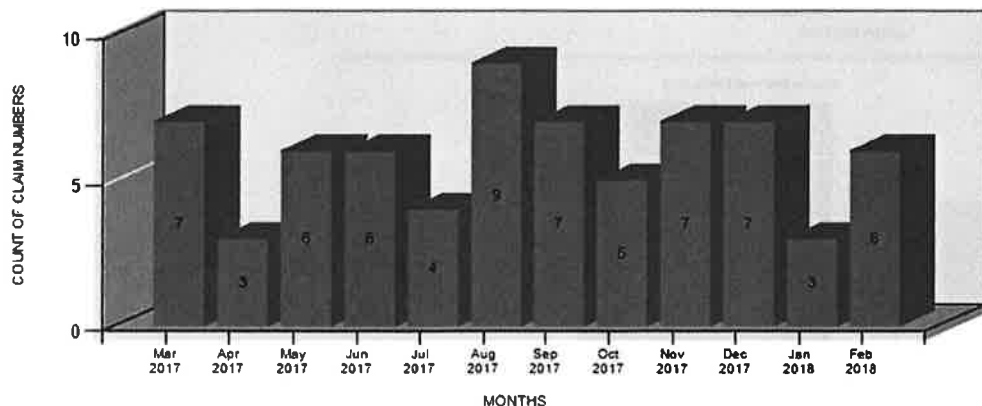
Top 5 Causes by Total Incurred

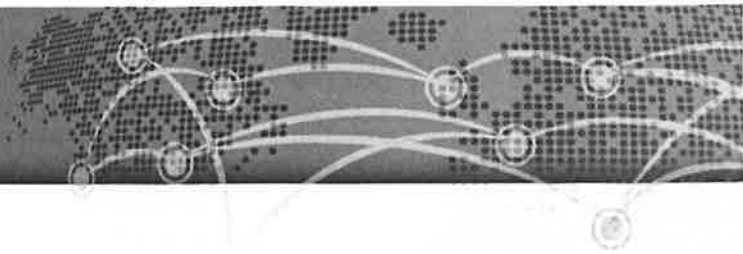


Hurricane
 Vehicle Impact
 Water Damage
 Windstorm
 Lightning

Hurricane
 Vehicle Impact
 Water Damage
 Windstorm
 Lightning

CLAIM COUNT - PREVIOUS 12 MONTHS





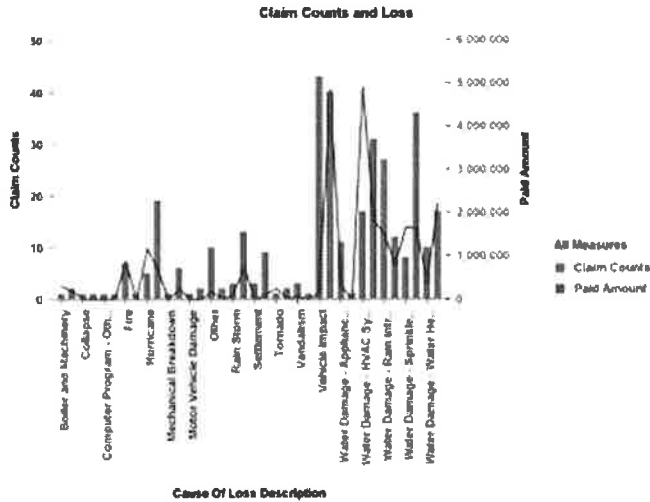
Claims Analysis by Line of Business/Cause/Peril:



Property Claims Report from 06/01/2016 thru 06/30/2017

Date: 04/02/2018
 Time: 1:25:08 AM
 Page: 1 of 1

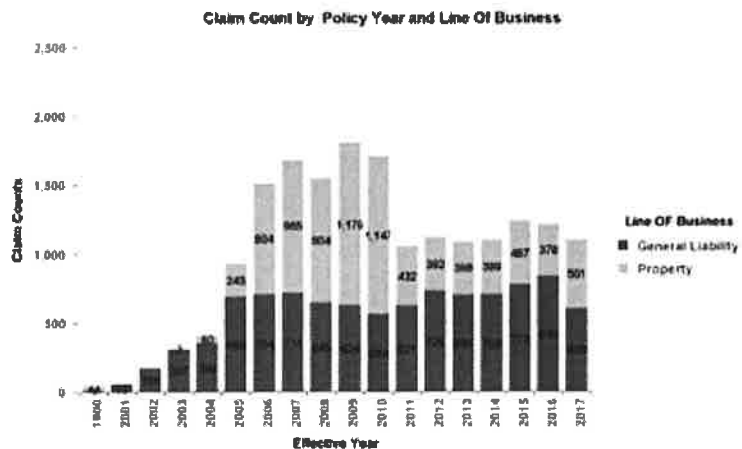
Claim Counts	Peril	Paid Amount
1	Boiler and Machinery	308731.99
2	Chiller (A/C Unit)	205248.86
1	Collapse	11349.28
1	Collision	2051.10
1	Computer Program - Other	2378.10
1	Equipment Failure	3305.70
7	Fire	899048.23
1	Flood	0.00
5	Hurricane	1173547.52
19	Lightning	700715.85
1	Mechanical Breakdown	3181.20
6	Mold	241266.51
1	Motor Vehicle Damage	3021.40
2	Not Recorded	0.00
10	Other	177466.18
2	Power Outage/Brown-Out	18948.51
3	Rain Storm	98424.82
13	Roof Leak	750029.70
3	Settlement	8345.57
9	Theft	106838.51
1	Tornado	351705.44
2	Trench	12480.68
3	Vandalism	82404.90
1	Vehicle Damage	350.00
43	Vehicle Impact	151558.09
103	Water Damage	10011643.26
17	Windstorm	2220110.58
Total		25419136.43



Claim Counts by Line Of Business and Policy Effective Year for

Date: 04/02/2018
 Time: 1:30:35 AM

Effective Year	Line Of Business	Claim Counts
1900	General Liability	1
	Property	44
2001	General Liability	52
2002	General Liability	168
2003	General Liability	307
	Property	2
2004	General Liability	349
	Property	60
2005	General Liability	646
	Property	263
2006	General Liability	704



CUSTOM EXCEL REPORTS, AGGREGATE TRACKING & DATA EXTRACTS

Aggregate Erosion Report (sample 1)

US
 Valued as of December 31, 2012
 Policy Year: 2014 - 2015
 USM - OWNED PROPERTIES



Claim Number	Location Code	Loss Incurred	Expense Incurred	Gross Recovered	Recovered by Insured	Loss Payable by Insured	Expense Payable by Insured	Total Payable by Insured	Loss Payable by Carrier	Expense Payable by Carrier	Total Payable by Carrier	Loss Payable by Lex (50%)	Exp Payable by Lex (50%)	Loss Payable by Liberty Mutual (50%)	Exp Payable by Liberty Mutual (50%)	Aggreg Calculation	Valuation Date
DEM14902500-001	PBCEP003	\$160,000.00	\$395.00	\$160,395.00	\$0.00	\$150,000.00	\$0.00	\$150,000.00	\$10,000.00	\$396.00	\$10,396.00	\$5,000.00	\$197.50	\$5,000.00	\$197.50	\$181,000.00	01/01/16
DEM14901030-001	PBYHSM08	\$2,500.00	\$395.00	\$2,895.00	\$0.00	\$2,500.00	\$395.00	\$2,895.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$183,500.00	01/01/16
DEM14900680-001	PBAGCD14	\$1,450,000.00	\$395.00	\$1,450,790.00	\$0.00	\$150,000.00	\$0.00	\$150,000.00	\$1,300,000.00	\$395.00	\$1,300,395.00	\$650,000.00	\$197.50	\$650,000.00	\$197.50	\$333,500.00	01/01/16
DEM14900690-001	PBRRU002	\$7,500.00	\$500.00	\$8,000.00	\$0.00	\$7,500.00	\$500.00	\$8,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$341,000.00	01/01/16
REPORT BREAK																	
DEM15020960-001	PBMKC12A	\$700.00	\$294.00	\$994.00	\$0.00	\$300.00	\$294.00	\$594.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,997,313.74	01/01/16
DEM15011010-001	PBMKC10A	\$3,435.83	\$457.75	\$3,893.28	\$0.00	\$3,435.83	\$0.00	\$3,435.83	\$0.00	\$457.75	\$457.75	\$0.00	\$228.86	\$0.00	\$228.86	\$2,000,000.00	01/01/16
DEM14900780-001	PBPPK033	\$27,193.77	\$525.18	\$27,718.95	-\$27,193.77	\$0.00	\$0.00	\$0.00	\$0.00	\$525.18	\$525.18	\$0.00	\$262.59	\$0.00	\$262.59	\$2,000,000.00	01/01/16
DEM14900860-001	PBPPK03A	\$4,074.40	\$457.75	\$4,532.15	\$0.00	\$4,074.40	\$0.00	\$4,074.40	\$0.00	\$457.75	\$457.75	\$0.00	\$228.88	\$0.00	\$228.88	\$2,000,000.00	01/01/16
DEM14900890-001	PBGRU001	\$0.00	\$457.74	\$457.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$457.74	\$457.74	\$0.00	\$228.87	\$0.00	\$228.87	\$2,000,000.00	01/01/16
DEM15071380-001	PBGVH006	\$3,200.00	\$420.00	\$3,620.00	\$0.00	\$3,200.00	\$0.00	\$3,200.00	\$0.00	\$420.00	\$420.00	\$0.00	\$210.00	\$0.00	\$210.00	\$2,000,000.00	01/01/16
DEM15071360-002	PBGVH005	\$23,211.80	\$0.00	\$23,211.80	\$0.00	\$0.00	\$0.00	\$0.00	\$18,411.80	\$0.00	\$18,411.80	\$9,205.90	\$0.00	\$9,205.90	\$0.00	\$2,000,000.00	01/01/16
TOTAL		\$3,975,441.80	\$141,770.10	\$4,117,211.70	-\$26,165.20	\$2,234,773.83	\$95,096.58	\$2,329,790.32	\$1,455,502.58	\$46,763.60	\$1,502,266.18	\$777,751.29	\$27,381.00	\$777,751.29	\$23,381.00	\$2,000,000.00	

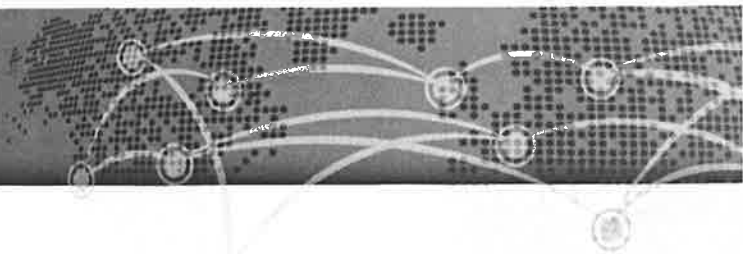
NOTE: Claims are subject to a \$150K deductible and \$2 mil Aggregate Limit. Insured is only responsible for payments up to deductible amount. Loss Payables (Payment + Reserve) erode the Aggregate. Once the Agg is breached, a \$10K maintenance deductible applies. All Expenses are paid by the Carrier once the deductible/aggregate has been breached. So, payables must be properly allocated between the two entities, Insured and the Carrier(s). Deductible is applied per occurrence.

Aggregate Erosion Report (Sample 2)

Year	Coverage	Closed	Open	Total Claims	Paid Loss	Paid expense	Reserve Loss	Reserve Expense	Total Paid	Total O/S Reserve	Total Inc
2013	AL - Bodily Injury	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2013	AL - Property Damage	1	2	3	\$843.18	\$944.00	\$3,564.00	\$0.00	\$1,787.18	\$3,564.00	\$5,351.18
2013	AL - Medical Payments	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2013	AL - Auto Physical Damage	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2013	GL - Bodily Injury	0	0	0	\$0.00	\$0.00	\$10,000.00	\$1,500.00	\$0.00	\$11,500.00	\$11,500.00
2013	GL - Property Damage	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2013	Personal Injury	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2013	PR - All Risk Buildings	2	1	3	\$10,993.84	\$1,638.00	\$0.00	\$0.00	\$12,631.84	\$0.00	\$12,631.84
2013	PR - All Risk Contents	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2013	PR - Time Element	0	1	1	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL		3	4	7	\$11,837.02	\$2,582.00	\$13,564.00	\$1,500.00	\$14,419.02	\$15,064.00	\$29,483.02

Aggregate Excess Summary			
Total Payments:	\$14,419.02	Total Experience:	\$29,483.02
Less Payments Subject to Specific excess:	\$0.00	Less Losses Excess of Specific Retention:	\$0.00
Tot. Pymts Subject to Aggregate Excess:	\$14,419.02	Total Aggregate Experience:	\$29,483.02
Period Loss Fund:	\$349,000.00	Period Loss Fund:	\$349,000.00
Total Payments Excess loss Fund:	\$0.00	Pro-Rata Loss Fund Ratio:	8.45%
\$ Rcvd from Aggregate Carriers:	\$0.00	Total Non-Specific Claim Recoveries to Date:	\$0.00

Activity this Period: 11/01/2013 to 11/30/2013									
Year	Opened	Closed	# of Payments	Payment \$	# of Recovery	Recovery \$	# of Reserve Adjustments	Tot Reserve Adjustment	Pymt Activity
2013	0	1	1	\$944.00	0	0.00	3	\$643.50	\$944.00



Combined Claim Level Report (Cross-Sections) and Aggregate Erosion (Sample 3)

USA INC.
 Claim Detail Loss Report
 Period: 04/01/17 - 03/31/18
 Valued as of May 31, 2018

Claim Number	Loss Yr	D/Reported	Client Ref #	Insured	Type	Used Coverage	Cause	Cause Details	D/Clad	Description	TOTAL				Status
											Total Paid	Total Rev	Total Recovery	Total Incurred	
DEM1739620	2017	12/16/17	USA-01507-40		Property	Business and Personal Property Coverage	Property - Struck by	Property - Struck by Vehicle		vehicle hit unit	\$ 12,400.00	\$ 1,085.43	\$ -	\$ 13,555.48	0
DEM1739620	2017	12/16/17	USA-01507-41		Property	Business and Personal Property Coverage	Property - Fire	Property - Fire Caused by All Other		ward caught fire and caused damage to the back door of unit	\$ 104,110.83	\$ 2,728.51	\$ -	\$ 106,839.34	0
DEM18397840	2018	01/15/18	USA-01507-42		Property	Business and Personal Property Coverage	Property - Fire	Property - Fire Caused by Unattended Smoking (Fire Scope in Place)		fire damage	\$ 10,221.83	\$ 9,011.85	\$ -	\$ 19,233.68	0
DEM18398770	2018	01/29/18	USA-01507-43		Property	Business and Personal Property Coverage	Property - Fire	Property - Fire Caused by Human Impairment (Uninvolved)		fire reported	\$ 24,406.00	\$ 10,288.43	\$ -	\$ 38,094.43	0
DEM18398510	2018	01/23/18	USA-01507-44		Property	Business and Personal Property Coverage	Property - Fire	Property - Fire Caused by Other Electrical		fire damage to a unit and water damage to the unit next door	\$ 140,477.13	\$ 7,022.87	\$ -	\$ 178,522.87	0
DEM18400590	2018	03/11/18	USA-01507-47		Property	Business and Personal Property Coverage	Property - Fire	Property - Fire Caused by All Other		fire and smoke damage	\$ -	\$ 87,500.00	\$ -	\$ 87,500.00	0
DEM18400870	2018	03/18/18	USA-01507-48		Property	Business and Personal Property Coverage	Property - Struck by	Property - Struck by Vehicle		vehicle drove onto insured unit	\$ 18,231.77	\$ 11,000.00	\$ -	\$ 29,231.77	0
TOTAL											\$ 1,484,536.91	\$ 215,751.06	\$ (10,089.11)	\$ 1,690,198.86	

Financials (Loss vs Expense)

PAID THIS PERIOD/MONTH				CURRENT PAID TO DATE				CURRENT O/S RESERVES			
Paid Loss TP	Paid Expense TP	Paid Fee TP	Paid Legal TP	Paid Loss TD	Paid Expense TD	Paid Fee TD	Paid Legal TD	Resv Loss	Resv Expense	Resv Fee	Resv Legal
\$ -	\$ -	\$ 3,414.57	\$ -	\$ 9,035.48	\$ -	\$ 3,414.57	\$ -	\$ -	\$ 1,085.43	\$ -	\$ -
\$ 102,050.63	\$ 2,060.00	\$ -	\$ -	\$ 102,050.63	\$ 2,060.00	\$ -	\$ -	\$ -	\$ 2,728.51	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -	\$ 10,221.83	\$ -	\$ -	\$ -	\$ 6,011.85	\$ -	\$ 3,000.00	\$ -

USA INC.
 Aggregate Loss Report
 Period: 04/01/17 - 03/31/18
 Valuation: April 30, 2018



Claim Number	D/Reported	Client Ref #	Paid Loss	Paid Expense	Paid Fee	Total Paid	Total Recovery	Net Incurred	Deductible	Occ Unlft (\$150K)				Carrier Paid	Remaining Aggregate \$1,250,000.00	Loss Fund Ratio
										BHC Paid Loss	Carrier Paid Loss	Carrier Paid Exp	Carrier Paid Total			
DEM1739620	12/16/17	USA-01507-41	\$ 102,050.63	\$ 2,060.00	\$ -	\$ 104,110.63	\$ -	\$ 106,839.14	\$ 2,500.00	\$ 102,050.63	\$ -	\$ -	\$ -	\$ -	\$ 481,896.62	39%
DEM18397840	01/15/18	USA-01507-42	\$ 10,221.83	\$ -	\$ -	\$ 10,221.83	\$ -	\$ 19,233.68	\$ 2,500.00	\$ 10,221.83	\$ -	\$ -	\$ -	\$ -	\$ 473,674.79	38%
DEM18398770	01/29/18	USA-01507-43	\$ 24,406.00	\$ -	\$ -	\$ 24,406.00	\$ -	\$ 38,694.43	\$ 2,500.00	\$ 24,406.00	\$ -	\$ -	\$ -	\$ -	\$ 447,268.79	36%
DEM18398510	01/23/18	USA-01507-44	\$ 140,477.13	\$ 7,022.87	\$ -	\$ 147,500.00	\$ -	\$ 178,522.87	\$ 2,500.00	\$ 140,477.13	\$ -	\$ -	\$ -	\$ -	\$ 306,791.66	25%
DEM18400590	03/11/18	USA-01507-47	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 87,500.00	\$ 2,500.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 306,791.66	25%
DEM18400870	03/18/18	USA-01507-48	\$ 18,231.77	\$ -	\$ -	\$ 18,231.77	\$ -	\$ 29,231.77	\$ 2,500.00	\$ 18,231.77	\$ -	\$ -	\$ -	\$ -	\$ 288,559.89	23%
TOTAL			\$ 1,377,250.78	\$ 70,823.16	\$ 36,462.97	\$ 1,484,536.91	\$ (10,089.11)	\$ 1,690,198.86	\$ 65,000.00	\$ 961,440.11	\$ 280,721.56	\$ -	\$ 280,721.56	\$ 288,559.89	23%	

Summary page

Year - Cause of Loss	Claim Count	PAID THIS PERIOD			
		Paid Loss	Paid Expense	Sum of Total Paid	Sum of Total Resv
04/01/17 - 03/31/18					
Property					
Property - Equipment, Fixture or Appliance Failure	2	0.00	0.00	35,223.07	0.00
Property - Fire	11	338,993.17	9,082.87	996,677.66	202,665.63
Property - Storm	6	0.00	22,943.59	395,798.59	0.00
Property - Struck by	7	18,231.77	0.00	56,837.59	13,085.43
Property Total	26	357,224.94	32,026.46	1,484,536.91	215,751.06
Grand Total	26	357,224.94	32,026.46	1,484,536.91	215,751.06

CTABS Claim Activity Report – Includes Notes, Tasks, Files, and Emails

The screenshot displays the 'Claim - Activity' interface. On the left is a navigation menu with categories like General Info, Metrics, Policy Info, etc. The main area shows a table of activities:

Activity Type	Activity Date	Activity Details
FILE	3/9/2016 11:40:28 PM	INVOICE: Invoice # - C081204529
FILE	1/15/2016 12:53:12 PM	
FILE	1/15/2016 10:29:43 AM	
FILE	1/13/2016 2:08:06 PM	
NOTE	1/15/2016 1:26:14 PM	
NOTE	1/11/2016	ADJNOT initial notes & contact

An inset window shows a 'Claim Activities Report' for the date 12/14/2016. It includes a description: 'See less notice in uploaded initial contact & notes below 1/11/16 New Loss - Carmen Gabazzi - Holly Springs (REP: 181197) coverage confirmation: \$150K DR: CGL policy #0308-3143 Allied World Assurance Company #L 57175-2116 43,800 AM each occurrence limit \$3,000,000 claim amount back file made CGL Photo Acquisition A&P 1/8/2016'.

CTABS - HOME SCREEN REPORTING (Adjusters Only)

Adjusters are provided graphical content including claim counts, benchmarking standards, WIP Aging, and a “Heat Map” with Total Inc. & claim count by state. A Diary Report provides detail on pending files, including the # of days since last status report.

The dashboard features several key components:

- Claims Count by Status:** A bar chart showing counts for Open, Closed, and ReOpen across locations: AUS (10), CAN (5), HB-99 (10), HS-G (10), HS-INT (17), USA (22).
- Claim Count and Total Incurred by State:** A map of the United States with a legend for 'Total Incurred (in thousands \$)' ranging from 100.5 to 603.3.
- My Tasks:** A table for tasks due today, currently showing 'No Data'.
- Client Benchmark:** A bar chart comparing 'Days' and 'Threshold' for various stages: Adv. Sent (23), 1st Contact (89), 1st Inspection (153), 1st Estimate (121), 1st Report (136), Final report (159), Claim Closed (307).
- Recently Visited Claim(s):** A list of claim IDs including CH016149180, DEM17108660, NAS16172420, etc.
- Report Diary:** A table for WIP (Work In Progress) items with columns for Claim, Lead Claim Handler, Insured, Last Rpt, Days Old, Report Title, WIP, DCL, DR, Client, and % of Fee.

2024LGL-01-P - INDEPENDENT CLAIMS ADJUSTING SERVICES

Opening Date: November 15, 2024 3:40 PM

Closing Date: December 13, 2024 4:00 PM

Vendor Details

Company Name: Sedgwick Claims Management Services, Inc.
Address: 8125 Sedgwick Way
Memphis, TN 38125
Contact: Janissa Johnston
Email: sedgwickrfp@sedgwick.com
Phone: 901-415-7400
HST#:

Submission Details

Created On: Thursday December 12, 2024 12:23:50
Submitted On: Friday December 13, 2024 15:15:59
Submitted By: Janissa Johnston
Email: sedgwickrfp@sedgwick.com
Transaction #: 56fe0860-71bb-4c8d-9601-d229fc8ccba2
Submitter's IP Address: 75.66.156.254

Schedule of Prices

The Bidder hereby Bids and offers to enter into the Contract referred to and to supply and do all or any part of the Work which is set out or called for in this Bid, at the unit prices, and/or lump sums, hereinafter stated. HST is additional. Pricing in Canadian Funds.

* Denotes a "MANDATORY" field

Do not enter \$0.00 dollars unless you are providing the line item at zero dollars to the Owner (unless otherwise specified).

If the line item and/or table is "NON-MANDATORY" and you are not bidding on it, leave the table and/or line item blank. Do not enter a \$0.00 dollar value.

Optional- Value Add Services -Rates

Proponent will itemize value add services (if applicable) that are available to City staff and the rates associated with those services, as requested through questions within Section 3- Project, Understanding and Work Plan Table .

We will not be submitting for Optional- Value Add Services -Rates

Line Item	Description	Unit	Rate
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

PROJECT UNDERSTANDING, APPROACH AND WORK PLAN

The proponent will provide detailed information demonstrating their project understanding and proposed work methodology to achieve the project deliverables.

Line Item	Description	Response *
1	The Proponent is to provide a general statement of the Proponents specialization and expertise, continuing education and training. Describe your teams ability to assist the Municipality with claims handling, reserves and negotiations with insurers, Claimants, lawyers and City Representatives.	<p>As the incumbent, we are fully capable and will continue assisting the City with your claims loss adjusting needs, including but not limited to claims handling, reserves and negotiations with insurers, claimants, lawyers and City representatives.</p> <p>Specialization and expertise</p> <p>Sedgwick's municipal experience: Sedgwick in Canada has made the public entity space a primary focus. We leverage our experience to effectively manage the wide array of issues facing our public entity and municipal partners today. Our comprehensive solutions focus on mitigating and reducing risks and losses; keeping employees and organizations healthy and productive; protecting the public's trust; and containing costs that can impact the bottom line. Our knowledge and expertise in the public sector space is extensive. We believe we have the capability, capacity and systems to continue servicing your program. In particular, Ryan Zavitz, senior claims adjuster, has been handling claims for the City for over 20 years and is very knowledgeable of the City's service standards. Derrick Filoon, regional manager and senior adjuster, has worked with several public entity and municipal clients, and his role has ranged from completing task assignments to full file handling. More than 75% of our municipal and public entity clients are based in Central Ontario, making us the premier supplier in this region. Sedgwick's substantial customer base in the public entity sector spans nationwide. Since 2019, we have handled more than 14,000 claims in this unique space, not including claims handled for the programs where we operate on behalf of insurers in this market. A deeper look into our municipal work provides the following breakdown of these 14,000+ claims as detailed below by line of business:</p> <ul style="list-style-type: none"> • General liability – 81.8% • Property – 8.9% • Auto – 8.3% • Accident benefits – 1.0% <p>For each line of business, we have best practices for handling claims as well as claim workflows. These best practices are written standards that provide a daily roadmap for our colleagues regarding specific file management directives.</p> <p>Our best practices set consistent handling requirements for all claims so our files depict the steps and actions taken during the course of handling. They also assign responsibility to specific individuals so there is no ambiguity as to each team member's responsibility.</p> <p>The best practice guidelines also serve to manage the adjuster's time. There are targeted goals that require actions be completed within certain timeframes. Where these goals are concerned, our claims management system has built-in prompts and exception edits that provide the adjuster with handling assistance. These prompts and edits are set up for the adjuster automatically in the system at the time the claim is assigned and can be customized according to each client's timeline requirements.</p> <p>Our best practices cover service expectations that include but are not limited to the following:</p> <ul style="list-style-type: none"> • PIPEDA completion • Time to contact all parties • Reserve assessments/timelines • Acknowledgement reporting • Reporting outlines to clients • Broker liaison • Vendor management • Diary protocols • Subrogation/recovery management • Litigation guidelines • Documentation follow-up • Photographic details/scope drawings • Supervisory review • Audit reviews • Cycle time to closure awareness <p>Our best practices outline the investigation, verification, validation and documentation that is necessary at the onset of the claim. Once completed, the adjuster will review the coverage, negligence and case law to determine both the coverage and exposure the City faces. Proper reserves will be posted based on the most probable payment. In addition, while considering the exposure, the adjusters will consider salvage, subrogation or recovery, and vendor</p>

obligations to defend and indemnify the City.

Property expertise:

Our claims handling process ensures:

- Receipt of notice of loss
- Rapid response regarding site contact and investigation
- Thorough communication and consultation with the City
- Determination of loss for building, content/stock and time element as appropriate
- Identification of salvage and subrogation potential

All Sedgwick property adjusters are technically trained to identify the scope of damages to buildings, equipment, business personal property and stock/contents. The evaluation of these damages includes identifying critical path items and any long lead-time replacement items. Sedgwick adjusters will continue to work with designated City personnel to obtain pricing from the City's usual supply chain vendors or other preferred vendors. Sedgwick adjusters are also equipped with computer software estimating systems to provide detailed repair and replacement estimates as well as diagrams. On large losses of \$1 million and greater, Sedgwick will not provide any formal estimate until confirming with the City that all details obtained are accurate and that all parties agree with the preliminary estimates.

Litigation support

Our adjusters collaborate with defense counsel (as agreed upon with our client and/or market) through timely communication and strategy discussions. In consultation with the City's legal counsel, and as required by the demands of each individual claim, the adjuster will continue to complete any required investigative tasks. Our adjusters work with counsel to develop and implement a strategy for resolution or prepare for defense. We promptly convey ongoing developments to the City, as necessary.

The adjuster generally is responsible for settlement negotiations, subject to client approval, and is responsible for keeping both the client and defense counsel updated on the discussions with plaintiff counsel. As ongoing communication with defense counsel is necessary to keep the case on track, we typically require that defense counsel provide us with a status report at a minimum of every 60 days or as material facts evolve. Part of our litigation management strategy also includes regular supervisory review of files in litigation.

It is our philosophy and belief that litigation management starts before a suit is ever filed — controlling the claim from the onset will avoid legal fees and costs in the end. If litigation is unavoidable, our policy is to evaluate the evidence at the earliest possible opportunity for either settlement or defense and continue to evaluate through resolution. Our adjusters are trained in controlling allocated expense costs. Our control adjusters are aware of all files in litigation, and when a trial is scheduled within the next 30 days, they are responsible for reviewing the status to ensure preparedness for trial and confirm the City has been notified of the trial dates. The workup by defense counsel is monitored to ensure they complete their assigned responsibilities in a timely and cost-effective manner. Our experience is simple: early resolution of claims saves money. Therefore, we are always looking for ways to bring a claim to resolution, whether by settlement, mediation, arbitration or dispositive motion, such as summary judgment. Our litigation management guidelines define the expectations of the claims handler as well as defense counsel in a comprehensive litigation management program. Some of the unique features we offer are:

- A focused strategy to achieve closure in the most efficient, timely and economical manner
- Reduction of legal expense
- Resolution strategies
- Resolution at the earliest appropriate possible time
- Examination and validation of litigation fees

Continuing education

Sedgwick provides our colleagues with robust educational assistance and a professional development reimbursement program to support ongoing personal and professional growth. Our educational assistance program provides financial help for educational expenses incurred by colleagues who take courses related to their present position or as part of an established colleague development plan. We also encourage colleagues to work on professional insurance and claims designations and have an incentive program in place to recognize accomplishments. Some of our positions require ongoing training and have a continuing education requirement, which we facilitate through our industry-geographic- and role-specific training wing, Sedgwick University, by partnering with hundreds of vendors to recognize and track our colleagues' training for continuing education credits. Training and education are an integral part of career development for Sedgwick colleagues.

Training

Sedgwick leverages a global learning platform through Workday to provide developmental and elective courseware for our colleagues. Workday provides a curated learning experience with personalized suggestions for learning activities based on role and interests. The platform includes a broad selection of learning modules and access to Sedgwick University, which supports job competency and performance.

Sedgwick University offers a state-of-the-art claims college focused on training and developing people seeking a career focused on helping others. Sedgwick's culture of growth creates an engaging environment and an understanding of — and passion for — claims administration. Our colleagues have access to a multitude of training opportunities for technical expertise, client-specific training, professional development, leadership skills and more. Sedgwick University has created more than 15,000 self-paced modules for our colleagues and established strategic partnerships with external training vendors to provide an extensive library of training options.

2. Proponent to describe how they stay updated on changes affecting municipalities in general.

Our Canadian operations have an internal quality and compliance division that monitors provincial regulations and provides in-house training to staff as needed. Our staff stays in contact with all local authorities and industry associations to keep apprised of changes in advance. These updates can be shared through training with insurers and corporate risk.

We publish an internal bulletin whenever significant developments occur. This bulletin is shared with our regional managers and client services colleagues, who advise our offices and clients of any significant developments. We communicate changes through regular office meetings and monthly excellence updates. Our adjusters have a deep understanding of municipal legislation and how it relates to claims. We use Sedgwick's internal portal to keep adjusters updated on legislative issues and to serve as a future reference library.

Sedgwick stays up-to-date on current legislative activity to determine the potential impact of the changes to our clients and communicates any changes to both clients and claims colleagues; establishes and/or updates best practices; and develops training and audit criteria to ensure our claims colleagues apply the necessary changes. We routinely provide training to our staff and client partners on new jurisdictional requirements. Educational seminars are available at agreed-upon intervals with our client's staff, involving updates surrounding case law pertaining to the claims handling process; legislation changes and impacts to the municipality; and emerging trends, including fraud, cyber, environmental and digital developments.

3	<p>Proponent to submit a Statement of Understanding which includes the Proponents knowledge of the municipal claims environment, opportunities and challenges.</p>	<p>Our seven-year partnership with the City puts Sedgwick in the unique position of fully understanding your particular claims environment, opportunities and challenges. We also know that managing risk for public entity and municipal clients creates challenges that are unique in the breadth of their exposures and the diversity of potential claims. Public entities represent a broad risk profile that may overlap or include city and municipal workers, transportation workers, law enforcement and educational institutions, among others. They may comprise multiple unionized populations, each with specific requirements.</p> <p>Achieving optimal loss prevention results requires understanding each client's industry and needs. We ensure every program speaks to the unique needs of each client, now and into the future. We focus on current trends and forecasting changes that may be significant to our public entity and municipal client partners, including:</p> <ul style="list-style-type: none"> • Preparing for emerging risks • Embracing next-level technology • Identifying strategies to add efficiencies and improve outcomes • Broadening claims expertise as needs change <p>In an environment where financial continuity depends on public perception and external stakeholders, we offer clients a risk management program that is flexible and responsive. We focus on developing custom programs that offer reliable, financially aware, accessible and scalable claims services that guide our clients, their employees and the members of the community they serve through the claims process.</p> <p>We leverage our experience to effectively manage the wide array of issues facing our public entity and municipality partners today. Our comprehensive solutions focus on mitigating and reducing risks and losses, keeping employees and organizations healthy and productive, protecting the public's trust and containing costs that can impact the bottom line.</p>
4	<p>Provide information including brief resumes for the Account Manager and lead adjuster(s) as well as other team members, with the overall responsibility for the City's claims.</p>	<p>As the incumbent, the City will maintain its current claims team. Per the RFP requirement, team CVs have been uploaded in the documents section and contain more detailed information on each colleague.</p> <ul style="list-style-type: none"> • Ryan Zavitz, Senior Claims Adjuster — Ryan handles moderate to complex commercial liability claims, product and construction liability claims, casualty claims (CGL) and bodily injury claims. Ryan is a licensed adjuster in Ontario and has his CIP designation. • Derrick Filoon, Regional Manager and Senior Adjuster — Derrick has more than 25 years of industry experience. His professional focus is on environmental spills, large complex fire loss and commercial general liability claims. Derrick is an all lines licensed adjuster and has his CIP designation. • Michael Morris, Vice President, Public Entities — Michael has 37 years of industry experience with a primary focus on municipal liability. Michael's professional areas of expertise are municipal liability, commercial property and medical malpractice claims. Michael has a CIP designation.

5	<p>Describe your claims handling principle and strategy, your servicing plan, your service standards and timeframes for deliverables for the City. The Proponent should include how they will process Municipal claims from the assignment to conclusion of a claim. Include response time, the timing of reports, communications with the City, denials, obtaining releases and providing payments, subrogation tasks, settling reserves, file closure, meetings with City staff and billing procedures.</p>	<p>Best practice standards — To provide needed consistency in individual files, we have created and continually manage our shared best practices for each line of business. These best practices are written standards that provide a daily roadmap for our colleagues regarding specific file management directives. Every expectation is communicated to our colleagues during orientation and reinforced through regular quality improvement initiatives. Specific areas covered in the best practices include investigation, reserving, development of action plans, managing medical costs, resolution, litigation management and client communication. Our best practices are dynamic and change based on the needs of our industry, product innovation and our customers. Once we set goals, establish expectations, train and measure our progress, we use the data from these areas to create ongoing enhancements. This includes ongoing reviews by our operational and account management teams to provide feedback and recommendations for any necessary improvements.</p> <p>Sedgwick provides the following narrative as its approach to effective investigation and administration:</p> <p>Communication — As the incumbent, Sedgwick will continue using the City's preferred method of communication. Upon award of contract renewal, we would recommend a reimplementation meeting to review the current program and make any necessary revisions, including but not limited to the City's preferred communications with Sedgwick. We are committed to providing high-quality service and consistent communication, driving the best possible outcomes for the City. We developed detailed client service instructions (CSIs) with the City, and our adjusters continue to review your CSIs, which are uploaded in our claims management system, CTABS, and they strictly adhere to the City's instructions relating to authority levels and approvals. Dialogue with the City is imperative in the claims adjustment process. We continually communicate updates in the claims process to summarize progressive efforts to conclude specific issues and move the City's claims to closure. We are committed to maintaining timely, courteous communication with the City throughout the life of the claim; responding to all requests in a cooperative, timely manner; and proactively preventing the escalation of communication issues.</p> <ul style="list-style-type: none"> • New claim notices — Sedgwick receives new losses from the City via email generated through the CTABS system. Sedgwick immediately sends an acknowledgment of receipt to the City. • Receipt and review — Each new claim is reviewed by the manager on the same day it is received. Catastrophic losses require immediate attention and assignment. Within 24 hours of receipt of the claim, the claim is logged in the claims system and a physical file is created. • 24-hour contact — The adjuster will make contact by telephone or email with the insured or the City, claimant(s) or their attorney within 24 hours of receipt of the assignment, and this 24-hour contact with all parties must be documented in CTABS. If documentation is delayed, the reason for delay should be included in the notes. <p>Coverage/policy verification — Claim files will document affirmation of coverage in force for the date of loss and identify the carrier, policy number, policy period, applicable deductible or self-insurance retention, forms and endorsements. Should a coverage issue exist, Sedgwick will contact the City accordingly. Recommended reservation of rights, declinations or other coverage issues will be handled in accordance with the CSIs.</p> <p>Investigation — The claim specialist will gather all pertinent information to properly evaluate the claim. Our best practice model includes prompt investigation, evaluation and resolution of a claim either through compromise or denial. Field adjusters will only be utilized when warranted and approved by the City. The goal is to conduct a timely and thorough investigation in order to direct the file to a successful conclusion. 24-hour contact will be documented. After obtaining the City's approval, field personnel will be assigned when necessary to expedite the investigation in order to preserve and/or protect the interests of the City. Field personnel would be engaged for appraisal of property damages. Our service level expectation is to deliver the final report to the City within 10 business days of the inspection and/or completion of the investigation. If awaiting additional information, testing, etc., we will communicate these delays with the adjuster.</p> <p>Diary — At the time new claims information is entered into Sedgwick's claims system, an automated diary is set based on the nature of the claim and the outstanding plan of action (POA)/investigation. Initial diaries for adjusters should not exceed 30 days and may be shorter as specified by the City. Maintenance diaries are established based on claim activity. Claims with outstanding issues should be diarized for follow-up at 30 days or fewer. Less active claims may be set at 60 days. Claims with no outstanding issues may be set at 60- to 120-day intervals. Litigated cases are routinely diarized at 60- to 90-day intervals unless case activity dictates otherwise. A manager/adjuster's diary will also be set. Initial diaries should not exceed 30 days, unless specified otherwise in the CSIs. Maintenance diaries are set at 60- to 120-day intervals. Diary review is based on the adjuster's experience level and the complexity of claims. All open claims must be on diary.</p> <p>Reporting — Our proprietary CTABS claims management system combines experience-based decision-making with domain-specific insurance knowledge to offer the City and authorized users real-time, internet-based access to review claims status, adjuster notes, etc. In addition, we offer data in two ways: in a report form (standard and/or customized) or in raw form (electronic) for the City to work with directly. Reporting requirements are defined in the City's CSIs. Where the CSIs are silent on reporting requirements, the following instruction applies: First reports are due within 30 days of receipt of the claim, with additional reporting at 30-to 60-day intervals, as dictated by file activity. Reports are prepared according to Sedgwick's captioned casualty report outline.</p> <p>Reserves — Sedgwick will establish reserves to reflect the probable ultimate cost as it relates to indemnity and expense payments. An initial reserve will be established based on information supplied at the time of initial notice of the claim and in no event more than seven days following receipt, unless otherwise documented. Thereafter, reserves are reviewed and revised as necessary following the initial investigation, generally 14 to 90 days. Reserve analyses are reviewed at each reporting period.</p> <p>Large loss notification — Claims reserved at or above a level identified by the City (and documented in the CSIs) require immediate submission of a large loss notification. This serves as notice to the City of exposure requiring communication to management or underwriting. Subsequent reporting should follow the schedule defined in the CSIs.</p> <p>Subrogation — Subrogation and indemnification potential will be aggressively explored during the investigation of each claim. When potential is identified, written notice will be given to the appropriate party. Notice will be immediate and will contain details of the claim, including an estimate of the damage. A formal demand for subrogation, with accompanying documents, will be submitted within 15 days of the final payment. Follow-up demand notices will be generated at 30-day intervals until recovery is complete.</p> <p>File closure — Once all necessary closing documents are obtained; settlement and expense payments are issued; and closing reports are completed, the file will be subject to a closing audit. The adjuster is responsible for ensuring all data entry work is accurate and complete prior to file closure. The adjuster and supervisor will enter electronic notes documenting their final review and closure of the file.</p> <p>Periodic meetings and case file reviews — Sedgwick agrees to periodic claim file reviews. The account manager will attend in person. Field adjusters will attend telephonically as required.</p> <p>Auditing of claim-related invoices — Sedgwick tightly controls allocated expenses. All claim-related invoices are reviewed and audited prior to submission to the City for payment. The adjuster reviews invoices for conformity to fee schedules and scope of the assignment. Adjusters initial and date the invoice to document the date they reviewed the invoice and approved it for payment. To control allocated expenses, Sedgwick requests authority from the City prior to engaging any consultant.</p>
6	<p>Describe your claims handling principle regarding subrogation matters, include in your fee schedule if they will be billed differently.</p>	<p>We identify subrogation opportunities during the initial investigation and throughout the life of the claim as we obtain additional information. If we identify any subrogation potential, we immediately notify the City and discuss the specifically requested subrogation activity, including providing written notice to the potential liable parties. For each subrogation matter, we coordinate with the appropriate representatives from the City to determine the extent to which the City wants us to pursue the matter on your behalf and to help determine any waiver of subrogation or other contractual agreements. When the City wants us to pursue subrogation, we submit a formal demand for subrogation, along with accompanying documents, within 15 days of the final payment. Follow-up demand notices are generated at 30-day intervals until recovery is complete.</p> <p>Subrogation fees are covered in the program costs provided in the fee schedule.</p>

7	Describe your claims handling principle for claims that may require adjustment outside of Ontario, include your fee schedule if they will be billed differently.	All claims adjusting services are charged at a per-hour rate. Our fees are detailed below and we have provided the claims adjusting fee schedule in the documents upload section. The fee schedule is included the document titled Sedgwick company overview and additional documents. <ul style="list-style-type: none"> • \$125 per hour for all adjusting services • \$125 per hour for file set up • No miscellaneous fees • No after-hours fees
8	Describe your claims handling principle for handling of one claim with multiple claimants (ie. water main break, sewer back up etc.)	Any event with claims filed by multiple claimants incurs the per-claim fee for each claim filed,
9	Confirm the availability of lead adjusters to respond to claims on a 24/7 basis, adequate support staff and the availability of support services and other resources as may be necessary. Include how a catastrophic claim or emergency would be handled and provide any examples of loss adjusting completed by your adjuster(s).	<p>Confirmed. As the incumbent, the City will continue to have 24/7 access to your lead adjuster. Likewise, your claims team will continue to be staffed adequately. The City will continue to have full access to customer support services and other client resources, as needed.</p> <p>Customer support</p> <p>Our customer support services are handled by Sedgwick care team representatives (CTRs). Our care team operations have bilingual (English/French) CTRs on staff and also use language line services for additional and off-hours support.</p> <p>CAT claims</p> <p>Sedgwick enlists near-shore resources to assist in any catastrophic (CAT) events or claim surges. It is our strategy to supply locally as much as possible and then enlist the services of sister contact centers to provide immediate backup to the local team. Those individuals operate in the same IT environment as Canadian staff and are also managed by Canadian operations staff.</p> <p>Our past experience has shown that leveraging out-of-country staff support works for CAT events. We have successfully utilized U.S.-based offices for domestic CAT events.</p> <p>Loss adjusting scenario</p> <p>Severe storm damage to school district:</p> <p>This loss assignment involved a large-scale assessment of 13 locations with 90 buildings affected by severe storm winds. Sedgwick assembled a rapid response team of building consultants to conduct an initial triage of all buildings to determine the level of damages, identify any emergency or life safety issues, and determine if additional experts were needed, including structural engineering, MEP engineers and environmental consultants. Equipment used during the triage assessment included aerial drones, thermal infrared (IR) cameras to detect water intrusion, digital photography and digital scope documentation.</p> <p>The triage assessment documentation and information were used to:</p> <ul style="list-style-type: none"> • Develop a rough order of magnitude (ROM) based on the initial assessment • Advise the adjuster on what additional resources and experts were needed • Notify the adjuster and insured of any emergency services or life safety issues • Work with the insured and their contractors to secure and temporarily cover any roof openings or other exterior penetrations that would allow water intrusion into the buildings <p>Sedgwick developed a spreadsheet matrix to identify all locations and buildings and track inspection dates, triage notes, level of damages, temporary repairs, environmental or structural issues, other experts and cost tracking for the repairs.</p> <p>Once the triage assessment was completed, Sedgwick mobilized a team of building consultants to begin detailed building assessments to document and quantify loss related damages. Constant communication with the insured and campus maintenance supervisors was critical for access to all buildings and collection of any building information, such as floor diagrams, building plans and any information regarding hazardous materials.</p> <p>We used the detailed field documentation to produce scope outlines for each building and relative loss related damages. We provided these scope documents to the adjuster, insured and insured design team. Once the individual projects were let out for bids and subsequent repairs, Sedgwick was utilized to review and track proposals and invoicing and make sure all code upgrades and owner betterments were identified and segregated. This process often included comparing proposals and invoicing against the initial Sedgwick field documentation and information.</p> <p>Upon completion of Sedgwick's assignment, we provided all documentation to the adjuster through a sharable link and a summary spreadsheet with all inspection dates and pertinent information for each location and building.</p>
10	Describe the Proponents experience and capacity in providing emergency disaster related and similar services. Include the response time for the lead adjuster(s) to be on site in the event of an emergency or a catastrophic claim.	<p>Sedgwick has the capabilities and experience to provide the City with successful complex and catastrophic claims services. The City's lead adjuster, Ryan Zavitz, works and lives locally; thus, he is able to respond promptly to emergent/CAT events and can easily navigate to attend sites as required. As noted in our prior response, we can also enlist near-shore resources to assist in any catastrophic events or claim surges, as needed.</p> <p>We have provided a success story detailing our experience and expertise below:</p> <p>Complex loss: Client suffers devastating fire</p> <p>A devastating fire engulfed a client's property, destroying the building completely. Adjacent to the property, a prominent pharmacy suffered extensive fire, smoke and soot damage. The insurer entrusted Sedgwick's adjusters to manage this complex claim. Two seasoned adjusters led the response, leveraging their collaborative expertise.</p> <p>Because of safety requirements, the insured could not operate its business following the fire. Since the incident occurred before the holiday season, securing builders and restorers became a significant challenge. Additionally, the building's complex ownership structure required constant communication with the insurer's adjuster and appointed restorers. Teamwork and strategic coordination between disciplines would be pivotal in the recovery process.</p> <p>Leveraging our networks, the dedicated adjusters swiftly deployed an engineer, builder and restorer to address compliance issues and site safety. Adjusters collaborated with the insured to understand their business needs and set up a self-contained dispensary to maintain prescription services. Sedgwick engaged forensic accounting services (FAS) for business interruption (BI) support while creating a comprehensive plan. To ensure progress tracking, regular meetings with the insured and the adjusting team took place, and the lead adjuster provided continuous updates to all stakeholders.</p> <p>Throughout this complex fire claim, effective teamwork and strategic coordination between Sedgwick's loss adjusters, FAS and various contractors helped expedite the recovery process for the insured, including:</p> <ul style="list-style-type: none"> • Temporary setup — Swiftly completed within weeks, ensuring it met building hygiene and safety standards • Cost reviews and scope confirmations — Conducted for the builder's and restorer's work • Stock information — Reviewed and settled within a month • A detailed scope — Engaging a building consultant to review the fit-out • Competitive bids — Sedgwick and the consultant reviewed cost, methodology and timeframes • Steps to minimize business interruption — The most competitively priced qualified contractor was selected and completed the work within the agreed timeframe • Stock settlement — Allowed for timely restocking and reopening of the building in tandem with repairs <p>Meticulous planning, swift action and close collaboration are three factors that helped deliver significant outcomes in the aftermath of this major complex fire loss. As a result, affected businesses were able to resume operations within weeks as opposed to months.</p>
11	Describe the Proponents transition plan from being awarded to providing all encompassing service effective February 28, 2025, including transitioning active open claims files, where applicable.	As the incumbent, no transition or implementation will be necessary.

12	Proponent to provide sample reporting that would be available to the City, including a claim report, claims bordereau, annual Stewardship review. Describe the claims recording, reporting and analysis forms and systems.	We have uploaded sample reports in the document upload section for your reference. The reports are included in the document titled Sedgwick company overview and additional documents. CTABS is easy for clients to use and has the added benefit of allowing a client to easily pick data elements to report on and then filter/sort based on specific criteria. Sedgwick provides the City with electronic or web-based access to claim files, monthly reports and year-end reports that may be sorted by specified criteria. The City may choose any criteria desired for the sorting of data. Reporting can be customized to accommodate any claims handling instructions as required by the City, including notifications for special situations and/or high reserves, settlement authority time and expense records, special needs of any policyholder location, monitoring of location or other special code requirements, forwarding correspondence to approved parties and corporate attorneys and sending acknowledgment reports of claims. Acceptable formats for data conversion are Excel or AXCI delimited flat files. Sedgwick can produce monthly loss runs data in Excel spreadsheets as required by the City. We also provide the City with comprehensive monthly, on-demand loss runs to verify all expenses and payments made on behalf of the City.
13	Describe billing process for time and expenses and provide a sample of a detailed claim invoice.	Sedgwick abides by the following internal billing procedures: We program fee schedules in the CTABS system and management oversees time and expense (T&E) billing. The administrative/management team reviews the billing hours entered into the file. The administrative team submits the bill to Sedgwick's centralized billing unit, who compares the invoice to the service-level agreements (SLAs) and billing parameters between Sedgwick and the City to ensure we are following the City's expectations. We submit an invoice for payment following agreed-upon billing parameters. Sedgwick has EDI and EFT capabilities. Our EFT process is detailed below: Before transmission of funds, the City sends a list of payment details (i.e., invoice number and amount paid) to our AR email address: payments@sedgwick.com. The City then transmits the funds via ACH, the most economical form of EFT. The City provides a centralized contact for us so we can follow up on general collections and payment inquiries to make the process smoother. We have uploaded a sample invoice in the document upload section, per the RFP requirement. The sample invoice is included in the document titled Sedgwick company overview and additional documents.
14	Describe the roles and responsibilities of the Proponents Account Manager, lead adjuster(s) and any other key members of the service team. Also, include the expected roles and responsibilities of the City's insurer (s) , insurance broker and City staff responsible for the claims management program.	The City's account team includes the following individuals and will not change: • Ryan Zavitz, Senior Claims Adjuster — Ryan handles moderate to complex commercial liability claims, product and construction liability claims, casualty claims (CGL) and bodily injury claims. Ryan is a licensed adjuster in Ontario and has his CIP designation. • Derrick Filoon, Regional Manager and Senior Adjuster — Derrick has more than 25 years of industry experience. His professional focus is on environmental spills, large complex fire loss and commercial general liability claims. Derrick is an all lines licensed adjuster and has his CIP designation. • Michael Morris, Vice President, Public Entities — Michael has 37 years of industry experience with a primary focus on municipal liability. Michael's professional areas of expertise are municipal liability, commercial property and medical malpractice claims. Michael has a CIP designation. Per the RFP requirement, team CVs have been uploaded in the documents section and contain more detailed information on each colleague. As the incumbent, all roles and responsibilities of the City's insurers, insurance broker and City staff will remain the same.
15	Describe any database and on-line claims service, reporting and claim documentation review capabilities.	CTABS is our state-of-the-art claims management system that combines experience-based decision-making with domain-specific insurance knowledge to deliver best-in-class workflow, triage, process management and claims handling applications. Access is via the internet (web-based) and Windows-based. CTABS is designed to handle multiple lines of coverage and supports multiple insurance carriers. The system suite consists of an application interface and system for entering, processing and managing claims data. An application database engine is used for managing the policy, carrier, broker and coverage data required for property and casualty claims. These applications are processed centrally and available for customer remote access through our proprietary, web-based viaOne suite of services. viaOne enables the City's authorized users to review claims through a secure internet session. In addition, claims can be submitted via fax, mail, telephone or email. Authorized viaOne users can easily generate, track and analyze their claims and property information, create home pages with graphical dashboards and key metrics, configure a custom screen, set their own system alerts and more. We can offer data in either report form (standard and/or customized, for custom reports, additional fees will apply). Through viaOne, Sedgwick can provide electronic web-based access to claims files based on specified criteria for the purpose of data collection and forecasting. Reporting can also be modified/customized to accommodate any special claims handling instructions as required by the City. This can include notifications of special situations and/or high reserves; settlement authority; time and expense records; special needs of any policyholder location; monitoring of location or other special code requirements; forwarding correspondence to approved parties and corporate attorneys; sending acknowledgement reports of claims; etc. In addition to measuring and executing to key metrics, we understand the importance of providing the City with information and data to make it easy to understand trends and communicate results throughout the organization. We can provide these details in reports and/or dashboards for use on a daily basis. We also provide dynamic customized reports that provide metrics and enable the user to easily view results on certain locations, claim types, Sedgwick offices, etc. For customized reporting, additional fees will apply.

16	Describe and identify any loss prevention, loss control, technical and other support services that would be available to the City as part of your services,	<p>As the incumbent, the City will continue to have access to Sedgwick's loss prevention, loss control, technical support and other support services.</p> <p>Loss control and prevention</p> <p>We believe the development of an effective loss control consulting relationship requires the following key components:</p> <p>Data trending: Our data trending is a dynamic process that leverages historical information but also recognizes the importance of evaluating emerging trend information. Loss control projects may be driven by new developments in the industry with products, storage requirements and third-party forwarders but more frequently they tend to be driven by experience. A new development might entail facility expansion, the implementation of a new work process or equipment being used in the handling of products. However, we would more often anticipate prior history to be a driver in our activities.</p> <p>Meetings with key stakeholders to understand existing loss control programs: Armed with the data trends from both a historical perspective and emerging trends, meetings with the key stakeholders to present recommendations would occur. During this time, we assess any high-level influences and begin building the framework for a mitigation strategy. We would seek to understand what loss control practices are already in place, what is working and where expectations are not being met. A stakeholder meeting provides the right background, so we do not come into an arrangement with you and provide recommendations that have already been implemented. Strategies would also consider what can lead to a reduction of claims (e.g., training, root cause analysis) versus loss mitigation.</p> <p>Technical support</p> <p>Sedgwick provides global technical support from our systems support team in Memphis, Tennessee, from 7 a.m.–6 p.m. EST. Support analysts work directly with callers to resolve issues and provide status updates as long as the issues are outstanding. We direct urgent and after-hours calls to support analysts who are on call during non-business hours. There are no fees for technical support.</p> <p>Customer support</p> <p>Our telephonic customer support services are handled by Sedgwick care team representatives (CTRs). Our care team operations have bilingual (English/French) CTRs on staff and also use language line services for additional and off-hours support.</p> <p>EFI Global</p> <p>EFI is a full-service engineering, fire investigation, environmental, health and safety and specialty consulting services firm serving a variety of industries in both the public and private sectors. Over the last four decades, EFI has grown from a boutique firm specializing in handling insurance fraud and arson cases and providing expert witness testimony, to becoming a recognized leader in engineering failure analysis, origin and cause investigations, environmental consulting, laboratory testing and specialty consulting. Each member of EFI's multi-disciplinary team of more than 650 professional engineers, fire investigators, architects and scientists was selected for his or her technical proficiency, in-depth industry knowledge and commitment to professional integrity. Together, our diverse backgrounds and collective insights empower clients to make better-informed business decisions. EFI has extensive global coverage with offices in five countries, including Canada. EFI is part of the Sedgwick family of companies, a global leader in the independent insurance claims industry.</p> <p>Training and education resources</p> <p>Sedgwick can present new information to the City's staff through a variety of services at no extra cost:</p> <ul style="list-style-type: none"> • Lunch and learn • Educational seminars • Legal updates/whitepapers to adjusters and clients • Stewardship meetings and claim reviews <p>We offer numerous topics and seminars catering to many sides of the claims industry:</p> <ul style="list-style-type: none"> • Builders risk vs. wrap-up • Equipment breakdown • Liability claims investigation • Handling CAT claims/events • Forensic accounting and BI losses <p>Examples of recent educational seminars include:</p> <ul style="list-style-type: none"> • Preventing and defending municipal sidewalk and roadway claims • Workers' compensation in Ontario • Asbestos awareness for adjusters • Assessment and decontaminating illicit substances
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17	Describe any claims handling innovations that could be recommended to enhance the City's claims management program. Include the abilities that could be offered to ease the administrative burden of claims administration .	<p>We continue to leverage technology in daily operations to improve inefficiencies in the claims handling process. Sedgwick understands that evolving technology impacts the nature and methodology of claims administration as well as the perception of our industry. We stay ahead of emerging trends to automate processes, mitigate risks, promote growth, improve service and offer optimal solutions.</p> <p>Sedgwick budgets about 10% of our annual expense to innovation-specific investments. We also allocate roughly 40% of our annual budget to enhancements and feature additions to our software products and other technology. Our proprietary, multi-line platform, supported by a team of 2,000+ IT experts and data scientists, is at the heart of our ability to deliver innovative solutions with the best tools and processes available. Sedgwick maintains a focus on continual development that speaks to the evolving needs of all industry stakeholders.</p> <p>Sedgwick actively engages in conferences, discussions and proofs of concept with emerging InsurTech companies. This allows us to stay apprised of the most relevant offerings by companies of all sizes and lines of business, particularly in the technology sector, which is working to revolutionize the property and casualty space. Sedgwick's automation roadmap includes plans to expand our communication pathways with claimants; enhance the delivery of meaningful, advanced analytics for our clients' programs; and apply optimal technology solutions to expedite and simplify the claims handling process.</p> <p>As the workforce transitions over the next 10 years, we expect more functions and services to be automated, specifically related to claim data access and collection, communication options and data manipulation for program assessment and strategic planning. With these parameters in mind, we consider the following as current roadmap items:</p> <p>CTABS</p> <p>Our loss adjusting business uses our CTABS claims management system, which allows us to efficiently handle and track key data for our clients' claims. CTABS combines experience-based decision-making with domain-specific insurance knowledge to deliver best-in-class workflow, triage, process management and claims handling applications. CTABS consists of an application interface and system for entering, processing and managing claims data. An application database engine is used for managing the policy, carrier, broker and coverage data required for claims. These applications are processed centrally and available for customer remote access through a secure internet interface. Sedgwick continues to leverage technology for both daily and CAT operations.</p> <p>T&M Pro Suite</p> <p>Sedgwick owns the T&M Pro Suite of software, which is the premier billing and data management system developed and approved for the property loss and construction industries. It is designed to add structure and control to the repair process.</p> <p>viaOne</p> <p>viaOne global is an online portal that offers 24/7, real-time access to claim activity, with detailed reports and dashboards. This portal serves as a window into our internal claims management system, providing clients with the ability to view important claim data and documents, including reserves, payments and other financial information necessary for understanding the exposure. Role-based permissions ensure users have access to the appropriate information.</p>
18	Describe any value added services that could be provided to the City and, if any, the associated fees of those services.	<p>Sedgwick can offer several services to assist the City both pre- and post-loss. Services range from industry-leading forensic accounting to engineering and building consulting. Our product offering is everchanging, and we will have more to offer as we move forward. We have listed several of our domestic service offerings below and would be happy to discuss them at any time. These value-added services are a part of our fee structure; no additional fees would apply.</p> <p>Stewardship review</p> <p>Sedgwick firmly believes in the importance of regular stewardship meetings with our clients to review data/statistical information on a program's results with the goal of continuous improvement and guidance. We are able to provide detailed analyses, including all pertinent and mutually agreed-upon key performance metrics as well as periodic reviews against industry trends. Sedgwick would be pleased to work in collaboration with the City to determine the appropriate metrics that are important and relevant to you as well as review the effectiveness as they relate to the overall loss information. Stewardship meetings can be established according to the City's needs.</p> <p>EFI Global</p> <p>EFI, part of the Sedgwick family of companies, is a full-service engineering, fire investigation, environmental, health and safety, and specialty consulting services firm. In Canada, we offer several different services that may be of interest, and we would welcome discussion on how this unique division could provide you with assistance:</p> <ul style="list-style-type: none"> • Environmental services <ul style="list-style-type: none"> o Environmental site assessments, phase I, II, III o Asbestos and lead-based paint management o Indoor air quality management (IAQ) o Mold investigations o Industrial hygiene o Remedial design management o Monitoring well installation o Drilling and sampling o Regulatory compliance consulting o UST and AST petroleum management consulting services o Brownfields services • Facilities engineering services <ul style="list-style-type: none"> o Property condition studies (PCAs) o Construction monitoring o Forensic investigations • Forensic engineering services • Fire investigations • Specialty consulting <p>Major and complex loss division</p> <p>Large-scale, major losses are by their very nature intricate, complex and full of challenges. Sedgwick is one of the world's leading loss adjusting companies in the handling of the world's largest and most complex losses. With responsive risk management, technical loss adjusting and claims management expertise, we are ready to quickly respond to losses in any industry.</p> <p>Customer care center</p> <p>Sedgwick is able to provide call center services to our clients, supporting toll-free claim intake and emergency after-hours services 24 hours a day, seven days a week. Our customer care center operations receive new reports of claims for all lines of business. Clients have the option of using multiple reporting channels, including voice and email. Our call center operations offer bilingual services. Dedicated toll-free numbers can also be made available to provide a seamless after-hours call service. All calls are recorded for training and quality service standards, and regular reviews and audits are performed to ensure quality and service are being demonstrated.</p> <p>Building consulting</p> <p>Sedgwick maintains a team of building consultants made up of individuals with property construction expertise. Through our building consulting unit, we are able to offer a wide range of consulting services to owners and managers, insurance professionals, and facility and risk managers. Our services range from traditional cost estimating and scheduling to total project management — and everything in between.</p>

19	Describe any training and/or seminars that the Proponent would be able to provide to City staff, including any associated fees.	<p>Training and education resources</p> <p>Sedgwick can present new information to the City's staff through a variety of services at no extra cost, including:</p> <ul style="list-style-type: none"> • Lunch and learn • Educational seminars • Legal updates/Whitepapers to adjusters and clients • Stewardship meetings and claim reviews <p>We offer numerous topics and seminars catering to many sides of the claims industry, including:</p> <ul style="list-style-type: none"> • Builder's risk versus wrap-up • Equipment breakdown • Liability claims investigation • Handling CAT claims/events • Forensic accounting and BI losses <p>Examples of recent educational seminars include:</p> <ul style="list-style-type: none"> • Preventing and defending municipal sidewalk and roadway claims • Workers' compensation in Ontario • Asbestos awareness for adjusters • Assessment and decontaminating illicit substances <p>Sedgwick would happily partner with the City to develop suitable refresher training as needed or required. We are committed to meeting the ongoing educational needs of both our internal colleagues and the City's risk management staff.</p>
20	The City is currently insured with Intact Public Entities . Please describe any prior and/or existing experience with municipal insurers, including Intact Public Entities.	<p>As the incumbent, Sedgwick currently works with Intact Public Entities. Intact Public Entities is owned by Intact Financial Corporation, who also owns Royal-Sun Alliance (RSA).</p>
21	Describe your company's online claims service and capability and any related fees. What services will be available to the City, for example, on-line claims reporting, on-line review of claim details, reports, photographs, reserves, correspondence etc.	<p>CTABS is our state-of-the-art claims management system that combines experience-based decision-making with domain-specific insurance knowledge to deliver best-in-class workflow, triage, process management and claims handling applications. Access is via the internet (web-based) and Windows-based.</p> <p>CTABS is designed to handle multiple lines of coverage and supports multiple insurance carriers. The system suite consists of an application interface and system for entering, processing and managing claims data. An application database engine is used for managing the policy, carrier, broker and coverage data required for property and casualty claims. These applications are processed centrally and available for customer remote access through our proprietary, web-based viaOne suite of services. viaOne enables the City's authorized users to review claims through a secure internet session. In addition, claims can be submitted via fax, mail, telephone or email.</p> <p>Authorized viaOne users can easily generate, track and analyze their claims and property information, create home pages with graphical dashboards and key metrics, configure a custom screen, set their own system alerts and more. We can offer data in either report form (standard and/or customized; for custom reports, additional fees will apply). Through viaOne, Sedgwick can provide electronic web-based access to claims files based on specified criteria for the purpose of data collection and forecasting.</p> <p>Reporting can also be modified/customized to accommodate any special claims handling instructions as required by the City. This can include notifications of special situations and/or high reserves; settlement authority, time and expense records; special needs of any policyholder location; monitoring of location or other special code requirements; forwarding correspondence to approved parties and corporate attorneys; sending acknowledgement reports of claims; etc.</p> <p>In addition to measuring and executing to key metrics, we understand the importance of providing the City with information and data to make it easy to understand trends and communicate results throughout the organization. We can provide these details in reports and/or dashboards for use on a daily basis. We also provide dynamic customized reports that provide metrics and enable the user to easily view results on certain locations, claim types, Sedgwick offices, etc.</p> <p>For customized reporting, additional fees will apply.</p>
22	Describe how your company can assist the City with these services including related fees	<p>As the incumbent, Sedgwick will continue providing the City with property claims adjusting services. Service excellence is our overall company goal.</p> <p>Our property and loss adjusting team offers global expertise in adjudicating and managing property and casualty insurance claims for commercial and residential markets.</p> <p>Our experience — in concert with our commitment to superior customer service, local, regional and global expertise, and technology-based solutions for filing, investigating and tracking claims — positions Sedgwick as the optimal partner for the City's program.</p> <p>With our global resources, in-depth experience and caring counts culture, we are able to help the City navigate the increasingly complex claims and productivity management environment. Our specialty service offerings are designed to provide added value for our property clients. Whether integrated with our industry-leading claims adjusting and loss control solutions or used individually, these services bring advantages in cost, efficiency and ease.</p> <p>Our adjusters are committed to providing high-quality service and consistent communication, driving the best possible outcomes for the City. Our main focus is to get the City back to business as efficiently as possible. Our adjusters respond rapidly, manage and monitor the loss effectively and ensure the City has the information you require.</p>
23	Describe what services you offer for Loss Control/ Prevention Services, and the related fees.	<p>Loss control and prevention</p> <p>Our program fees include loss control and prevention services.</p> <p>We believe the development of an effective loss control consulting relationship requires the following key components:</p> <p>Data trending: Our data trending is a dynamic process that leverages historical information but also recognizes the importance of evaluating emerging trend information. Loss control projects may be driven by new developments in the industry with products, storage requirements and third-party forwarders but more frequently they tend to be driven by experience. A new development might entail facility expansion, the implementation of a new work process or equipment being used in the handling of products. However, we would more often anticipate prior history to be a driver in our activities.</p> <p>Meetings with key stakeholders to understand existing loss control programs: Armed with the data trends from both a historical perspective and emerging trends, meetings with the key stakeholders to present recommendations would occur. During this time, we assess any high-level influences and begin building the framework for a mitigation strategy. We would seek to understand what loss control practices are already in place, what is working and where expectations are not being met. A stakeholder meeting provides the right background, so we do not come into an arrangement with you and provide recommendations that have already been implemented. Strategies would also consider what can lead to a reduction of claims (e.g., training, root cause analysis) versus loss mitigation.</p>
24	Describe what resources may be available for on-line seminars, information sessions for City employees and the related fees	<p>Sedgwick can present new information to the City's staff through a variety of services at no extra cost, including:</p> <ul style="list-style-type: none"> • Lunch and learn • Educational seminars • Legal updates/Whitepapers to adjusters and clients • Stewardship meetings and claim reviews <p>We offer numerous topics and seminars catering to many sides of the claims industry, including:</p> <ul style="list-style-type: none"> • Builder's risk versus wrap-up • Equipment breakdown • Liability claims investigation • Handling CAT claims/events • Forensic accounting and BI losses <p>Examples of recent educational seminars include:</p> <ul style="list-style-type: none"> • Preventing and defending municipal sidewalk and roadway claims • Workers' compensation in Ontario • Asbestos awareness for adjusters • Assessment and decontaminating illicit substances

25	<p>In addition , the Proponent may propose any other related services that it believes may be beneficial to the City, and identify any additional costs associated with these services.</p>	<p>Sedgwick can offer several services to assist the City both pre- and post-loss. Services range from industry-leading forensic accounting to engineering and building consulting. Our product offering is everchanging, and we will have more to offer as we move forward. We have listed several of our domestic service offerings below and would be happy to discuss them at any time. These value-added services are a part of our fee structure; no additional fees would apply.</p> <p>Stewardship review</p> <p>Sedgwick firmly believes in the importance of regular stewardship meetings with our clients to review data/statistical information on a program's results with the goal of continuous improvement and guidance. We are able to provide detailed analyses, including all pertinent and mutually agreed-upon key performance metrics as well as periodic reviews against industry trends. Sedgwick would be pleased to work in collaboration with the City to determine the appropriate metrics that are important and relevant to you as well as review the effectiveness as they relate to the overall loss information. Stewardship meetings can be established according to the City's needs.</p> <p>EFI Global</p> <p>EFI, part of the Sedgwick family of companies, is a full-service engineering, fire investigation, environmental, health and safety, and specialty consulting services firm. In Canada, we offer several different services that may be of interest, and we would welcome discussion on how this unique division could provide you with assistance:</p> <ul style="list-style-type: none"> * Environmental services <ul style="list-style-type: none"> o Environmental site assessments, phase I, II, III o Asbestos and lead-based paint management o Indoor air quality management (IAQ) o Mold investigations o Industrial hygiene o Remedial design management o Monitoring well installation o Drilling and sampling o Regulatory compliance consulting o UST and AST petroleum management consulting services o Brownfields services * Facilities engineering services <ul style="list-style-type: none"> o Property condition studies (PCAs) o Construction monitoring o Forensic investigations * Forensic engineering services <ul style="list-style-type: none"> o Fire investigations * Speciality consulting <p>Major and complex loss division</p> <p>Large-scale, major losses are by their very nature intricate, complex and full of challenges. Sedgwick is one of the world's leading loss adjusting companies in the handling of the world's largest and most complex losses. With responsive risk management, technical loss adjusting and claims management expertise, we are ready to quickly respond to losses in any industry.</p> <p>Customer care center</p> <p>Sedgwick is able to provide call center services to our clients, supporting toll-free claim intake and emergency after-hours services 24 hours a day, seven days a week. Our customer care center operations receive new reports of claims for all lines of business. Clients have the option of using multiple reporting channels, including voice and email. Our call center operations offer bilingual services. Dedicated toll-free numbers can also be made available to provide a seamless after-hours call service. All calls are recorded for training and quality service standards, and regular reviews and audits are performed to ensure quality and service are being demonstrated.</p> <p>Building consulting</p> <p>Sedgwick maintains a team of building consultants made up of individuals with property construction expertise. Through our building consulting unit, we are able to offer a wide range of consulting services to owners and managers, insurance professionals, and facility and risk managers. Our services range from traditional cost estimating and scheduling to total project management — and everything in between.</p>
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QUALIFICATIONS AND COMPETENCIES

Provide a descriptive outline of work processes to demonstrate your firm's qualifications and competencies.

Line Item	Description	Yes/No	Response *
1	The Proponent must be licensed as an adjusting firm by the Financial Services Commission of Ontario (FSOO)		Yes. As the incumbent, Sedgwick can comply with this requirement. Both our lead adjuster and back-up adjuster are licensed in the province of Ontario to ensure compliant claims adjudicating and administration. Our Canadian licensing officer monitors the adjusters' licenses and works with them to complete their renewals annually.
2	The proponent must have a skilled and knowledgeable staff that is available 24 hours a day, 365 days a year for services, including but not limited to, claims reporting after hour visits to scenes of loss, respond to telephone and email inquiries and after hours emergency response.		Yes. As the incumbent, Sedgwick can comply with this requirement. Our adjusters are available 24 hours a day, 7 days a week. Where after-hours adjusting services are required, we will work with the City to establish and ensure the necessary protocols are in place, including which adjusters are to be contacted in the event of any urgent or emergency situations where the control adjuster is unavailable. We maintain a roster of adjusters who are able to respond to emergencies after hours. This roster is updated on a weekly basis according to adjuster workload, location and availability. Should a loss occur after business hours, the customer care center can be engaged. They take the claims in and dispatch the on-call adjuster listed for the City's account. Alternatively, in many cases, our municipal clients reach out directly to their control adjuster for after-hours emergencies. We welcome further discussion regarding our after-hours services.
3	The proponent must demonstrate an ability to perform adjusting services in conformity with provincial requirements and the City's expectations.		Yes. As the incumbent, Sedgwick can comply with this requirement. Our lead adjuster, Ryan Zavitz, has been handling claims for the City since its inception in 2018, and has extensive knowledge of the City's expectations as well as any provincial requirements. Likewise, Sedgwick's back-up adjuster, Derrick Filoon, is also very familiar with the City, as he has been with the program since inception. Derrick has been adjusting claims within the province of Ontario for more than 20 years.
4	The Proponent must have knowledge and understanding of various acts that affect the City, including but not limited to these, and the regulations thereunder, Municipal Act 2001, S.O. 2001, c.25 Drainage Act, R.S.O. 1990, c. D.17, Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, c.M.56 Building Code Act, 1992, S.O. 1992, C.23, O.Reg 213/07, FIRE CODE, made under the Fire Protection Act 1997, S.O. 1997, c.4		Yes. As the incumbent, Sedgwick can comply with this requirement.
5	The Proponent must have the ability to understand insurance policy wordings, including specialized policies		Yes. As the incumbent, Sedgwick can comply with this requirement.
6	The Proponent must have the expertise and resources available locally to adjust claims to the satisfaction of the City and the residents of the community.		Yes. As the incumbent, Sedgwick can comply with this requirement. Our lead adjuster, Ryan Zavitz, is a current resident of the City of Sault Ste. Marie. As a local, Ryan is greatly familiar with the City, its residents and surroundings. In addition, and as previously mentioned, Derrick Filoon, the City's back-up adjuster, also has a thorough knowledgebase of the City, as he has been on the program since 2018.
7	The Proponent must have a local office in Sault Ste. Marie where the lead adjuster works, that provides the required resources to fulfill adjusting services. Please include address of local office.		Yes. As the incumbent, Sedgwick can comply with this requirement. Our office is located at 369 Queen Street East, Sault Ste. Marie, Ontario P6A 1Z2. Ryan Zavitz, the lead adjuster for the City, works locally from this location and can easily navigate to attend any sites as required.
8	The Proponent shall not employ an adjuster that is an employee of the City.		Yes. As the incumbent, Sedgwick can comply with this requirement.

FORM OF AGREEMENT

A sample Form of Agreement, which will form the basis of any negotiation for the Work is provided in the Documents section of this bid opportunity. Proponents will clearly indicate in the response box below, any condition in the Form of Agreement that is not acceptable and provide alternate wording for the City's Solicitor review and consideration.

If the Form of Agreement is acceptable, proponents will select the check box to opt out of completing the form.

We will not be submitting for FORM OF AGREEMENT

Line Item	Response
1	

PROPONENT CONTACT INFORMATION

Proponents are to fill out the following form, designating one person to be the contact for this RFP process and for any clarifications or communication that might be necessary.

Proponent Information	Response *
Company's Full Legal Name	Sedgwick Claims Management Services, Inc.
Office Address	5915 Airport Road, Suite 200 Mississauga, Ontario L4V 1T1
Contact Name and Title	Janissa Johnston, Assistant Vice President, Sales and National Accounts
Contact Phone and Email	Telephone: 416.500.0069 Email address: Janissa.Johnston@sedgwick.com
Name of Company's Authorized Signatory	Scott Rogers, Executive Vice President and Chief Growth Officer

All references stated shall be for the same or similar scope as the one described in this Bid.

For newly formed business entity including, corporations, partnerships and sole proprietors or a Contractor teaming arrangement you shall state below in the Client Column that you were not the "Contractor" for the named project and should state whose past experience on the named project is relevant to that reference.

COMPANY OVERVIEW

Provide a brief overview of your Company outlining information such as history; description of firm; size and range of activities; knowledge of work etc.

Line Item	Introduction & Overview
1	

PREVIOUS RELEVANT PROJECTS

Proponent to provide a detailed outline of three (3) recent projects its firm has delivered which are considered relevant and comparable to this project request in size and complexity.

Line Item	Description	Past Project #1 *	Past Project #2 *	Past Project #3 *
1		1. Town of the Blue Mountains Description of services: Liability, subrogation, property and municipal claims handling	2. Trillium Mutual Description of services: Liability, subrogation and property claims handling	3. Germania Mutual Description of services: Oil spill claims, property, first-party liability and automobile claims handling
2		N/A	N/A	N/A
3		N/A	N/A	N/A
4		N/A	N/A	N/A
5		N/A	N/A	N/A
6		N/A	N/A	N/A

REFERENCES

Provide name and contact information for three (3) client references. References should be for projects with Public Agencies; of a similar size and scope; and completed with the last five (5) years.

Line Item	Description	Reference #1 *	Reference #2 *	Reference #3 *
1	Client Reference Name	Town of the Blue Mountains	Trillium Mutual	Germania Mutual
2	Contact Information (Phone, Email, Address)	Contact person: Serena Wilgress, Manager of Purchasing and Risk Management Telephone: 519.599.3131 ext. 278 Email: swilgress@thebluemountains.ca Address: 32 Mill Street, P.O. Box 310, Thornbury, Ontario N0H 2P0	Contact person: David Colyn, Claims Manager Telephone: 519.291.9300 ext. 5714 Email: dcolyn@trilliummutual.com Address: 495 Mitchell Road South, Listowel, Ontario N4W 0C8	Contact person: Todd Fortney, Claims Manager Telephone: 519.665.2041 Email: tfortney@germaniamutual.com Address: 403 Mary Street, P.O. Box 30, Ayrton, Ontario N0G 1C0
3	Detail of Reference Project	Description of work: Liability, subrogation, property and municipal claims handling Duration of work: 9+ years	Description of work: Liability, subrogation and property claims handling Duration of work: 10+ years	Description of work: Oil spill claims, property, first-party liability and automobile claims handling Duration of work: 10+ years

PROJECT TEAM EXPERIENCE AND QUALIFICATIONS

Proponent will provide its project team composition. Identify the named individuals who will be assigned to this project, their specific role and responsibilities on the team. Include any agents, employees, and subconsultants who will be involved in providing the deliverables

Project team's resumes (CVs) showing experience and qualifications are to be uploaded in the Document Upload section of the Bidding System

- Project team members will not be changed out without written request by the Consultant, and must be approved in writing in advance by the City

Line Item	Name *	Role *	# Years *	Responsibility *
1	Ryan Zavitz	Senior Claims Adjuster	23 years of industry experience and seven years on the City's program	Ryan will remain in his role as lead claims adjuster for the City. Ryan handles moderate to complex commercial liability claims, product and construction liability claims, casualty claims (CGL) and bodily injury claims.
2	Derrick Filoon	Regional Manager and Senior Adjuster	25+ years of industry experience and seven years on the City's program	Derrick will remain in his role as back-up adjuster for the City. Derrick can handle moderate to large complex claims and losses for all lines. For the City, Derrick completes task assignments and handles a variety of claims.
3	Michael Morris	Vice President, Public Entities	37 years of industry experience	Michael will continue providing oversight and technical leadership for the City's program.
4	N/A	N/A	N/A	N/A
5	N/A	N/A	N/A	N/A
6	N/A	N/A	N/A	N/A

Documents

It is your responsibility to make sure the uploaded file(s) is/are not defective or corrupted and are able to be opened and viewed by the Owner. If the attached file(s) cannot be opened or viewed, your Bid Call Document may be rejected.

Demonstrate your Firm's and consulting team's expertise in provision of insurance adjusting services of similar scope and size, within the last five(5) years:

Include relevant past experience on similar projects and professional representative experience, providing relevant (minimum of 3) Preference will be given to firm's with Municipal and/or public agency insurance handling experiences.

Include listings of Key Personnel with brief Curriculum Vitae(CV) including Roles and Responsibilities to be utilized for the Project. List Project Team and Experience and Qualifications.

- [Curriculum Vitae\(CV\)](#) - Sedgwick Claims Team CVs.pdf - Friday December 13, 2024 14:51:05
- [Additional Document](#) - Sedgwick company overview + additional documents.pdf - Friday December 13, 2024 15:06:14

Addenda, Terms and Conditions

I/We the undersigned, hereby submit the attached Proposal to satisfy the requirements laid out by the Corporation of the City of Sault Ste. Marie.

I/We have reviewed and understand the information to Proponents (Section 1) of the RFP and agree to the terms and conditions contained therein in submitting this Proposal.

I/We agree that this Proposal is made without any connection, knowledge, comparison of figures or arrangements with any other person or persons submitting a Proposal for the same purpose and is in all respects fair and without collusion or fraud.

It is further understood and agreed that the lowest or any Proposal will not necessarily be accepted and that the City reserves the right in its absolute discretion to reject any or all Proposals, or accept the Proposal deemed most acceptable to the City. The City further reserves the right to negotiate with the successful Proponent to finalize the terms and conditions of the Proposal.

I/WE agree to be bound by the terms and conditions and have authority to bind the Corporation and submit this Bid on behalf of the Bidder. - Scott Rogers, Executive Vice President and Chief Growth Officer, Sedgwick Claims Management Services, Inc.

The bidder shall declare any potential or actual conflict of interest that could arise from Bidding on this Bid. Do you have a conflict of interest? Yes No

The Bidder acknowledges and agrees that the addendum/addenda below form part of the Bid Document

Please check the box in the column "I have reviewed this addendum" below to acknowledge each of the addenda.

File Name	I have reviewed the below addendum and attachments (if applicable)	Pages
Addendum #1 2024LGL-01-P Independent Claims Adjusting Services Thu November 21 2024 10:20 AM	<input checked="" type="checkbox"/>	4



Ryan Zavitz | Senior Claims Adjuster, CIP

Sault Ste. Marie, ON

Office: 705-942-0324

Ryan.Zavitz@sedgwick.com



Professional Summary:

Ryan Zavitz is a Senior Claims Adjuster with 23 years of industry experience. Ryan handles moderate to complex commercial liability claims, product and construction liability claims, casualty claims (CGL) and bodily injury claims. He is licensed in Ontario.

Professional Experience:

Sedgwick Canada Inc. Claims Adjuster	2018 – Present
Cunningham Lindsey Canada Claims Adjuster	2001 – 2018
Cunningham Linsey Canada National Service Centre	1998 – 2001

Licenses and Certifications

- Adjusters License – Ontario
- Chartered Insurance Professional (CIP) Designation
- Member, Ontario Independent Adjusters Association (OIAA)
- Member, Canadian Insurance Adjusters Association (CIAA)
- Member, Insurance Institute of Canada (IIC)



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Education and designations:

Business Insurance Program, Mohawk College

Chartered Insurance Professional (CIP) Designation

Vale National Training Centre – Casualty Adjusting, Residential Building Damage, Estimating,
Commercial Building, and Damage Estimating



Derrick Filoon | Regional Manager - Ontario Region, B.B.A., CIP

Sudbury, Ontario

Office: 705-929-2288

derrick.filoon@sedgwick.com

Professional Summary:



Derrick is the Regional Manager in the Ontario region. He has an impressive career spanning just over 20 years in the insurance industry. He has held key leadership roles, including Regional and District Manager, across various insurance companies. He has demonstrated exceptional leadership skills, overseeing and guiding teams to success within their respective regions and/or districts. Additionally, his experience as a Staff Adjuster and Sales & Branch Manager speaks to his well-rounded knowledge of the industry. Honing his expertise in claims assessment and handling plays a pivotal role in facilitating partnerships and business relationships, showcasing his ability to drive revenue and growth. Derrick's extensive experience in management, claims, and sales within the insurance sector makes him an asset to our team. His professional focus is on Environmental spills, Large Complex Fire Loss, and Commercial General Liability claims.

Licenses and Certifications:

All Lines Licensed Adjuster
Chartered Insurance Professional (CIP) Designation
Member, Ontario Independent Adjusters Association (OIAA)
Member, Canadian Independent Adjusters Association (CIAA)

Claims Experience:

- Experience handling complex environmental spill claims involving municipal water sources. Working with various experts and government agencies to delineate loss, limit liability exposure and facilitate a clean up that satisfied all parties.
- Experience handling large complex fire losses – in excess of \$8M
- Experience with Commercial General Liability Losses – extensive experience with claims involving the health care community.
- CAT Adjuster – Assisting in creating Xactimate Estimates for houses with valuations between \$2M - \$15M – Following Wildfire Losses in Napa, California
- Worked as a licensed RIBO Broker – Appreciation for the difficulty in retaining new clients and the importance of great claim service to retain them.
- More than 25 years' experience as Independent Adjuster



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Professional Experience:

Sedgwick Canada Inc. Regional Manager/Senior Claims Adjuster	2014 – Present
Cunningham Lindsey District Manager/Manager/Senior Claims Adjuster	2006 – 2014
Chubb Insurance Staff Adjuster	2002 – 2006
Underwriter's Adjustment Bureau Sales Manager	2000 – 2002
Underwriter's Adjustment Bureau Branch Manager	1998 – 2000

Specialized Education:

Chartered Insurance Professional (CIP) Designation
Xactimate Certified
Boeckh Scope, Property Loss
Boeckh Estimating Software, Unit Prices Estimates

Education:

Bachelor of Business Administration; Wilfrid Laurier University



Michael Morris | Vice President – Public Entities, B.A., CIP

Guelph, ON

Cell: 519-823-6535 Office: 519-822-7110

Michael.Morris@sedgwick.com



Professional Summary:

Michael Morris is the Vice President of Sedgwick Canada's Public Entities and is based out of Guelph, Ontario. With a 37-year tenure in the insurance industry along with his CIP designation, he is a seasoned expert. His primary focus revolves around municipal liability, where his extensive experience lends invaluable insights into navigating the complexities of public sector risk management. Additionally, his proficiency extends to both commercial and personal liability realms, reflecting his versatile skill set. Furthermore, his specialized concentration in medical malpractice claims underscores his commitment to thoroughness in addressing intricate legal and medical nuances. Michael's professional focus is on Municipal Liability, Commercial Property, and Medical Malpractice claims.

Licenses and Certifications

Chartered Insurance Professional (CIP) Designation
Member, Insurance Institute of Canada (IIC)
Member, Canadian Independent Adjusters Association (CIAA)
Member, Ontario Independent Adjusters Association (OIAA)

Claims Experience:

- Handles Municipal Liability
- Experienced in Commercial Property & Personal Liability
- Concentration on Medical Malpractice

Professional Experience:

Sedgwick Canada Inc. 2018 – Present
Vice President – Public Entities Canada / Operations Canada

Cunningham Linsey 1988 – 2018
Assistant Vice President – Operations / Public Entities



sedgwick®
caring counts

Specialized Education:

Chartered Insurance Professional (CIP) Designation
Professional Workshops: Property and Mould, Various industry Municipal Liability
and Government Claims Seminars

Education:

Bachelor of Arts Degree; University of Guelph

Schedule "B"



THE CORPORATION OF THE CITY OF SAULT STE. MARIE

REQUEST FOR PROPOSAL

2024LGL-01-P

INDEPENDENT CLAIMS ADJUSTING SERVICES

CLOSING DATE AND TIME REQUIREMENTS:

Electronic Submissions Only, will be received by the Bidding System
no later than 4:00 p.m. local time on Friday, December 13, 2024.

November 15, 2024

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SECTION 1

1. INFORMATION TO PROPONENTS

1.1 Introduction

The Corporation of the City of Sault Ste. Marie (the City) is requesting proposals from Insurance Adjusting Companies licensed in the Province of Ontario. Firm pricing is required for three (3) years commencing February 28, 2025.

The purpose of this request is to secure a qualified Insurance Adjusting Firm to provide claims adjusting services. The successful firm will act as the City's agent in investigating, negotiating, settling and advising the City with respect to claims both against the City and claims by the City against third parties. Preference will be given to firms with Municipal and other Public Sector claims handling experience.

Services are requested for a period of three (3) years commencing February 28, 2025 (the "Term") unless terminated earlier as permitted under the conditions of the termination clause as provided in the Form of Agreement. The Services would automatically extend for another two (2) years on the same terms and conditions unless the City provides notice ninety (90) days prior to the expiry of the Term that it desires to terminate the Agreement at the end of the Term.

1.2 Methodology for Submitting Proposals

Registering to Bid

All Proponents shall have a Bidding System Vendor account and be registered as a Plan Taker for this Proposal opportunity, which will enable the Proponent to download the Bid Call Document, to receive Addenda email notifications and download all documents without the watermark "preview" on them.

To ensure receipt of the latest information and updates via email regarding this bid, or if a Proponent has obtained this Proposal Document from a third party, the onus is on the Proponent to create a Bidding System Vendor account and be registered as a Plan Taker for the Proposal opportunity.

Electronic Submission

ELECTRONIC PROPOSAL SUBMISSIONS ONLY, shall be received by the Bidding System. Hardcopy submissions are not permitted.

Proponents are cautioned that the timing of their Proposal Submission is based on when the Proposal is RECEIVED by the Bidding System, not when a Proposal is submitted, as Proposal and

up until Proposal closing time and date in the event additional addenda are issued. transmission can be delayed due to file transfer size, transmission speed, etc.

For the above reasons, it is recommended that sufficient time is allotted to complete the Proposal Submission and to resolve any issues that may arise. The closing time and date shall be determined by the Bidding System's web clock.

Proponents should contact bids&tenders support listed below, at least twenty-four (24) hours prior to the closing time and date, if they encounter any problems. The Bidding System will send a confirmation email to the Proponent advising that their proposal was submitted successfully. If you do not receive a confirmation email, contact bids&tenders support at support@bidsandtenders.ca.

Late Proposals are not permitted by the Bidding System.

To ensure receipt of the latest information and updates via email regarding this RFP, or if a Proponent has obtained this RFP Document from a third party, the onus is on the Proponent to create a Bidding System Vendor account and register as a Plan Taker for the proposal opportunity.

Proponents may edit or withdraw their Proposal Submission prior to the closing time and date. However, the Proponent is solely responsible to ensure the re-submitted proposal is received by the Bidding System no later than the stated closing time and date.

Proposals should be limited to twenty-five (25) pages.

The Corporation reserves the right to reject any or all Proposals and the lowest or any Proposal will not necessarily be accepted.

1.3 Errors, Omissions, Clarifications

It will be the Proponent's responsibility to clarify any questions before submitting a Proposal.

Submitting questions and receiving addendums

Questions related to this RFP are to be submitted to the Purchasing representative through the Bidding System only by clicking on the "Submit a Question" button for this specific proposal opportunity.

An addendum issued through the bidding system is the only means of changing, amending or correcting this RFP. In the process of responding to this RFP, the Proponent should not utilize any information obtained outside this protocol.

Proponents shall acknowledge receipt of any addenda through the Bidding System by checking a box for each addenda and any applicable attachment.

It is the responsibility of the Proponent to review all Addenda that are issued. Proponents should check online at *saultstemarie.bidsandtenders.ca* prior to submitting their Proposal and up until Proposal closing time and date in the event additional addenda are issued.

In the event that a Proponent submits their proposal prior to the issuance of an addenda, the Bidding System will **withdraw** the submission and change the submission status to “**Incomplete**”. The Proponent is solely responsible to:

- make any required adjustments to their Bid;
- acknowledge the addendum/addenda; and
- ensure the re-submitted Proposal is received by the Bidding System no later than the stated Proposal closing time and date.

1.4 Withdrawal/Decline of Proposal

Proponents may edit or withdraw their Proposal Submission prior to the closing time and date. However, the Proponent is solely responsible to ensure the re-submitted proposal is received by the Bidding System no later than the stated closing time and date.

1.5 Informal Proposals

Proposals are to conform to the terms and conditions set out herein. Proposals which are incomplete, conditional, or obscure, or which contain additions not called for, erasures, alterations, errors, or irregularities of any kind, may be rejected as informal.

1.6 Proposal Evaluation

The successful proponent will be selected based on evaluation of the proposal utilizing a rating system which considers the requirements mentioned below. A committee composed of City staff will be used in the selection process. The proponent shall outline:

- 1) Firms demonstrated expertise in adjusting work on other accounts as large and complex as the City's. Include relevant past experience on similar Municipal accounts and detail the qualifications, experience and education of the lead adjuster that would be accountable for the City's claims. Also include detailed information of all other members of the Adjusting team, including support staff. Provide references (25%)
- 2) Proponents experience knowledge and qualifications and understanding of the needs of the municipalities (25%)
- 3) Detailed proposed service plan and methodology to be undertaken, including any other information or content relevant to providing this service. (20%)
- 4) A fee schedule (showing HST as extra) Fee schedule should show hourly rate for claims,

fees for claims billed on a claim basis and fees for consultation on potential claim matters. No further payment will be made above this figure unless authorized in advance by the City. See Claims Adjusting Fee Schedule (30%)

In the evaluation process, the City may consider the proponent's past performance or conduct on previous contracts with the City or other institutions.

The above list of criteria represents areas which are to be specifically addressed in the proposal. The evaluation process will not necessarily be limited to these areas. Other criteria not specifically listed above may also receive consideration. The order in which the criteria are listed does not indicate the weighting of the evaluation.

The City reserves the right, in its sole and absolute discretion to select a preferred Proponent with which to negotiate a final contract, terminate the proposal call or reject any and all Proposals. Negotiations will not constitute a legally binding offer to enter into a contract on the part of the City or the proponent.

The City will endeavor to complete the evaluation process within a reasonable time frame. The City reserves the right to contact Proponents to seek clarification of the proposals, as submitted, to assist in the evaluation process. Interviews may be required. **Please see Paragraph 1.10 concerning incurred costs associated with attendance at such interviews.**

IMPORTANT: The decision of the City of Sault Ste. Marie with respect to this Request for Proposals is considered final. In submitting a Proposal, Proponents agree that there is no recourse to the City of Sault Ste. Marie for its decision.

1.7 Site Inspection and Requirements of Work

Proponents are required to submit their proposals upon the conditions that they shall satisfy themselves by personal examination of the location of the proposed works, and by such other means, as they may prefer, as to the actual conditions and requirements of the work.

The successful Proponent is required to comply with the requirements of the City's Contractor Pre-Qualification Program prior to the start of any onsite work on this Contract and shall be kept current for the duration of the Contract. These requirements include but are not limited to WSIB Coverage, Liability Insurance Coverage, Accessibility Training, and Safe Work Practices. Details regarding compliance with this requirement may be found by visiting [Sault Ste Marie Health and Safety page](#) Responsibility for compliance with this requirement for its Subcontractors is the responsibility of the successful Contractor. Failure to comply with the requirements of this Program will result in loss of the contract.

1.8 Proposal Left Open

The Proponent shall keep their Proposal open for acceptance for ninety (90) days after the closing date.

1.9 Schedule

- (A) Release of RFP: November 15, 2024
- (B) Question Close: December 6, 2024
- (C) Submission of Proposal: December 13, 2024
- (D) Recommendation of Award: January 17, 2025
- (E) Commencement of Services: February 28, 2025

The City reserves the right to alter the scheduling of items “D” to “E”. Proponents are asked to designate one contact person to whom any additional information deemed to be relevant to the proposal may be communicated. Complete Contact Coordinates including email address shall be included in the Proposal.

1.10 Incurred Costs

The City will not be liable for, nor reimburse any Proponent for costs incurred in the preparation of Proposals or any other costs such as preparation for, and attendance at interviews that may be required as part of the evaluation process.

Whenever possible, at the sole determination of the City, additional information and/or clarifications will be obtained by telephone or other electronic means.

1.11 Alterations to Documents

No electronic reproduction or alteration of the original document will be permitted under any circumstance. The Proponent shall not change the wording of the proposal after submission; and no words or comments shall be added to the general conditions or detailed specifications unless requested by the City for the purpose of clarification.

1.12 Confidentiality & Post-Award Comment

No Proponent shall have the right to review or receive any information with respect to a proposal, documentation, or information submitted by any other Proponent. The content of the proposal, and all documentation, and information shall be held in confidence by the City subject only to the provision of freedom of information and privacy legislation, including without limitation, the *Municipal Freedom of Information and Protection of Privacy Act*.

Post-Award Comment by the City regarding this Request for Proposal may be limited to written notification to all Proponents of the successful Proponent's name and address only. **In submitting a Proposal, Proponents acknowledge and agree to this provision.**

1.13 Municipal Freedom of Information & Protection of Privacy Act

The Corporation of the City of Sault Ste. Marie is governed by the provisions of the *Municipal Freedom of Information and Protection of Privacy Act*. All documents submitted to the City in response to this Request for Proposal become the property of the City and as such will be subject to the disclosure provisions of the *Act*. The *Act* gives persons a right of access to information held by the municipality. The right of access is subject to exemptions contained in the *Act*.

1.14 Indemnification and Insurance

The successful Proponent will indemnify and save harmless the City against and from all actions, causes of action, interest, claims, demands, costs, damages, expenses or loss which the City may bear, suffer, incur, become liable for, or be put to by reason of any damage to property or injury or death to persons by reason of, arising out of or in consequence of breach, violation of non-performance by the successful Proponent of any provision of the agreement, or by reason of or arising out of the use of the premises or in connection with the work covered by this contract, or by reason of or arising out of any act, neglect or default by the successful Proponent or any of its agents or employees or any other person or persons, in, on, or about the premises.

The rights to indemnity contained in this section shall survive any termination of the agreement, anything in this agreement to the contrary notwithstanding.

In addition to the Insurance required for compliance with the requirements of the City's Contractor Pre-Qualification Program, the successful Proponent shall also maintain Professional Liability Insurance as may be required and appropriate for the Project.

The successful proponent shall maintain during the term of the contract comprehensive general liability insurance subject to limits of not less than \$10,000,000 inclusive per occurrence for bodily injury, death and damage to property including loss of use thereof.

The comprehensive general liability insurance shall include insurance of:

- Products and completed operations liability
- Contractual liability
- Cross liability
- Contingent employer's liability

Errors and Omissions liability insurance in an amount do not less than \$10,000,000 per occurrence shall be maintained during the term of this contract.

A Certificate of Insurance showing proof of the above insurance coverage shall be provided to the City prior to the commencement of the work. With respect to the Comprehensive General Liability policy , the City is requesting be included as an additional insured.

Any deviations from the above insurance requirements must be included in your proposal .

1.15 Agreement for Services

The successful Proponent will be required to enter into an Agreement with the City, a copy of which Form of Agreement is attached to the Document Section of the Bid Opportunity. The City will prepare the agreement based upon the City's issued Request for Proposal (as Schedule "A" to the Agreement) and the Proponent's submitted Proposal (as Schedule "B" to the Agreement).

SECTION 2

2. TERMS OF REFERENCE

2.1 Introduction

The Corporation of the City of Sault Ste. Marie (the City) is requesting proposals from qualified claims adjusting firms to provide the service of claims handling to the City.

The purpose of this request is to secure Claims Adjusting Services that would be the best combination of cost and adjusting services. Adjusting Firms responding to this RFP should have a proven track record in the adjusting and management of Municipal liability claims in Ontario

Based on the information provided within this RFP, the Proposal is to:

- Handle claim matters on behalf of the city under various insurance policies
- Settle claims under the City's property and liability insurance policies
- Provide risk management services as required.

The successful firm will act as the City's insurance adjusting firm and carry out the investigating negotiating, settling and advising the City regarding claims that are made both against the City and claims by the City against third parties. Firms with municipal or other public entity claims handling experiences will be provided preference.

Services are requested for a period of five (3) years commencing February 28, 2025 (the "Term") unless terminated earlier as permitted under the conditions of the termination clause as provided in the Form of Agreement. The Services would automatically extend for another two (2) years on the same terms and conditions unless the City provides notice ninety (90) days prior to the expiry of the Term that it desires to terminate the Agreement at the end of the Term.

2.2 Background

The City of Sault Ste. Marie takes a proactive approach to claims handling. We have an experienced and well organized Legal Department with a Risk Management Division that is committed to treating all claims made against the City fairly and promptly. We consider our independent claims adjuster to be an integral part of the claims process. We have assets of almost \$300 million dollars, an annual budget of \$186 million dollars, cover a very large geographic area and have operations that are complex and diverse. The City's independent claims adjuster must have significant experience with accounts as large and complex as the City and offer a wide range of services and expertise.

The City's Risk Management Division proactively manages the insurance portfolio, claims administration, risk management issues and related activities. Insurance and Risk Management is

a Section of the Legal Department and has been in place since 2016. It is dedicated to effectively and cost-efficiently providing insurance and risk management program management.

The number of claims that have been experienced by the City over the last five years are as follows:

2024- 85 (up to November 1, 2024)

2023- 168

2022- 250

2021- 106

2020- 194

These numbers include claims for bodily injury, bodily injury (auto related) , errors and omissions claims, property damage claims. The Proponent must be prepared and have the expertise to handle such claim types and volumes. The volume of claims is unpredictable from year to year. The claimants are taxpayers of the City and it is important to resolve claims quickly and fairly, combined with practical efficiency.

2.3 Scope of Services

The City of Sault Ste. Marie invites proposals for the provision of the following independent claims adjusting services to include but not limited to the following: **Proponents are to provide written responses within Section 3: Project Understanding, Approach, Work Plan Table: to the following:**

1. Adjustment and/ or negotiation and/or investigation and/or settlement and/or damage assessment of claims against the City on a task assignment basis.
2. Skilled and knowledgeable staff that are available 24 hours a day, 365 days a year for services, including but not limited to, claim reporting , after hours visits to scenes of loss, respond to telephone enquiries, and after hours emergency responses.
3. Delivering professional, knowledgeable, and consistent services from a lead insurance adjuster for the various types of coverages under the City's insurance program.
4. Reports will be required on a timely basis. We will want the successful proponent to work with us to develop a report format that is suitable to us.
5. Claims management. Where the City has claims with it's insurers, the adjuster will be expected to assist in expediting the claims, including any research required.
6. Attend meetings as required with City Staff and others as may be required from time to time by the City.

7. Loss Control/Preventive Services. A full description of what services you offer and the related fees will be required.
8. Describe what resources may be available for on-line seminars, information sessions for City employees and the related fees
9. In addition, the Proponent may propose any other related services that it believes may be beneficial to the City of Sault Ste. Marie and identify any additional costs associated with these services.

2.4 Project Schedule

The Request for Proposal will be released November 15, 2024 and will close on December 13, 2024. The Proposals will be evaluated following the closing date. It is anticipated that the Request for Proposal will be awarded by January 17, 2025. The agreement for the Insurance Adjusting Services will commence February 28, 2025. This schedule is subject to change at the sole discretion of the City and appropriate notice of any changes will be provided to potential Proponents where feasible.

SECTION 3

3. SUBMISSION REQUIREMENTS

To be completed online through the Bidding System

3.1 *Experience & References*

Demonstrate your Firm's and consulting team's expertise in provision of insurance adjusting services of similar scope and size, within the last five (5) years preferred.

- Include relevant past experience on similar projects and professional representative experience, providing relevant references (minimum of 3). Preference will be given to firm's with Municipal and/or public agency insurance handling experiences.
- Include listing of Key Personnel with brief Curriculum Vitae (CV) including Roles and Responsibilities to be utilized for the Project.

Complete these items within the Bidding System :

Step 3- References

- Company Overview- Profile of Claims Adjusting Firm
- Previous Relevant Projects- Previous Municipal or Public Sector agency
- References
- Project Team Experience and Qualifications

Step 4 Documents

- CVs, as Document Upload
- Operating License

3.2 *Methodology*

Proponent to demonstrate their understanding of the scope and purpose of the project, project requirements, and deliverables including details of their Work Plan and Methodology.

Proponents should include details of their proposed work plan and methodology providing recommendations of how the key components of the project will be delivered.

Provide descriptive outline of work processes to demonstrate your firm's qualifications and competencies listed.

Value Add Services- Outline any additional services which may be beneficial to delivery and

completion of the Project.

Bidding System:

- Project Understanding, Methodology, Approach and Work Plan
- Qualifications and Competencies

3.3 Fee Schedule

Complete these section(s) within the Bidding System:

- Step 1: Schedule of Prices
 - Optional – Value Add Services Rates
- Step 4: Documents
Complete Claims Adjusting Fee Schedule and terms being offered to the City, (HST shown as extra).

SECTION 4

4. APPENDICES
Applicable Documents

- Form of Agreement
- Claims Adjusting Fee Schedule

2024LGL-01-P - INDEPENDENT CLAIMS ADJUSTING SERVICES

Opening Date: November 15, 2024 3:00 PM

Closing Date: December 13, 2024 4:00 PM

Schedule of Prices

The Bidder hereby Bids and offers to enter into the Contract referred to and to supply and do all or any part of the Work which is set out or called for in this Bid, at the unit prices, and/or lump sums, hereinafter stated, HST is additional. Pricing in Canadian Funds.

* Denotes a "MANDATORY" field

Do not enter \$0.00 dollars unless you are providing the line item at zero dollars to the Owner (unless otherwise specified).

If the line item and/or table is "NON-MANDATORY" and you are not bidding on it, leave the table and/or line item blank. Do not enter a \$0.00 dollar value.

Optional- Value Add Services -Rates

Proponent will itemize value add services (if applicable) that are available to City staff and the rates associated with those services, as requested through questions within Section 3- Project Understanding and Work Plan Table .

We will not be submitting for Optional- Value Add Services -Rates

Line Item	Description	Unit	Rate
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

PROJECT UNDERSTANDING, APPROACH AND WORK PLAN

The proponent will provide detailed information demonstrating their project understanding and proposed work methodology to achieve the project deliverables.

Line Item	Description	Response *
1	The Proponent is to provide a general statement of the Proponents specialization and expertise, continuing education and training. Describe your teams ability to assist the Municipality with claims handling, reserves and negotiations with insurers, Claimants, lawyers and City Representatives.	
2	Proponent to describe how they stay updated on changes affecting municipalities in general.	
3	Proponent to submit a Statement of Understanding which includes the Proponents knowledge of the municipal claims environment, opportunities and challenges.	
4	Provide information including brief resumes for the Account Manager and lead adjuster(s) as well as other team members, with the overall responsibility for the City's claims.	
5	Describe your claims handling principle and strategy, your servicing plan, your service standards and timeframes for deliverables for the City. The Proponent should include how they will process Municipal claims from the assignment to conclusion of a claim. Include response time, the timing of reports, communications with the City, denials, obtaining releases and providing payments, subrogation tasks, setting reserves, file closure, meetings with City staff and billing procedures.	
6	Describe your claims handling principle regarding subrogation matters, include in your fee schedule if they will be billed differently.	
7	Describe your claims handling principle for claims that may require adjustment outside of Ontario, include your fee schedule if they will be billed differently.	
8	Describe your claims handling principle for handling of one claim with multiple claimants (ie. water main break, sewer back up etc.)	
9	Confirm the availability of lead adjusters to respond to claims on a 24/7 basis, adequate support staff and the availability of support services and other resources as may be necessary. Include how a catastrophic claim or emergency would be handled and provide any examples of loss adjusting completed by your adjuster(s).	
10	Describe the Proponents experience and capacity in providing emergency disaster related and similar services. Include the response time for the lead adjuster(s) to be on site in the event of an emergency or a catastrophic claim.	
11	Describe the Proponents transition plan from being awarded to providing all encompassing service effective February 28, 2025, including transitioning active open claims files, where applicable.	
12	Proponent to provide sample reporting that would be available to the City, including a claim report, claims bordereau, annual Stewardship review. Describe the claims recording, reporting and analysis forms and systems.	
13	Describe billing process for time and expenses and provide a sample of a detailed claim invoice.	
14	Describe the roles and responsibilities of the Proponents Account Manager, lead adjuster(s) and any other key members of the service team. Also, include the expected roles and responsibilities of the City's insurer (s) , insurance broker and City staff responsible for the claims management program.	
15	Describe any database and on-line claims service, reporting and claim documentation review capabilities.	
16	Describe and identify any loss prevention, loss control, technical and other support services that would be available to the City as part of your services.	
17	Describe any claims handling innovations that could be recommended to enhance the City's claims management program. Include the abilities that could be offered to ease the administrative burden of claims administration .	
18	Describe any value added services that could be provided to the City and, if any, the associated fees of those services.	
19	Describe any training and/or seminars that the Proponent would be able to provide to City staff, including any associated fees.	
20	The City is currently insured with Intact Public Entities . Please describe any prior and/or existing experience with municipal insurers, including Intact Public Entities.	
21	Describe your company's online claims service and capability and any related fees. What services will be available to the City, for example, on-line claims reporting, on-line review of claim details, reports, photographs, reserves, correspondence etc..	
22	Describe how your company can assist the City with these services including related fees	
23	Describe what services you offer for Loss Control/ Prevention Services, and the related fees.	
24	Describe what resources may be available for on-line seminars, information sessions for City employees and the related fees	
25	In addition , the Proponent may propose any other related services that it believes may be beneficial to the City, and identify any additional costs associated with these services.	

QUALIFICATIONS AND COMPETENCIES

Provide a descriptive outline of work processes to demonstrate your firm's qualifications and competencies.

Line Item	Description	Yes/No	Response *
1	The Proponent must be licensed as an adjusting firm by the Financial Services Commission of Ontario (FSOO)		
2	The proponent must have a skilled and knowledgeable staff that is available 24 hours a day, 365 days a year for services, including but not limited to, claims reporting after hour visits to scenes of loss, respond to telephone and email inquiries and after hours emergency response.		
3	The proponent must demonstrate an ability to perform adjusting services in conformity with provincial requirements and the City's expectations.		
4	The Proponent must have knowledge and understanding of various acts that affect the City, including but not limited to these, and the regulations thereunder, Municipal Act 2001, S.O. 2001, c.25 Drainage Act, R.S.O. 1990, c. D.17, Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, c.M.56 Building Code Act, 1992, S.O. 1992, C.23, O.Reg 213/07, FIRE CODE, made under the Fire Protection Act 1997, S.O. 1997, c.4		
5	The Proponent must have the ability to understand insurance policy wordings, including specialized policies		
6	The Proponent must have the expertise and resources available locally to adjust claims to the satisfaction of the City and the residents of the community.		
7	The Proponent must have a local office in Sault Ste. Marie where the lead adjuster works, that provides the required resources to fulfill adjusting services. Please include address of local office.		
8	The Proponent shall not employ an adjuster that is an employee of the City.		

FORM OF AGREEMENT

A sample Form of Agreement, which will form the basis of any negotiation for the Work is provided in the Documents section of this bid opportunity. Proponents will clearly indicate in the response box below, any condition in the Form of Agreement that is not acceptable and provide alternate wording for the City's Solicitor review and consideration.

If the Form of Agreement is acceptable, proponents will select the check box to opt out of completing the form.

We will not be submitting for FORM OF AGREEMENT

Line Item	Response
1	

PROPONENT CONTACT INFORMATION

Proponents are to fill out the following form, designating one person to be the contact for this RFP process and for any clarifications or communication that might be necessary.

Proponent Information	Response *
Company's Full Legal Name	
Office Address	
Contact Name and Title	
Contact Phone and Email	
Name of Company's Authorized Signatory	

All references stated shall be for the same or similar scope as the one described in this Bid.

For newly formed business entity including, corporations, partnerships and sole proprietors or a Contractor learning arrangement you shall slate below in the Client Column that you were not the "Contractor" for the named project and should state whose past experience on the named project is relevant to that reference.

COMPANY OVERVIEW

Provide a brief overview of your Company outlining information such as history; description of firm; size and range of activities; knowledge of work etc.

Line Item	Introduction & Overview
1	

PREVIOUS RELEVANT PROJECTS

Proponent to provide a detailed outline of three (3) recent projects its firm has delivered which are considered relevant and comparable to this project request in size and complexity.

Line Item	Description	Past Project #1 *	Past Project #2 *	Past Project #3 *
1				
2				
3				
4				
5				
6				

REFERENCES

Provide name and contact information for three (3) client references. References should be for projects with Public Agencies; of a similar size and scope; and completed with the last five (5) years.

Line Item	Description	Reference #1 *	Reference #2 *	Reference #3 *
1	Client Reference Name			
2	Contact Information (Phone, Email, Address)			
3	Detail of Reference Project			

PROJECT TEAM EXPERIENCE AND QUALIFICATIONS

Proponent will provide its project team composition. Identify the named individuals who will be assigned to this project, their specific role and responsibilities on the team. Include any agents, employees, and subconsultants who will be involved in providing the deliverables

Project team's resumes (CVs) showing experience and qualifications are to be uploaded in the Document Upload section of the Bidding System

- Project team members will not be changed out without written request by the Consultant, and must be approved in writing in advance by the City

Line Item	Name *	Role *	# Years *	Responsibility *
1				
2				
3				
4				
5				
6				

Documents

It is your responsibility to make sure the uploaded file(s) is/are not defective or corrupted and are able to be opened and viewed by the Owner. If the attached file(s) cannot be opened or viewed, your Bid Call Document may be rejected.

Demonstrate your Firm's and consulting team's expertise in provision of insurance adjusting services of similar scope and size, within the last five(5) years:

Include relevant past experience on similar projects and professional representative experience, providing relevant (minimum of 3) Preference will be given to firm's with Municipal and/or public agency insurance handling experiences.

Include listings of Key Personnel with brief Curriculum Vitae(CV) including Roles and Responsibilities to be utilized for the Project. List Project Team and Experience and Qualifications.

- Curriculum Vitae(CV) * (mandatory)
- Additional Document (optional)

Addenda, Terms and Conditions

I/We the undersigned, hereby submit the attached Proposal to satisfy the requirements laid out by the Corporation of the City of Sault Ste. Marie.

I/We have reviewed and understand the Information to Proponents (Section 1) of the RFP and agree to the terms and conditions contained therein in submitting this Proposal.

I/We agree that this Proposal is made without any connection, knowledge, comparison of figures or arrangements with any other person or persons submitting a Proposal for the same purpose and is in all respects fair and without collusion or fraud.

It is further understood and agreed that the lowest or any Proposal will not necessarily be accepted and that the City reserves the right in its absolute discretion to reject any or all Proposals, or accept the Proposal deemed most acceptable to the City. The City further reserves the right to negotiate with the successful Proponent to finalize the terms and conditions of the Proposal.

I/WE agree to be bound by the terms and conditions and have authority to bind the Corporation and submit this Bid on behalf of the Bidder.
The bidder shall declare any potential or actual conflict of interest that could arise from Bidding on this Bid. Do you have a conflict of interest? Yes No

The Bidder acknowledges and agrees that the addendum/addenda below form part of the Bid Document

Please check the box in the column "I have reviewed this addendum" below to acknowledge each of the addenda.

File Name	I have reviewed the below addendum and attachments (if applicable)	Pages
There have not been any addenda issued for this bid.		