



The Corporation of the
City of Sault Ste. Marie

COUNCIL REPORT

February 2, 2026

TO: Mayor Matthew Shoemaker and Members of City Council
AUTHOR: Karen Marlow, Manager of Purchasing
DEPARTMENT: Corporate Services
RE: RFP General Insurance Services

Purpose

The purpose of this report is to obtain Council approval to award General Insurance Services for the City of Sault Ste. Marie for a term of five years commencing February 28, 2026, with an automatic extension for an additional two years (*unless notice of termination provided*), as required by the Risk Management Division of the Legal Department.

Background

The City released a pre-registration requirement for the purpose of obtaining a non-disclosure agreement allowing the release of specific documents within the Request for Proposal.

The proposal was provided to the three proponents who participated and complied with the pre-registration requirements. Proposals were required to be submitted for consideration no later than 4:00 p.m. on November 21, 2025.

Analysis

Proposals from all three (3) proponents were received prior to closing deadline:

- Aon Reed Stenhouse Inc., Toronto, ON
- Intact Public Entities, Cambridge, ON
- BFL Canada Risk and Insurance Services Inc., Toronto, ON

The proposals received have been reviewed and evaluated by a committee comprised of staff from Legal Department. It is the consensus of the Evaluation Committee the proponent scoring the highest in the evaluation process is Intact Public Entities (IPE).

IPE is the incumbent provider and has met its commitment to provide the City with a good insurance program over the years, and they are committed to providing the City the same service and coverage in the future. They also provide value added services that allow the City to gain the most from the insurance program.

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Financial Implications

IPE is proposing an annual premium for February 28, 2026 – 2027 to be \$1,834,064, inclusive of applicable taxes.

From these amounts, there will be a portion that is allocated to the Police Services and the Library, as they are part of the City's insurance program. The 2026 City insurance cost can be accommodated within the corporate operating budget.

Future budget years will be adjusted accordingly throughout the contract term to accommodate service requirement changes.

Strategic Plan / Policy Impact / Climate Impact

This is an operational matter not articulated in the Corporate Strategic Plan.

Recommendation

It is therefore recommended that Council take the following action:

The relevant By-law 2026-16 is listed under item 12 of the Agenda and will be read with all by-laws under that item.

Respectfully submitted,

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Manager of Purchasing

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