

Award of Doc5381596310 to The Personal Insurance Company o/a The Personal General Insurance Inc. for a Group Home and Auto Insurance Program

Date: February 23, 2026

To: General Government Committee

From: Chief Financial Officer and Treasurer, and Chief Procurement Officer

Wards: All

SUMMARY

The purpose of this report is to advise on the results of Request for Proposal Number Doc5381596310 for the provision of a Group Home and Auto Insurance Program to interested City employees, Council Members, employees of the City's agencies and corporations, and retirees on a voluntary basis. This report also requests authority to enter into an agreement with the recommended supplier, The Personal Insurance Company, for a seven (7) year term from April 1, 2026 to March 31, 2033. The agreement will provide revenues to the City to offset the costs of administering the program.

RECOMMENDATIONS

The Chief Financial Officer and Treasurer and the Chief Procurement Officer recommend that:

1. City Council, in accordance with Section 195-8.5(B) of Toronto Municipal Code Chapter 195 (Procurement By-Law), grant authority to the Chief Financial Officer and Treasurer to enter into an agreement with The Personal Insurance Company being the only supplier that passed both the mandatory and technical requirements of Request for Proposal Number Doc5381596310 for the provision of a Group Home and Auto Insurance Program to interested employees, Council Members, employees of the City's agencies and corporations, and retirees on a voluntary basis, for a period of seven (7) years from April 1, 2026 to March 31, 2033 based on the terms and conditions set out in the Request for Proposal and in a form satisfactory to the City Solicitor.

FINANCIAL IMPACT

There is no direct cost to the City for these services.

The Request for Proposal required suppliers to submit a financial plan providing the City with a guaranteed annual revenue to offset the City's administrative fees associated with managing the program.

Table 1 shows the breakdown of guaranteed revenue to the City by year.

Table 1 - Financial Plan

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
\$670,000	\$670,000	\$670,000	\$670,000	\$670,000	\$670,000	\$670,000
Total for 7 years: \$4,690,000						

Insurance and Risk Management is responsible for arranging the availability of the program for the benefit of all City employees and Council Members; therefore, revenue from the new financial plan will be deposited to the Insurance Reserve Fund, Cost Centre NP2530, Cost Element 4090022.

The Chief Financial Officer and Treasurer has reviewed this report and agrees with the financial impact information.

DECISION HISTORY

City Council on October 1 and 4, 2021 adopted the General Government and Licensing Committee Report number GL25.5, thereby approving results of a Request for Proposal Number Doc 3029410232. City Council authorized the Chief Financial Officer and Treasurer to negotiate and enter into an agreement with The Personal Insurance Company, being the highest scoring supplier meeting the requirements of Request for Proposal Number Doc 3029410232 for the provision of a Group Home and Auto Insurance Program to interested City employees, Council Members, employees of the City's agencies and corporations, and retirees on a voluntary basis, for a period of four and a half (4.5) years from October 4, 2021 to March 31, 2026 based on the terms and conditions set out in the Request for Proposal and in a form satisfactory to the City Solicitor. The report document and decision can be found at the following link: <https://secure.toronto.ca/council/agenda-item.do?item=2021.GL25.5>

City Council at its December 13, 14 and 15, 2016 meeting, adopted the Government Management Committee report number GM16.9 thereby approving the award of Request for Proposal Number 9105-16-7219 to The Personal Insurance Company as the provider of a Group Home and Auto Insurance Program for a three (3) year term with two (2) individual annual extensions which expired on September 30, 2021. The report document and decision can be found at the following link:

<https://secure.toronto.ca/council/agenda-item.do?item=2016.GM16.9>

City Council on June 14 and 15, 2011 adopted Government Management Committee Report number GM4.7, thereby approving the results of Request for Proposal Number 9105-11-7026. City Council authorized the City to enter into an agreement with The Personal Insurance Company as the provider of a Group Personal Lines Insurance program to interested City employees and Council Members for a three-year period, with two individual annual extensions which expired on September 30, 2016. Following is a link to the report and decision document:

<https://secure.toronto.ca/council/agenda-item.do?item=2011.GM4.7>

On August 25, 26 and 27, 2010 City Council authorized the extension of the agreement with The Personal for a further eight month period, which expired on March 31, 2011, to allow sufficient time for staff to conduct a formal Request for Proposals and report the results to Council. Following is a link to the report and decision document:

<https://secure.toronto.ca/council/agenda-item.do?item=2010.GM33.28>

City Council on July 19, 20, 21 and 26, 2005 adopted Administration Committee Report No. 6, Clause 6, thereby approving the results of Request for Proposal 9105-05-7066 and authorized the City to enter into an agreement with The Personal as the provider of a personal lines insurance to employees and Council Members for a three year period, with two individual annual extensions which expired July 31, 2010. Following is a link to the report and decision document:

<https://www.toronto.ca/legdocs/2005/agendas/council/cc050719/adm6rpt/cl006.pdf>

COMMENTS

The Group Home and Auto Insurance Program provides Council Members, employees of the City, and its agencies and corporations, and retirees with the opportunity to voluntarily obtain confidential quotations for various types of personal lines insurance policies. Examples of these policies include but are not limited to: homeowners, condominium owners, tenant packages, seasonal residences, automobiles, recreational vehicles, and boats. The group program provides lower rates and broader coverage than that offered to individuals obtaining quotes directly in the marketplace. Individuals are welcome to compare group insurance rates to alternative providers. There is no obligation to proceed with purchasing the policy(ies) once a quote is obtained.

The City provides administrative support to the program through qualifying and recommending the supplier as well as reviewing and approving the supplier's communication strategies to raise awareness of the program's availability, ensuring compliance with the City's corporate policies. The City also monitors the program through annual updates, key performance indicators, posting updated promotional information on the Pension, Payroll and Employee Benefits webpage, facilitating outreach to eligible staff including on-site facility visits and regular oversight of the program. The proposed financial plan from The Personal Insurance Company is intended to provide revenues to the City to offset the administrative expenses.

Fairness Monitor Services

Robinson Global Management (RGM) was retained through a competitive procurement process to act as Fairness Monitor for the Request for Proposal. The Fairness Monitor's scope of work included:

- Providing oversight on the procurement process for the purpose of ensuring adherence to high standard, objectivity of evaluation and transparency;
- Addressing any concerns relating to accountability/ fairness (monitoring the level of openness and competitiveness of the procurement process);
- Independent assurance of the integrity of the procurement with a signed attestation statement; and
- Preparing a Final Attestation Report for the City.

RGM concluded that the procurement process satisfied the principles of openness, fairness, consistency and transparency. The Final Attestation Report is included as Attachment 1. The Fairness Monitor raised no concerns with the conduct or outcome of the procurement.

Procurement Process:

Request for Proposal Number Doc5381596310 was issued on October 22, 2025 for the Provision of a Group Home and Auto Insurance Program and was advertised on both the City's and Ariba Discovery websites on October 22, 2025 and closed on November 25, 2025. Two (2) addenda were issued. When the Request for Proposal closed on November 25, 2025, a total of five (5) proposals were received which are summarized in Table 2 below.

Table 2: Summary of Bids Received

Supplier Name
Aon Reed Stenhouse Inc. operating as Aon*
Avon Insurance Management operating as AIM Insurance*
BrokerTeam Insurance Vaughan operating as The Insurance Shop
NFP Canada Corp. operating as NFP, an AON Company
The Personal Insurance Company operating as The Personal General Insurance Inc.

*Supplier was found non-compliant with the mandatory technical requirements

Evaluation for the Request for Proposal No. Doc 5381596310 Submissions

A formal selection committee was comprised of three (3) staff members from Insurance and Risk Management with ongoing support from Purchasing and Materials Management (PMMD). All staff involved in the evaluation process signed and submitted a Non-Disclosure and Conflict of Interest Declaration, under the supervision of PMMD, and evaluated the technical proposals in compliance with the criteria set out in the Request for Proposal as follows:

Stage 1: Mandatory Submission Requirements

Stage 2: Mandatory Technical Requirements and Rated Evaluations

Stage 3: Pricing (Part 5 - Pricing Form for Financial Plan)

Stage 1: Mandatory Submission Requirements

A list of mandatory requirements had to be met to advance to Stage 2 of the evaluation process. All five (5) submissions satisfied the administrative mandatory submission requirements set out in the Request for Proposal and moved onto Stage 2.

Stage 2: Mandatory Technical Requirements and Rated Evaluations

In Stage 2, PMMD verified whether the proposals were submitted in accordance with the Request for Proposal documents.

The compliant suppliers' proposals were evaluated and scored in Stage 2. To be considered for Stage 3, the suppliers had to score a minimum of 70% (63 out of 90 points available) in Stage 2.

Stage 3: Pricing and Rankings

In Stage 3, the Financial Plan was worth 20 points. The Personal Insurance Company was the only supplier that advanced to the final stage and had their Financial Plan opened and scored, so they automatically received a full score of 20 points. The calculations of the total scores for all suppliers were validated by PMMD and the Fairness Monitor.

The Fair Wage Office has reported that the recommended supplier has indicated that it has reviewed and understands the Fair Wage Policy and Labour Trade requirements and has agreed to comply fully.

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SIGNATURE

Geneviève Sharkey
Chief Procurement Officer

Stephen Conforti
Chief Financial Officer and Treasurer

ATTACHMENTS

Attachment 1: Final Attestation Report