



City of Toronto

Request for Proposals for Group Home and Auto Insurance

FINAL FAIRNESS MONITOR'S REPORT

RFP Issued: October 22, 2025

RFP Deadline: November 25, 2025

Report Issued: February 13, 2026

Report Submitted to: Chief Procurement Officer

Report Submitted by: Robinson Global Management Inc.
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February 16, 2026

Geneviève Sharkey
Chief Procurement Officer
Purchasing & Materials Management Division
100 Queen Street West
Toronto, Ontario M5H 2N2

Re: Request for Proposals for Group Home and Auto Insurance

Dear Ms. Sharkey,

1. Background

Robinson Global Management Inc. ("RGM") was retained as the fairness monitor for the captioned procurement on or about July 10, 2025. Our role is to provide independent oversight of the procurement process for the provision of Group Home and Auto Insurance and to ensure that it is carried out in a fair, open and transparent manner. We functioned in a monitoring and advisory role. As per the RFP, the selected supplier will be requested to enter into an agreement with the City of Toronto ("the City") for the provision of the deliverables.

We were retained during the RFP development phase. We monitored the RFP open period and in-market process as well as the evaluation to identify the highest ranked supplier. This letter summarizes our fairness findings. Neither RGM nor the individual author of this report is responsible for any conclusions that may be drawn from this opinion. For further detail on the process, we recommend that information be sought from the City's RFP contact directly.

We provided the deliverables as listed below, taking the City's Procurement Policy and Purchasing By-law, the Canadian Free Trade Agreement, and the provisions of the RFP as the standard against which to audit the procurement.

1. Deliverables

Fairness Monitor Deliverables for the RFP included the following:

1. Attend a kick-off meeting with the city;
2. Review of the RFP – fairness monitor is to identify potential inconsistencies or lack of clarity in the RFP and provide feedback to the City within five (5) business days of receipt of the documents for review;
3. Review of evaluation criteria with respect to clarity and consistency;
4. Attend the suppliers' voluntary information meeting (if required);
5. Oversee any questions, comments, or communications submitted by suppliers and review responses

- posted via addendum;
6. Attend any commercial in confidence meetings (if required);
 7. Attending meeting re: evaluation weightings and criteria;
 8. Provide advice to the selection committee and Purchasing and Materials Management Department (PMMD) as requested;
 9. Attend selection committee evaluation sessions;
 10. Attend suppliers' interview sessions;
 11. Ensure that evaluation scores are accurate and the documented methodology was adhered to;
 12. Review evaluation results;
 13. Prepare a draft report and present to selection committee prior to providing final attest report; address comments/issues raised by selection committee prior to finalizing report;
 14. Complete and distribute the final attest report; and
 15. Attend supplier debriefing sessions related to the RFP as required.

We have no objections to the recommendation made by the selection committee identifying the highest scoring supplier.

2. RFP Development and Issuance

We were retained during the RFP development phase and were given a short period to review and provide fairness comments on the RFP prior to its issuance. The RFP was issued on October 22, 2025 and the initial submission deadline was November 21, 2025. The revised submission deadline was November 25, 2025 at 12:00 Noon.

2. *Open Period, Addenda, Questions and Answers*

The RFP designated a single point of contact and explained the process for communication during the open period and evaluation process. We were given an opportunity to review all communications between suppliers and the City prior to their posting except for Addendum 2, which we reviewed after posting. There are no unresolved matters of fairness to note in those communications.

The deadline for questions from suppliers was seven business days before closing, i.e., November 12, 2025, and we confirm that questions were not accepted after this date. All questions raised before the deadline were answered. Addendum 1 was issued five business days before closing, on November 14, 2025. Addendum 2 was issued on November 20, 2025, extending the submission deadline to November 25, 2025. Suppliers who had already submitted bids prior to November 20, 2025 were not required to acknowledge Addendum 2 as it merely postponed the closing date and did not provide any other information.

No pre-bid information meetings for suppliers, either mandatory or optional took place and none were requested by suppliers.

Based on the communications we reviewed, we have no fairness comments to note with regards to the open period exchanges that occurred.

3. *Transparency of RFP Documents*

The RFP stated all bid and performance requirements, submission requirements, evaluation criteria, stages of evaluation and the associated weightings of the criteria as required. The RFP further stated the evaluation methodology, bid evaluation scoring system scale and evaluation approach for all stages of the evaluation. Where there were mandatory requirements, minimum scoring thresholds or pass/fail requirements, these were

disclosed with a clear indication as to when and how such requirements would be applied, and the impact that failing to satisfy any of them would have on a bid's ability to move forward in the evaluation process.

4. RFP Time in Market

The RFP open period, after extensions requested by suppliers and granted by the City, was 34 calendar days (five weeks), sufficient time to permit qualified suppliers to prepare compliant bids.

The use of an electronic tendering system for issuance and receipt of documents provided efficiencies and maintained the security of documents during this part of the process.

5. Communication with the Fairness Monitor

Working with the fairness monitor, the project team and PMMD representatives took great care to develop detailed evaluation criteria that objectively reflected the legitimate needs of the City, and to produce an RFP that was clear and precise as well as susceptible to consistent application.

3. RFP Evaluation Process

1. Bid Receipt

Bids from the following five suppliers were received through the City's SAP Ariba online submission system before the submission deadline.

- BrokerTeam Insurance Vaughan o/a The Insurance Shop, theinsuranceshop.ca
- NFP CANADA CORP. o/a NFP, An AON Company
- The Personal Insurance Company o/a The Personal General Insurance Inc.
- Aon Reed Stenhouse Inc. o/s Aon
- Avon Insurance Management o/a AIM Insurance

No late bids were received or accepted. Our fairness monitoring team monitored the entire evaluation process that followed the closing, and all results of each evaluation stage as detailed below.

2. Stage 1 – Mandatory Submission Requirements

All five bids met the mandatory submission requirements of this evaluation stage and its provisions and, proceeded to the Stage 2A – Mandatory Technical Requirements. Stage 1 was evaluated by the PMMD team on a pass/fail basis.

Our fairness monitor reviewed the summary evaluation results of this process as well as communications and have no fairness comments to note on the completion of all evaluation activities and findings of compliance. All bids passed this evaluation stage.

3. Stage 2A – Mandatory Technical Requirements

The City reviewed the bids to determine whether the minimum Mandatory Technical Requirements, as set out in the RFP, had been met. Stage 2A was evaluated by the PMMD team on a pass/fail basis. Three proposals passed Stage 2A and proceeded to Stage 2B. The following suppliers were eliminated and not considered further because they provided pricing information in the technical proposal, contrary to the City's instructions that no pricing information be provided in the technical proposal, on pain of disqualification:

- Aon Reed Stenhouse Inc. o/s Aon
- Avon Insurance Management o/a AIM Insurance

The purpose of barring pricing information from the technical proposal was to ensure that the evaluators conducting the Stage 2B – Technical Proposal Rated Evaluation were not influenced by knowledge of pricing information, in accordance with standard industry practice. We reviewed the summary evaluation results of this process and communications and have no fairness comments to note on the completion of all evaluation activities and findings of compliance.

4. Stage 2B – Technical Proposal Rated Evaluation (100 points)

Stage 2B consisted of the technical proposal rated criteria evaluation as broken down into five subsections totaling 90 points. This stage was evaluated by a selection committee composed of staff of the City's Office of the Chief Financial Officer. The team members possessed the experience and qualifications to evaluate the submissions against the rated criteria – which were the only standard for the evaluation.

The RFP broke down the points by subsection and specified a minimum score for the technical evaluation criteria overall, as follows:

- i. Subsection 2 – Supplier Profile – 6 points
- ii. Subsection 3 – Experience and Qualifications of the Supplier – 24 points
- iii. Subsection 4 – Proposed Staff Team and Resources – 15 points
- iv. Subsection 5 – Work plan and Deliverables – 8 points
- v. Subsection 6 – Insurance Premium Quotations – 37 points
 - a. 11 line items at 3 points each
 - b. 4 additional line items at 1 point each
- vi. Technical Evaluation Criteria Overall – 63/90 points (70%)

Subsections 2 - 5 were evaluated using a 0 - 5 point scale.

Subsection 6 – Insurance Premium Quotations consisted of 15 line items. Each of 11 of the 15 line items within Subsection 6 was scored on a comparative basis, according to the following formula, for a maximum of 33 points:

$$\text{Lowest Cost} \div \text{Supplier's Cost} \times 3 = \text{Supplier's Points}$$

The remaining four line items were scored on a yes/no basis for one point each and a maximum of four points. Only The Personal Insurance Company o/a The Personal General Insurance Inc. satisfied the minimum threshold of 63 points at Stage 2B and was able to advance to Stage 3.

5. Stage 3 – Pricing and Rankings

Stage 3 – Pricing and Rankings was performed by PMMD. Because The Personal Insurance Company o/a The Personal General Insurance Inc. was the only supplier to advance to Stage 3, it received the full 20 points for pricing. Next, and in accordance with the RFP, technical and pricing scores were summed and The Personal Insurance Company o/a The Personal General Insurance Inc. was awarded a Stage 3 score of out of a maximum 110 points and ranked first overall.

4. Evaluation Process Approach and Methodology

1. *Evaluator Training Session*

Prior to the evaluation of bids, the selection committee received a mandatory detailed evaluation briefing session by PMMD and the fairness monitor. The briefing covered all aspects of the evaluation, including how to execute evaluators' roles and responsibilities effectively and fairly. The selection committee was briefed on best practice with respect to confidentiality of bids; conflict of interest; undue influence; scoring and comment procedures; and, the retention of documents, among other topics.

2. *Conflict of Interest & Confidentiality Management*

We are not aware of the existence of any conflict of interest or a breach of confidentiality occurring at any point during or after the evaluation. Each evaluation participant (evaluator or otherwise) was required to sign a declaration confirming their understanding of the requirement for disclosure of potential conflict of interest as well as for the maintenance of confidentiality with respect to both the content of submissions as well as the evaluation process and detailed results.

3. *Undue Influence Management*

No evaluator or other individual exerted undue influence over the process. Each evaluation stage was completed in a sequential order as indicated in the RFP documents, with the oversight of the City's selection committee, PMMD and the fairness monitor. All key evaluation process decisions were made by more than one person and verified by at least one other.

4. *Scoring Methodology*

The selection committee completed the Stage 2B - Technical Proposal Rated Evaluation using the best practice two - step method: firstly, each evaluator, working alone, reviewed and scored, with supporting comments, each bid in its entirety; secondly, the selection committee met as a group to discuss their findings and, with reference to their initial comments, arrived at a consensus score for each criterion together. The selection committee also recorded notes justifying each consensus score. The selection committee ensured that the evaluation adhered to the evaluation criteria and scoring criteria scale stated in the RFP as well as the point weightings for each criterion. Each score and associated comment were discussed thoroughly and agreed to. Applying their knowledge and experience, the selection committee relied only on the submissions for information, comparing the content against the criteria in the RFP, and used the RFP scoring scale to allocate a score.

At the completion of the evaluation process, all calculations were verified by RGM as fairness monitor.

5. Debriefing

In accordance with Section 2.7 of Part 1 of the RFP, unsuccessful suppliers will be offered a debriefing to aid suppliers in presenting a better bid in subsequent procurement opportunities. These debriefings have not yet taken place.

6. Fairness Monitor's Attestation

In conclusion, we confirm that the first-ranked supplier is The Personal Insurance Company o/a The Personal General Insurance Inc.

We attest that the RFP process was conducted in a procedurally fair, open and transparent manner and in accordance with the requirements of applicable policies, trade agreements and the RFP.

We certify that the first-ranked supplier was identified through a rigorous and well-documented evaluation process that we oversaw from beginning to end. With respect to fairness considerations, we approve the outcome of the process.

Please let me know if you need more information.

Sincerely,

A handwritten signature in black ink, appearing to read "Don Solomon", is enclosed in a thin black rectangular border.

Don Solomon, B.A., Cert. Arch. Tech.
Senior Fairness Monitor, Robinson Global Management Inc.

cc: Andrea Robinson, B.A., LL.M., Q.Arb., PMP.
Senior Fairness Monitor, Robinson Global Management Inc.