



## Report to Council

Department: Office of the CAO  
Division: Legal and Legislative Services  
Date: December 1, 2025  
Prepared by: Joseph Malandruccolo, Director, Legal and Legislative Services/Clerk  
Report Number: Legal and Legislative Services-2025-27  
Subject: 2026 Town Insurance Program RFP Results  
Number of Pages: 4

### **Recommendation(s)**

**That** Legal and Legislative Services Report 2025-27 entitled 2026 Town Insurance Program RFP Results prepared by Joseph Malandruccolo, Director, Legal and Legislative Services/Clerk dated December 1, 2025, be received, and

**That** Council award the Request for Proposal (RFP) for General Insurance Services to AON Reed Stenhouse Inc. ("AON") for a one year term (January 1, 2026 to January 1, 2027) with the option to renew for each subsequent year (up to a maximum of 5 years) based on satisfactory performance, quotes, and service for an estimated premium of \$850,701.96 including 8% non-refundable taxes.

### **Purpose**

Section 270 of the *Municipal Act, 2001* requires that a municipality adopt and maintain policies and procedures with respect to the procurement of its goods

and services. The Town's Procurement By-law (By-law 2437) requires that purchases in excess of \$130,000.00 be approved by Council.

### **Background and Discussion**

In accordance with the Town's Procurement and Purchasing By-Law Number 2437 a Request for Proposal was issued for General Insurance Services. The RFP was posted on Bids and Tenders, and closed on October 22, 2025, at 3:00:00pm.

Three valid proposals were received upon closing and evaluated by Administration using a scorecard approach taking into account the fee proposal itself, municipal experience, financial responsibility and services offered. After reviewing the proposals and totaling the scores, Aon Reed Stenhouse Inc. scored the highest and fulfilled all the requirements as identified in the RFP. Aon Reed Stenhouse Inc. is also one of our previous services providers and they had provided satisfactory services.

AON is recommended to proceed as the successful proponent.

## **Financial Impact**

The price for the successful proponent is within the Town's current budget envelope for these services. Further savings will be presented to Council at the 2026 Budget Deliberations. The successful proponent will be evaluated on an annual basis with respect to service and costs and further adjustments to budget, where required, will be incorporated into future budget cycles.

## **Consultations**

Kate Rowe, Director, Corporate Services/Treasurer

Jake Morassut, Director, Community Services

Jackson Tang, Assistant Manager, Business Services

Shelley Brown, Deputy Clerk

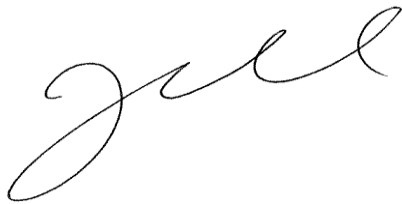
## **Link to Strategic Priorities**

- Embrace asset management best practices to build, maintain, and continuously improve our municipally owned infrastructure.
- Leverage our Town's competitive advantages to promote jobs and economic investment.
- Take care of our natural environment and strengthen the sense of belonging to everyone who makes Essex "home".
- Deliver friendly customer service in an efficient, effective, and transparent manner while providing an exceptional working environment for our employees.
- Build corporate-level and community-level climate resilience through community engagement and partnership and corporate objectives.

### Report Approval Details

Document Title:	2026 Town Insurance Program RFP Results - Legal and Legislative Services-2025-27.docx
Attachments:	
Final Approval Date:	Nov 25, 2025

This report and all of its attachments were approved and signed as outlined below:



**Joseph Malandrucolo, Director, Legal and Legislative Services/Clerk - Nov 24, 2025 - 8:31 AM**



**Kate Rowe, Director, Corporate Services - Nov 25, 2025 - 12:49 PM**



**Kate Giurissevich, Chief Administrative Officer - Nov 25, 2025 - 1:45 PM**