



## **Helicopter Association of Canada**

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### **Request for Proposals Group Benefits Program for the Helicopter Association of Canada's Members and Associates**

April 22 2013

The Helicopter Association of Canada is Canada's National Association for Civil Helicopter Operators, their industry suppliers, and individuals with an interest in rotary-wing operations. The association has 155 Operator-members, and 160 industry Associates that provide goods and services to our Operators. Canada has the world's second largest fleet of civil helicopters, and over 80% of the civil helicopters in Canada today are operated by HAC members.

Recently, a number of HAC's operator-members have expressed an interest in the development of an HAC Group Benefits Plan, and in response to that expression of interest, HAC conducted a written survey of members – both Operator and Associate, to determine if there was an appetite for an HAC-sponsored group program. The survey results are summarized below:

#### **Respondents**

31 Operators completed the survey  
8 Associates completed the survey

Forty-five percent of the respondents indicated that a Group Benefits Plan would have "High Value" and 41% responded that a program would be "Valuable".

64% indicated that they would be interested in learning more about Loss-of-License insurance.

## Respondent-Companies – Number of Employees

1-5	Employees	46%
6-20	Employees	21%
21-50	Employees	26%
50+	Employees	8%

## Insurance Products of Interest

Health	87%
Dental	87%
Disability	80%
Life	79%
Vision	77%
Drugs	82%
Out-of-Country Medical	66%
Loss-of-License	64%
EAP	36%

## Selected Comments from Operators

“We have a good plan now but if we had a less costly one we could afford to add vision care and prescription lenses.”

“It is difficult for older helicopter pilots to get unrated (ie additional premiums required - \$3.50 to \$5.00 / \$1000) life insurance if they are over 50, even if they are in excellent health. A group policy might be able to overcome this problem.”

“We have all the listed coverage in Q-13 except Loss of license. We also have a pension plan, 37 full time employees.”

“I have explored a number of options offered by insurance companies and the reason we are with the current company is that should any of our staff be injured or perish in a company aircraft life insurance and disability are still valid. For many of the options out there this is not the case, this is a necessity for us to change plans.”

Based on the responses received, the Helicopter Association of Canada has prepared an RFP, below.

## Qualifying the Broker

The Broker must be licensed and qualified to provide insurance across Canada, in all Provinces and Territories.

**Brokers may submit proposals for the program until May 12 2013, whereupon no further submissions will be considered.**

The proposals will be evaluated by HAC's President & CEO and a sub-committee of the HAC Board, and the successful Program Broker will be announced on or about May 31 2013, or thereabouts. Brokers submitting proposals may be contacted between May 10 and May 31 for follow-up questions relating to their proposals.

All brokers submitting proposals will be notified of the status of their proposals at the same time.

Notionally, the program would be launched on or about June 1 2013.

Initially the program will be let for a term of four years in order to allow the successful broker to promote and grow the program.

Proposals will be evaluated, based on the following criteria, in no particular order:

- The ability of the Broker to manage, deliver and promote a Group Benefits program on a National level is essential.
- Successful previous experience, with examples where the broker has delivered a group benefits program in an Association context would be desirable.
- The ability to market and promote a Group Benefits program directly or through an affiliated company to HAC's Operator-members and Associates in remotely located areas of Canada will be essential. HAC naturally will be pleased to help promote the program through its regular communications with members on the HAC website and through its Newsletters.
- The proposals will be evaluated on the ability of the broker to source the most favourable policy terms, rates, and on their ability to deliver ongoing service to the program's members.
- Proposals will be evaluated on the ability of the Broker to deliver services in both official languages.
- The proposals will be evaluated on the ability of the broker to demonstrate a commitment to HAC's members and programs. Without limiting the possible programs which demonstrate this commitment, this could include involvement with HAC in one or more of the following ways during the term of the program agreement with HAC: a commitment to become an

Associate or become involved in HAC's Corporate Sponsorship Program; a commitment to become involved in HAC's Convention or in its Convention Sponsorship program; a commitment to become involved with HAC's safety programs or courses; a commitment to advertising in the HAC Newsletter and/or on the HAC website; or a commitment to a presence as an HAC exhibitor at the HAC Convention.

- All proposals must include a discussion of the mechanism for ensuring that only HAC Members and Associates are eligible to join the Group Benefits Program, when their policies of insurance under the program are implemented or renewed.
- Disability and Life claims must include coverage for all risks associated with operating in or around helicopters and in the ordinary course of involvement with helicopter business operations.
- In keeping with HAC's Associates-first policy, all other factors being considered equal, preference will be given to Brokers who are HAC Associates or Corporate Sponsors however, all proposals will be evaluated on their merits, and the acid-test for any proposal will be the program-value that can be delivered to the Canadian helicopter community.

Information on the benefits of becoming an Associate or a Corporate Sponsor, and an Associate application form can be found at the links, below. Applicable Membership fees or Corporate Sponsorship fees for the current year will be pro-rated by 50% in recognition of a September 1 2013 Associate renewal date.

[http://www.h-a-c.ca/Join\\_Associate.pdf](http://www.h-a-c.ca/Join_Associate.pdf)

[http://www.h-a-c.ca/2012\\_Associate.pdf](http://www.h-a-c.ca/2012_Associate.pdf)

[http://www.h-a-c.ca/Corporate\\_Sponsorship.pdf](http://www.h-a-c.ca/Corporate_Sponsorship.pdf)

The successful broker must be able to source the following coverages as part of the program for the individual and family. Health, Dental, Long and Short-term Disability, Life, Vision, Drugs, Out-of-Country Medical, Loss-of-License coverage, Employee Assistance Program (EAP).

If you have any questions, you may contact HAC's President & CEO at [fred.jones@h-a-c.ca](mailto:fred.jones@h-a-c.ca).