Question 1:

With respect to "Application file submission": Is there any existing standardized set of structured data, which you would expect to be submitted into the new system, in addition to electronic documents, which are not structured?

Response:

There is a mix of existing standardized structured data (for example: radial button, drop-down menus, numerical values, dates, addresses, etc.) as well as unstructured data (for example: text boxes, photos, google maps, EXCEl spreadsheets, financial statements, pdfs, etc.)

Question 2:

In the REOI you are mentioning "external data sources (e.g., market reports from CMHC's Market Analysis Centre)" and the ability to "import required data": Can you provide us with a comprehensive list of such interfaces and if so can you mention if they are internal or external and are well documented? Is the expectation that the system mirrors the data structure of the source systems or rather just provides a place where result files with these data can be stored?

Response:

External data sources include, but are not limited to: google maps (external), tax assessment (external), rent rolls (external), financial statements (external), organizational charts (external), market analysis reports (internal), , inspection reports (internal), comparable sales (internal), etc.

Question 3:

Are there other initiatives that will be run parallel with this initiative that could have a possible impact on the solution (both, IT initiatives and business process changes)?

Response:

Yes, there are other initiatives that will be run in parallel with this initiative, both IT initiatives and business process changes.

Question 4:

What is the number of end users?

Response:

There are approximately 100 users who will access the system for purposes of submitting applications. Approximately 100 other users will access the system for purposes of monitoring, approving, analyzing data and running reports.

Question 5:

Do you categorize user access in specific roles types?

Response:

Yes. Users have tiered access (inquiry access, update access, approval access) and tiered approval authorities.

Question 6:

How many departments or different users can possibly work on the same application at the same time?

Response:

Only one user should be able to update an application at a time. All other users should be able to inquire/view the application at the same time.

Question 7:

Can we assume that the handling of any financial transaction will not be included in the scope of the current EOI? `

Response:

This system will not interact directly with financial institutions; however, this system must be able to interact internally with CMHC's finance department and record premiums and fees payable and received.

Question 8:

Current customer information (example. Address details, telephone numbers etc.): Are they stored in a central system?

Response:

On some applications, the borrower/proponent may be a repeat "customer"; however, often times, the borrower/proponent will be a first time "customer" of CMHC mortgage loan insurance and address details, telephone numbers, etc. will not be found in a central system.

New borrower/proponent details must be stored in a central system.

Question 9:

How many criteria are there for risk scoring and how many different factors for each criteria?

Response:

CMHC has its own internal risking grid which will need to be incorporated in the new system solution. This information is proprietary and not available for distribution at this stage of the process.

Question 10:

Are you expecting a scoring engine, which deals with your historical data and supports the risk modelling?

Response:

We are expecting a scoring engine which supports risk modelling and considers both historical data as well as borrower, property, market and loan characteristics of the current application.

Question 11:

Are you able to provide us with a diagram of your current application and system landscape and particularly mark those ones, which are meant to be re-used or interfaced? This may provide us with a better understanding of your needs for this initiative.

Response:

See attached Multiple Underwriting Process documents.

Question 12:

What is the gross or net premium written of the Multi-Unit Mortgage Insurance business within CMHC?

Response:

CMHC uses a published premium schedule that varies by loan-to-value ratio. Based on loan characteristics, premium surcharges may apply.

Question 13:

Is this the start of a bigger initiative to review their entire portfolio of underwriting applications and not only the multi-unit property domain?

Response:

This initiative relates only to multi-unit mortgage loan insurance.

Question 14:

Could the proposed solution potentially replace all underwriting applications at CMHC?

Response:

This initiative relates to multi-unit mortgage loan insurance.

Question 15:

Are there any external regulatory pressures that a new underwriting system should address?

Response:

This initiative is expected to adhere to current CMHC policies and processes. However, it must be able to accommodate future policy and process changes.

Question 16:

Are there any other initiatives in place to modernize the mortgage insurance underwriting business?

Response:

CMHC is looking to further enhance its process efficiency pertaining to multi-unit MLI business. At this time, this is the only initiative underway to further enhance the efficiency of CMHC's multi-unit mortgage loan insurance.

Question 17:

What are the business drivers to modernize the system?

Response:

The business driver is to further enhance efficiencies through a new system solution for multi-unit underwriting which will support current multi-unit mortgage loan insurance policies and processes.

Question 18:

Are there plans to expand and modernize other enterprise processes beyond the scope of the underwriting operation, e.g. finance

Response:

At this time, this initiative only involves multi-unit mortgage loan insurance.

Question 19:

Emili is the current solution used for the insurance operation at CMHC, is the multi-unit property underwriting functionality today being hosted on this platform?

Response:

CMHC does not use the emili technology platform for multi-unit mortgage loan insurance.

Question 20:

Provide a description of the EMILI technology platform if being used for multi-unit property mortgage insurance underwriting

Response:

CMHC does not use the emili technology platform for multi-unit mortgage loan insurance.