



# REQUEST FOR INFORMATION (RFI)

**FOR**

## **THE PROVISION OF A TURNKEY SOLUTION FOR CLAIMS ADJUSTING SERVICES AND A CLAIMS AND ASSET DATA MANAGEMENT SYSTEM**

**Date issued:**  
June 30, 2020

**Solicitation File Number:**  
RFI-000159

**Solicitation Closes:**  
July 16, 2020 – 11:00 am Ottawa local time

**Inquiries:**

Daniela Michaud  
Senior Procurement Officer

Email: [dcmichau@cmhc-schl.gc.ca](mailto:dcmichau@cmhc-schl.gc.ca)

Canada 



**1. INTRODUCTION**

Canada Mortgage and Housing Corporation (CMHC) is Canada’s national housing agency. At CMHC, we are driven by our belief that everyone in Canada should have a roof over their head, and that a world-leading housing system can be the cornerstone of a thriving and inclusive society.

We work with community organizations, the private sector, non-profit agencies and all levels of government to contribute to the stability of the financial system, facilitate access for Canadians in housing need, and offer objective housing research and advice to governments, individuals and the housing industry.

We are a Crown Corporation and we report to Parliament through the Minister of Families, Children and Social Development.

Our 2,000 employees work in locations across Canada and our impact is felt across the housing system.

*A comprehensive Company profile of CMHC can be found at [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)*

**2. DEFINITIONS SUMMARY**

CMHC	Canada Mortgage and Housing Corporation
Industry	Potential vendors and/or companies with expertise in providing claims adjusting services and web-based claims management systems
RFI	Request for Information
RFP	Request for Proposal
Respondents	Potential vendors submitting a response to the RFI
Proponents	Potential vendors submitting a proposal to the RFP

**3. PURPOSE**

The purpose of this Request for Information (RFI) is to seek information from the Industry on its ability to provide a **turnkey solution** for

Service 1: The full administration and record keeping of claim adjusting services and;

Service 2: Providing a technology solution to manage such claims, house and store asset data and insurance policies as well as resulting workflows, effectively and efficiently.

**4. BACKGROUND/CURRENT STATE**

Service 1: CMHC is currently using a third-party provider for its claims including claims that fall under its self-insured retentions and/or deductibles. The third-party provider investigates, negotiates and settles losses on behalf of CMHC.

Service 2: To manage its claims and asset data, CMHC is using a custom application on Lotus Notes at no cost to CMHC. As part of CMHC’s technology transformation, Lotus Notes is being phased out and CMHC must replace this application with a modern technology solution which encompass Service 1 to CMHC in order to deliver on business objectives.

Therefore, CMHC is looking for one (1) capable provider able to deliver a turnkey solution, for both services 1 and 2 above, for a five (5) year term with option to renew for two (2) subsequent one (1)-year renewal options, for a maximum of seven (7) years.

## 5. REQUIREMENTS

CMHC has developed the following initial direction of the requirements which Respondents must be able to provide:

### 5.1 Service 1: Claims adjusting services requirements:

Respondents will be required to provide the following, but not limited to

- a. Adjusting services which may include investigation, negotiation and settlement of claims;
- b. Preliminary reports with reserve recommendations within 30 days;
- c. Adjuster confidential reports including reports enclosures to file and label appropriately;
- d. Copies of reports to liability insurer and excess liability insurers for monitoring;
- e. General account administration;
- f. Issuance of cheques that are required on claims files;
- g. Prepare and provide bulk billing submissions on a quarterly basis; and
- h. Ensure release forms are prepared and signed by claimant upon agreement of negotiated settlement.

### 5.2 Service 1: Claims adjusting services mandatory requirements:

Respondents must be able to comply with the following:

- MR 1 A toll-free “24/7” emergency claim reporting telephone line, providing services in Canada’s both official languages English and French.
- MR 2 Respondents must be licensed in all provinces and territories within Canada to professionally adjust and administer claims.

### 5.3 Service 2: Technology Solution requirements

Respondents will be required to provide the services that include, but are not limited to the following:

Provision of a web-based claims, asset data and insurance policy information management system, which the Respondent manages in-house, can be made accessible to authorized users at CMHC, and has the primary characteristics that include, but are not limited to the following:

- a. Capability to capture existing CMHC claims, asset data and insurance policy data. The web-based claim management system shall maintain real-time detailed claims data commensurate with industry standards, including claimant and financial information;
- b. Be user-password-protected and demonstrate by providing a description of the level of security of the proposed web-based claim management system;
- c. Enable the authorized CMHC user to access and download file notes, reports, photos and all other claims, asset data and insurance policy file data and correspondence in the applications appropriate for the information format, such as Word, Excel, JPEG and PDF;
- d. Enable and authorized CMHC with the ability to leave notes online for the adjuster;
- e. Provide standard and customized claims, asset data and insurance policy management reports from the web-based system, including but not limited to quarterly claims, reports borderaux of all claims activity to be provided within ten (10) days of the end of each quarter;
- f. Have an abeyance or reminder function which can be used by the Proponent or CMHC to alert adjusters or CMHC as required;
- g. The web-based portal is to provide 24 hour support
- h. The Respondent’s disaster recovery plan includes a separate disaster recovery facility in a different location in Canada from the primary production site to provide full backup and timely resumption of processing for critical systems.

## 5.4 Service 2: Technology Solution mandatory requirements

Respondents must be able to comply with the following:

- MR 3 All CMHC data, while at rest or in transit, must stay within the geographical boundaries of Canada and accessed from/ within Canada.
- MR 4 The selected Proponent shall ensure that individuals assigned to handle CMHC data, obtain the appropriate security screening as per Government of Canada security screening classification or equivalencies for such security screening approved by CMHC prior to commencement of any work.
- MR 5 In the event CMHC must share documents containing sensitive and/or protected and/or secret information (including personal information) with the selected Proponent, the selected Proponent must be able to comply with, and facilitate CMHC's compliance with applicable privacy, access to information and securities legislation.
- MR 6 Respondents must provide a SaaS solution under Service 2 available for access anywhere and anytime, providing multi layered security and storing information and be responsible for the maintenance of its proposed technology solution.

## 5.5 Responsibilities provided in-house by CMHC may include:

- a. In-house legal team to assist with reviewing legal documents such as notice to claimant lawyers, waiver of defence and high level guidance on status reports etc.
- b. Internal review of adjusters quarterly bordereaux
- c. Monitor flow of legal liability claims to ensure CMHC's position is adequately represented
- d. In-house corporate insurance to provide and enter claim info/details into claims management system as notifications for adjuster to manage.
- e. CMHC to work with and draft special handling agreement between selected Proponent and the CMHC corporate insurance team.
- f. CMHC to work with selected Proponent to develop plan on system integration and CMHC's needs.
- g. CMHC to triage the claim before submitting to the selected Proponent for handling; and
- h. CMHC to approve any directions suggested by the selected Proponent.

## 6. ACQUISITION STRATEGY

CMHC intends to conduct a three (3)-stage procurement process as follows

Stage 1:	Seek capable companies	→	Request for Information (RFI)
Stage 2:	Select company	→	Request for Proposals (RFP)
Stage 3:	Contracting	→	Agreement negotiation and ratification

### Stage 1: RFI

Responses submitted under this RFI are non-binding. The issuance of the RFI is not to be considered in any way a commitment by CMHC or as authority to undertake any work described under Section 5 above. The main purpose of this RFI is to find capable companies offering a turnkey solution to CMHC. Written submissions, which meet all mandatory requirements, will be considered qualified and will proceed to Stage 2: RFP.

### Stage 2: RFP

Respondents with qualified responses from the RFI may be requested to submit full proposals. Full proposals will be evaluated in accordance with the evaluation criteria identified in the RFP. CMHC wishes to enter into an agreement with one (1) Proponent to provide such turnkey solution.

### Stage 3: Contracting

The top-ranked Proponent from the RFP may enter into negotiations with CMHC and sign an agreement.

## **7. REVIEW OF THE RFI**

CMHC reserves the right to request additional information for clarification during the review of the responses to this RFI, and/or to consider a subsequent modifications of the response put forward by a Respondent.

CMHC will perform a review of Industry feedback submitted and incorporate it as it deems appropriate in the development of the RFP.

No payment will be made by CMHC for any costs incurred and associated with the preparation and submission by the Respondent of responses to this RFI. All costs are the sole responsibility of the Respondent.

## **8. NO OBLIGATION**

The issuance of this RFI does not create an obligation for CMHC to issue a subsequent competitive procurement process and does not bind CMHC legally or otherwise, to enter into any agreement or to accept any suggestions from Respondents.

## **9. CONFIDENTIALITY**

Information provided by Respondents through their RFI response is subject to the Access to Information Act. Respondents should identify any submitted information that is to be considered as either company confidential or proprietary. CMHC will not reveal any designated confidential or proprietary information.

## **10. INFORMATION WILL NOT BE RETURNED**

The RFI response and any accompanying information or documentation provided by a Respondent will not be returned.

## **11. INFORMATION IN RFI ONLY AN ESTIMATE**

CMHC makes no representation, warranty or guarantee as to the accuracy of the information contained in the RFI or issued by way of addenda. Any quantities shown or data contained in this RFI, or provided by way of addenda, are estimates provided only as general background information.

## **12. LANGUAGE**

RFI responses are to be provided in one of the two official languages of Canada (English or French).

## **13. GOVERNING LAW**

This RFI process will be governed by and construed in accordance with the laws of the province of Ontario and the federal laws of Canada applicable therein.

## **14. RFI RESPONSE OBJECTIVES**

This RFI is being posted on [buyandsell.gc.ca](http://buyandsell.gc.ca) to allow for the public and private sectors to review the RFI and provide feedback. The responses received will be used to assist CMHC in finalizing the requirements and in developing achievable objectives and deliverables.

## **15. RECOMMENDATIONS FROM INDUSTRY (RESPONDENTS)**

Industry recommendations that do not restrict the level of competition will be given consideration. Recommendations that favour a particular solution will be entertained, however CMHC reserves the right to accept or reject any recommendation(s) at its discretion.

**16. PROCUREMENT PROCESS**

By this open RFI CMHC is seeking technically experienced, capable and financially stable companies to submit their interest in responding to a subsequent RFP for the provisions of the above mentioned requirements.

Respondents should express their interest to CMHC by the closing date shown on this notice. In the event CMHC chooses to issue an RFP following this RFI, the RFP will be issued to those Respondents who: (i) meet the mandatory requirements; and (ii) have expressed their interest to CMHC.

The timing of a subsequent RFP is planned as follows:

- RFP issue date: Q3/2020
- Proposal receipt: Q4/2020
- Evaluations, negotiations and award: Q1/2021

**17. TERMS OF REFERENCE**

- A question and answer period is not available for the purpose of this RFI. A subsequent RFP process will allow for such a question and answer period. In order for interested Respondents qualifications to be considered, CMHC requests that the RFI responses be provided to the CMHC Procurement Officer, Daniela Michaud, at the following address:

[dcnichau@cmhc-schl.gc.ca](mailto:dcnichau@cmhc-schl.gc.ca) and [ProcurementSourcing\\_Sourcesd'approvisionnement@cmhc-schl.gc.ca](mailto:ProcurementSourcing_Sourcesd'approvisionnement@cmhc-schl.gc.ca)

**by 11:00 am ET on July 16, 2020.**

- CMHC reserves the right to request supporting details and validate any information, qualifications and capabilities provided by the Respondent(s);
- CMHC reserves the right to cancel this RFI at any point and/or refrain from issuing a RFP;
- Neither this RFI nor any subsequent selection process will in any way impose an obligation or responsibility on CMHC (i) to execute any contract with any Respondent and (ii) for any costs incurred by a Respondent to respond to this RFI. By submitting a response to this RFI, Respondents waive any right to seek costs or damages or any other remedy against CMHC with respect to this RFI or any subsequent RFP or other selection process.

**18. RFI RESPONSE**

The Respondent’s RFI response should include the following items:

- A signed copy of the Expression of Interest (form provided below);
- A description of the Respondent’s capabilities on delivering Service 1 and 2, outlined in sub-sections 5.1 and 5.3 above, as a **turnkey solution** (maximum 2 pages total on the Respondent’s letter head); and
- A brief explanation per each mandatory requirement outlined in sub-sections 5.2 and 5.4 above, as to how the Respondent meets each mandatory requirement (maximum 2 pages total on the Respondent’s letter head).

## **EXPRESSION OF INTEREST**

This form is used to confirm your company's intent to respond to a subsequent Request for Proposal.

**RFI No.: 000159**

---

---

Dear Sir or Madam:

We hereby confirm our interest in responding to a RFP. We acknowledge and warrant that we meet the mandatory requirements stated in this notice, and possess the requisite experience and expertise, as well as the financial stability to (i) fulfill the service; or (ii) supply the good.

Please indicate language of preference for RFP documents:

English; or

French.

Signed:	
Name & Title: (point of contact)	
Company:	
Address:	
Telephone:	
Mobile:	
Email:	
URL:	