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Insurance Council

BRITISH COLUMBIA

Request for Proposal
Insurance Council of British Columbia
Digital Transformation

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REQUEST FOR PROPOSAL
INSURANCE COUNCIL OF BRITISH COLUMBIA
Digital Transformation

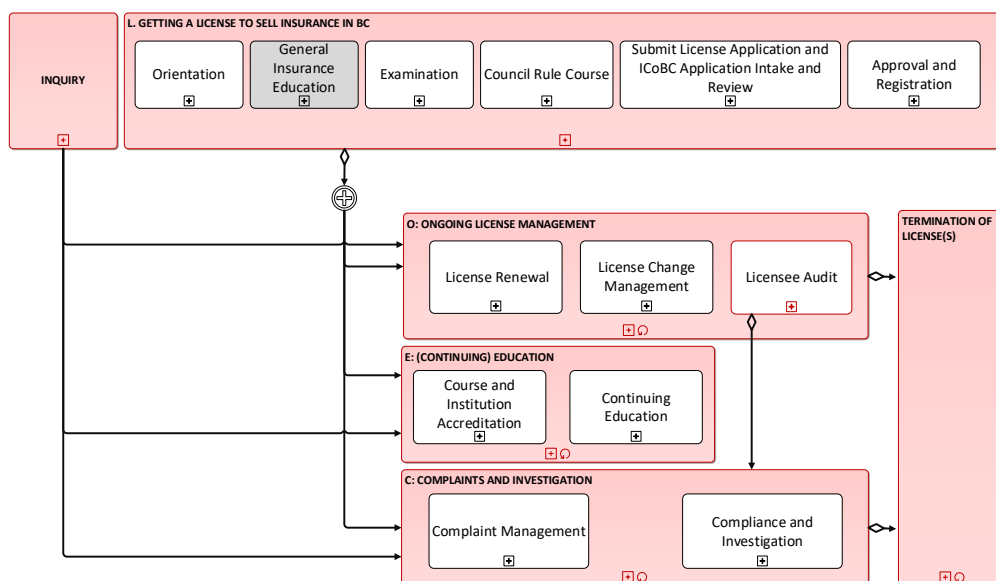
1. INTRODUCTION

The Insurance Council of British Columbia (“**Insurance Council**”) is embarking on a digital transformation program designed to streamline business process and migrate business functionality from legacy systems to a more advanced digital platform. The Insurance Council wishes to engage in an exclusive contract with a provider of a new platform to support our digital transformation initiatives and to support our core business functions such as licensing life cycle management, applications for licences, education and exam administration in preparation for applications, audit, compliance and complaints management, inquiries management, as well as integrated financial/accounting management.

1.1. BACKGROUND

The Insurance Council of British Columbia is an insurance regulatory body established by the Financial Institutions Act and appointed by the BC provincial government to ensure licensed insurance agents, salespersons, and adjusters act within a professional framework, which promotes ethical conduct, integrity, and competence. We protect the public by ensuring that licensees act ethically, with integrity and competence.

The Insurance Council regulates insurance agents, salespersons, and adjusters through a set of rules (as enabled via the Financial Institutions Act), a code of conduct and guidelines, and by means of licence life-cycle management (including licence applications, renewals, upgrades, changes), continuing education, Life Licence Qualification Program exam administration, audit, compliance and complaints management. The figure below provides a highly simplified depiction of the lifecycle of a Licensee (Agent or Agency).



The lifecycle of an agent/agency goes through several high-level phases as follows:

- **EDUCATION:** Before a person is allowed to sell Insurance in BC, an aspiring license applicant must ensure they have the appropriate and recognized educational background. This education can be obtained from Insurance Council Accredited Institutions and other sources.
- **EXAMINATION:** Prior to an agent to be allowed to sell Life and/or Accident and Sickness Insurance, specific education from the Life Licence Qualification Program (LLQP) must be completed from an accredited Harmonized LLQP Course Provider. The Agent must pass the formal LLQP examinations (per course/module) owned by the Autorité des Marchés Financiers (AMF) Organization, but in British Columbia facilitated through the Insurance Council. For Examination 3 scenarios are supported:
 - Online examination (actual execution of exam may be facilitated by a contracted third-party vendor)
 - In person (regular), fully managed and executed by the Insurance Council.
 - In-Person – Special Accommodation: This is an individual exam session in the Insurance Council office to accommodate people with disabilities that are prevented from attending a regular In-Person examination session.
- **COUNCIL RULES COURSE:** The last step prior to requesting an Insurance Licence is completing the Council Rules Course, which reflects the Council Rules an agent/agency must comply with in order to do business in British Columbia.
- **INSURANCE LICENCE REQUEST:** Once all prerequisites are completed, the agent/agency

(to be) can request a licence. There are many types (individual vs. agency) and classes (General, Life, Accident & Sickness, Adjuster, Travel to name a few) of Licences and for some licences different levels (level 1, 2 or 3 Licence). However, licence requests all do follow similar workflows. Each licence type/class is different. Of note, while many data fields are the same, different checks may be followed depending on type, class, etc. For example, specific additional checks must be performed if the request is for a licence to sell Life, Accident and Sickness insurance as opposed to a licence for General insurance. The workflows for Licence requests for Agency licences are different then individual licences, however conceptually they follow a similar flow.

Requesting a licence can be done through the online Agent/Agency Portal. The applicant must select the specific licence type and enter all information. Depending on the licence type/class etc., additional supporting documents must be provided. The applicant can use specific online portal feature to safely upload the documents.

Once all information is provided, the applicant can check-out and pay for the request which activates an online payment feature. Once an individual applicant has completed their application and has paid the associated fees, the request may then be routed to a specified Agency for approval by a designated Agency representative (Agents can only obtain a licence when associated with an Agency, this check confirms that relationship).

Once the request is confirmed, an Insurance Council Licensing specialist will carry out a variety of checks (supported by system features), depending on the licence type/class. For example, Criminal Background Check, verification of Education, verification of previous conduct, in case of need for Supervision verify if Supervisor Agent is eligible, etc. For Agency licences, corporate aspects are verified, for example obtain signed declaration from directors, verify BC Corporate Registration, etc.

Once all aspects are verified, the Licence specialist can approve the application request (typically if no issues or concerns are found). In case of issues or doubt, the Licensing Specialist can pass (escalate) the application request to a (internal) Licensing Supervisor. If the Licensing Supervisor also decides not to approve the application it is forwarded to the Licence Committee, which will prepare a decision recommendation to be confirmed by the council.

The final decision can either be an unconditional approval of the licence, an approval with one or more conditions or the request can be denied. In case the applicant does not accept the decision, the case can be brought to formal Council Review and/or to a formal Hearing Committee.

- **LICENCE APPROVAL:** In case of an approval of an application a licence is generated, with or without conditions, and is registered in the Insurance Council Licence Registry.

- **LICENCE RENEWAL:** Licensees (Agencies and Agents) must renew their Licence on an annual basis (before June 1). The Insurance Council initiates Licence renewals for a fixed time period (April 1 – June 1) by activating the Licence Renewal option in the Licensee Portal and notifying Licensees. Reminders to Licensees for which renewal licence fees are pending are sent out on a regular basis. With the renewal, Agents (and agencies) are also required to declare that they have met specific Insurance Council requirements such as:
 - Understanding of Council Rules and Code of Conduct.
 - Mandatory disclosures have been met.
 - Continuing Education (CE) requirements throughout the last year have been met (Insurance Council provides an online tool for tracking and registering CE – Licensee continuing education registry).
 - Errors and Omissions insurance is maintained.
 - Authority to represent an organization is in place.

Per Licence an individual agent can identify if the fee will be paid by an Agency or by the Agent themselves. At checkout, the fees for selected licences are summed up, and can be paid in bulk by an agent/agency.

Agencies can also pay their agency licence renewal online and they can select Agents and Agent Licences to be paid in bulk by the Agency as well. Similar as with the Agent Licence Renewal, at check-out, the system will calculate the total fees and Agency can pay in bulk.

After June 1, there is a late renewal period for an additional 60 calendar days where Agents or Agencies are required to pay an additional late renewal fee, and the bulleted statements reflected above may be altered to reflect the late renewal. After the conclusion of the late renewal period, all licences that have not been renewed are automatically cancelled for non-renewal with communication to those Agents and Agencies that they are no longer licensed.

- **CONTINUING EDUCATION:** It is required that Licensees maintain specific continuing education. Licensees can enter qualifying continuing Education activities, as notice of successful completion. Insurance Council maintains a registry of qualifying accredited Courses.
- **LICENCE CHANGE MANAGEMENT:** There are many different types of change requests, such as:
 - Agency Change Requests or Notifications
 - Corporate Name Change.

- Withdrawal of Agency Authority to Represent (AtR).
- Upload or change (one or bulk) unlicensed agent employee information.
- Add/Remove Director or Shareholder.
- Add or remove Nominee.
- Terminate Agency Licence.
- Agent Licence Changes
 - Licence Upgrade Request
 - Personal Name Change Request
 - Licence Termination Notification
 - Supervision withdrawal notification
 - Licence Reactivation Request
 - Request to add AtR relationship with Agency.
 - Notification to end an AtR relationship with Agency.
 - Request to change Supervision.
- **LICENSEE AUDITS:** The need for Audits can be triggered by certain events, for example a Licensee not meeting Continuing Education requirements, or simply in a randomized manner. The Council investigates if business is conducted according to the rules, and ensures all requirements are met. Licensees are notified of the outcome of the Audit, consisting of either mandatory or recommended adjustments. In urgent cases one or more licences of a licensee can be impacted and can include additional licensing conditions or even suspensions.
- **LICENSEE COMPLAINTS AND INSPECTIONS:** When the Council receives a complaint (or concern), an investigation case will be initiated. Depending on the severity, actions are taken. Most cases follow a standard case management cycle of information gathering, analysis and decision making. In some cases, immediate actions may be required, such as expedited suspension of licence. In cases where misconduct is observed, the Insurance Compliance Council will get involved. This council may require ad-hoc one-time appointment of council members. A safe and secure workspace (documentation) is setup for investigations officers and council members.

1.2. OTHER COUNCIL BUSINESS AREAS

In this high-level business summary of the Council, many business areas have not been

mentioned, such as:

- Education: The Council develops and offers these courses to Licensees (for fee payment) for a restricted period.
- Communications: The Council sends out a variety of communications throughout the year to all or selected groups of Insurance Agents and Agencies.
- Financial management and oversight. The Council must report to the Ministry of Finance of the BC Government.
- Policy development, education, and oversight.

Further details describing each section of this diagram are provided in the attached supporting documents and appendices.

More information on the Insurance Council can be found on our website at <https://www.insurancecouncilofbc.com>.

1.3. PROBLEM STATEMENT

The Digital Transformation program we are undertaking and the new technology platforms we are considering, to support the transformation, are expected to address the following challenges, constraints, and limitations currently being experienced:

1. Legacy technology systems and architecture may not be able to support business changes (e.g., new licence classes or types) without great manual effort and added cost. Additionally, legacy systems with minimal integration create inefficiencies that can no longer be supported. The significant pace of change of Insurance Council business processes associated with a rapidly changing business landscape, creates an environment that our legacy systems struggle to maintain pace with.
2. The Insurance Council has the need to quickly scale in size and scope due to changing business requirements as mandated by the government. For example, a change in scope with respect to the type of licensed entities we are required to regulate, may result in a significant increase in licensees tracked and significant changes to internal business process.
3. Current systems lack an intuitive holistic, 360-degree view of licensees that limits staff from having full and readily available visibility into all licensee interactions.
4. A lack of data-driven decision-making capabilities that requires enhancements to technologies, data, and processes to support a cyclical process of execute, measure, and learn.
5. Current user experience limitations create barriers to accessing systems (e.g., use of

mobile devices), streamlining work, and inconsistencies when completing tasks. The Insurance Council wishes to leverage modern user and data-centric approaches and technologies to optimize the end user experience, satisfaction, and task completion.

6. Redundant data and document repositories are difficult to manage, and the Insurance Council wishes to explore ways in which these can be consolidated and integrated within a single platform.

The Insurance Council wishes to maximize efficiency and effectiveness through modern technology tools.

1.4. GOALS

The Insurance Council wishes to engage in an exclusive contract with a provider of a new platform that will realize the goals identified below. The new platform should be built upon a Customer Relationship Management (CRM) and eCommerce business model to enable the following functionality and objectives:

1. Realize an intuitive, holistic, 360-degree view of licensees that leads to staff having full and readily available visibility into all licensee interactions.
2. Integrate all frontend and backend processes and functionalities into a single comprehensive platform that is cloud-based.
3. Realize a data driven and customer experience-oriented organization which includes digitizing and improving business procedures and transforming the organization to maximize user experience and stakeholder satisfaction.
4. Improve business flexibility and responsiveness.
5. Improve overall efficiency and access to information.
6. Enable enhanced data analytics and management reporting for the purpose of increasing information-driven management decision-making.

1.5. SCOPE OF REQUEST FOR PROPOSAL (“RFP”)

The Insurance Council wishes to engage with a single vendor that will be responsible for providing the technical architecture and solution platform that will fulfill the abovementioned transformational goals. The selected vendor may also be responsible for providing the following services:

1. Platform server/cloud consultation, configuration, implementation, and management services

2. SAAS applications and system configuration consultation, management, and implementation services.
3. Software development consultation, management, development, and quality assurance services and resources.
4. Software integration consultation, development, quality assurance, and management services.
5. Software and system support services.

2. SOLUTION VISION

The Insurance Council is seeking an adaptable, integrated technology platform, based on commercial cloud-based products which is capable of delivering the stated objectives. It is expected that the solution may be composed of multiple functional components either provided by a single product or by a composite of products. This section of the RFP document describes our required target platform in conceptual technology agnostic format, and this description will be leveraged throughout. The Insurance Council is requesting vendors to respond with details describing how their solution will meet the requested functional and non-functional requirements.

2.1. HIGH LEVEL DESCRIPTION OF THE INTEGRATED BUSINESS SERVICES PLATFORM

The high-level technology-agnostic component view of the envisioned functional architecture is depicted here (Figure 1). The sections following provide a high-level description of each component of the solution vision.

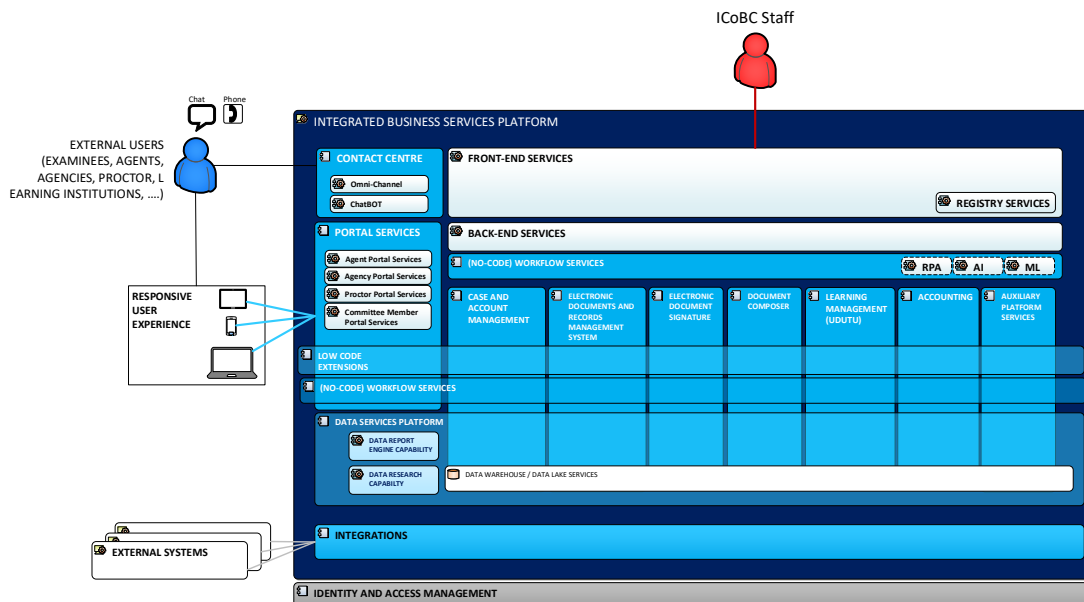


Figure 1: Technology agnostic high level solution component model

2.2. OMNI CHANNEL CONTACT CENTRE SERVICES COMPONENT

This component must support a consistent customer experience across multiple communication channels, such as phone, chat, email, and possible social media in the future. The Contact Centre

must provide a 360-degree view of customer data and must be able to seamlessly integrate with the Case Management component to support end-to-end case-based workflows. For efficiency improvement, it is desirable that some form of ChatBOT technology be made available to reduce the need for support from an Insurance Council agent.

Agent script and response functions must ensure accuracy and consistency in dealing with customers, and communication transcripts need to be produced as a means to services improvement and possibly complaints handling.

2.3. ONLINE PORTAL COMPONENT

Improving self-serve capabilities, the Insurance Council will enhance its current online portal capabilities. Two patterns of authorized types of portal environments must be provided:

- **Individual Portal:** Individual portal environments are to be provided for Insurance Agents (representing one or more agencies), Applicants, Examinees, Trainees, Proctors (overseeing examinations on behalf of the Insurance Council), non-Agent representatives of an Agency (Nominee, Director, Shareholder). The Individual Portal provides access to one named authenticated person (and only one).
- **Group Portal:** Group portals, such as an Agency Portal, are available for businesses, such as Insurance Agencies (Insurance Broker Corporations), unaffiliated non-licensed corporations selling limited insurance (such as product-based insurance), or in future possible Regulatory bodies, Insurers and Education Institutions. It is the intent that people sign into the corporate portal through their personal portal account, only showing functionality in accordance with the role/attributes in the Account Registration data configured relationship (RBAC+ABAC – Role Based Access Control + Attribute Based Access Control). For example, if an Agent has a Nominee relationship with an Agency, this agent will get assigned the Nominee role in the Corporate Portal.

The Online portal must be based on responsive design principles providing an optimal experience scaled to the device used by the user (computer, tablet, smartphone). Many workflows start in the portal (online portal applications for licence request, exam request or licensee change requests). Many of these workflows must automatically create a case with a specific case type in the Account and Case Management component where the case will be further managed. A secure file upload method must be provided to upload supporting artifacts for a case.

Also, the portal must have a shopping cart feature for payment of Licence and Exam related fees (as well as other fees such as education, fines and hearings costs, admin costs, etc.). The Shopping cart feature must integrate with the Insurance Council standard payment gateway.

2.4. CASE AND ACCOUNT MANAGEMENT SERVICES COMPONENT

The Case and Account Management platform is a key component of the envisioned integrated solution. Account Management capability is core in registration of various stakeholders and their inter-relationships. Many of these relationships will be captured in stakeholder registries. It is the expectation the future state platform can manage a multitude of account “types” each with associated additional unique attributes. The system must be able to administer many-to-many relationships between various account types (for example an Agent represents multiple Agencies, where Agencies employ multiple Agents).

Many of the Insurance Council’s processes can be captured and guided by case management. The future state system must be able to support a variety of case types, each with unique additional attributes per case type (for examples licence request case, examination request case, complaint case, each have common but also unique data elements)

Cases are typically constructed against an account but must support relating a multitude of other stakeholders to the case.

For a detailed view of the capabilities required please refer to Appendix A: Insurance Council Detailed Solution Architecture document (refer to sections 6.2 and 6.3 below on how to obtain this document).

2.5. ELECTRONIC DOCUMENT AND RECORDS MANAGEMENT SERVICES (EDRMS) COMPONENT

The EDRMS provides storage and management capabilities for various types of artifacts and specifically documents. The EDRMS must support integrated use cases, for example with the Case Management platform, as well as direct-use use-cases, such as secure check-in and check-out of documents. The EDRMS also must provide digitization and document redaction capabilities.

The bulk of the artifacts stored in the EDRMS must be protected from direct access. This access will only be provided through the integrated Case Management platform, controlling the fine-grained role and attribute access methods.

The EDRMS must support configuring specific types of artifacts, each associated with general and type specific meta data attributes and management criteria.

2.6. DOCUMENT (AND MESSAGE) COMPOSER COMPONENT

The Insurance Council delivers many different types of communications to their diverse stakeholders. Many of these communications are related to specific requests (cases) and can be templated. The Insurance Council desires a document composer capability where a document or message can be generated by merging case-based data with a specific template document/message and generating a document in PDF format and an Email in case of a message.

2.7. ELECTRONIC DOCUMENT SIGNATURE (ESIGNATURE) COMPONENT

To support many workflows, it is key to be able to route case-based documents to stakeholders for electronic signature. As such the council desires to have an integrated eSignature capability, either as a capability within the Case Management or EDRMS capability or as an integrated standalone (SaaS) solution.

Key aspect for the eSignature capability is encrypted data resident (Canada) storage of the resulting signed document. Through integration logic the signed document must also be stored in the EDRMS and preferably not in a separate eSignature repository.

2.8. LEARNING MANAGEMENT SERVICES (LMS) COMPONENT

One aspect of the Insurance Council's business is the development and delivery of training courses for Insurance Agents and Agencies. These courses are currently delivered through a Learning Management System from Udutu (www.udutu.com). Where course design, development and management are not in scope of this RFP, requesting a course, payment for the course, progress tracking and administering completion of course is done outside of the Udutu LMS and is in scope of the integrated platform (Account and Case Management with exposed services to the portal).

2.9. ACCOUNTING SERVICES COMPONENT

The Insurance Council's current system for Accounting Services is MS Dynamics Great Plains, not subject to end of life in 2025. Still, the council would like to consider the replacement of this system by a more strategic platform such as MS Dynamics 365 Financials or other comparable financial suites that can be tightly integrated with the selected platform.

The Insurance Council requirements for Financial Services are relatively standard and should include (at a minimum) the following:

Chart of Account (CoA) Management, Payable and Receivable administration, Vendor management, Procurement Management, Asset Management and Banking transaction reconciliation, allocations of transactions, financial reporting.

2.10. AUXILIARY SERVICES COMPONENTS

Besides the core building block components, described in the previous paragraphs, some additional services may be required for specific scheduling events, council meeting recordings, surveys, etc. What auxiliary services are required will highly depend on capabilities included within the various core components.

2.11. WORKFLOW SERVICES

The Workflow Services component ties the various services together to provide automation support for end-to-end business processes. The Workflow component must provide no-code capabilities to configure a workflow.

In the future more elaborate (intelligent) use of workflow automation is likely, such as Robotic Process Automation and inclusion of Artificial Intelligence (AI) and Machine Learning capabilities. Inclusion of these capabilities in the solution is not mandatory but may be an advantage.

2.12. INTEGRATION COMPONENT

The Integration Component is closely linked to the Workflow services. In order to ensure integrated end-to-end workflows can access and/or manipulate data across multiple solutions (internal and external) integration fabric is required (following a micro services architecture pattern). To properly develop, document, release, monitor and operate Integrations the Insurance Council envisions to implement an Integration Platform/API gateway. The API gateway also manages the registration and enforcement of secure authentication and encryption based on Industry Best Practices standards (Open Authorization – Oauth).

The Integration platform must provide a developer portal where API documentation can be hosted for developers to use and must provide full lifecycle support, such as API version control.

2.13. DATA SERVICES

The shared services platform will also contain a highly secured integrated data platform, that must provide Data Warehouse Services for advanced Business Intelligence reporting (the council is using Microsoft Power BI for advanced reporting) and later extension to Data Lake Services allowing secure ingesting of other (foreign) data sources enabling Data Research and possibly application of AI capabilities for detection of certain patterns (such as Fraud Detection).

An important aspect of the Data Layer is the ability to provide an Historical Archive for Licensee data, directly accessible to platform services for extended searches.

2.14. IDENTITY AND ACCESS MANAGEMENT

The Insurance Council's datacenter architecture is based on Microsoft Azure. For Identity Management the council uses MS Azure Active Directory (Azure AD). All platform components must support use of Azure AD for authentication, as well as Single-Sign-On (SSO) and Multi Factor Authentication (MFA).

With the new platform the council will implement advanced fine grained access authorization methods, based on a combination of Role Based Access Control (RBAC) and Attribute Based Access Control (ABAC), for example allowing role-based case access, but only to specific cases. Future state solution components must support this vision. The solution must support functional, record and field access control mechanisms, as well as hierarchical access control.

3. REALIZING FEATURES USING INTEGRATED COMPONENT PLATFORM

The vision for the future state solution is to realize end user services, back-end services and portal services using the collective exposed capabilities (service) of the Integrated Services Platform, described in the previous section of this document.

3.1. FRONT-END SERVICES

Front-End-Services are those composite services accessible to both internal to the Insurance Council and external portal users. As the Insurance Council wants to promote self-serve capabilities many front-end services must not only be available to Insurance Council staff but should also be exposed to the various stakeholder group portals. The vision is the platform should accommodate this through a single realization of a service either to be used through the portal or directly from the internal user interface.

3.2. REGISTRIES

A specific class of front-end services is the Registry Services. Within the scope of this initiative various Registry type data elements need to be managed, such as (but not limited to):

- Registry of (aspirant) Licensees (Agents and Agencies)
- Registry of Insurance Licences associated with Licensees
- Registry of in-progress and completed Education related to (aspirant) Licensee
- Registry of supported programs (Licences and Exams), outlining specific data attributes and rules
- Registry of Accredited Education Providers, in combination with a course/module registry
- Registry of Council Continuing Education Courses
- Registry of Council Decisions
- Registry of Insurance Underwriter Companies

For each of these registries it is key to keep a change track record capturing date/time of entry of the change, by whom change is made, effective date of the change and if applicable reason for the change.

3.3. BACK-END SERVICES

The back-end services are those services not directly exposed to end-users (internal Insurance Council or Portal). Typically, these services are triggered by Front-End services or as a result of a certain event, for example to flag possible downstream impacts related to a change in a Licensee Licence.

Many of the back-end services will be required to handle some sort of licence rule verification, either because of a licence/exam request or because of a licence change.

4. RELEVANT ARCHITECTURAL PRINCIPLES

4.1. BUY BEFORE BUILD

The Insurance Council is not a software development company. As such a strong preference is given to using “off the shelf” Commercial products versus custom software development.

4.2. CLOUD PLATFORMS

The Insurance Council’s virtual datacenter is Microsoft Azure. For this reason, the Insurance Council has a strong preference for cloud-based solutions within or with seamless integration with the Azure eco system. Software as a Service (SaaS) is the preferred solution model. In the case of non-SaaS solutions, supporting platforms such as database, must be compatible with Platform as a Service (PaaS).

4.3. IDENTITY AND ACCESS MANAGEMENT

The Insurance Council uses Microsoft Azure Active Directory (MS Azure AD) as its identity provider. All solutions must integrate with MS Azure AD and must support Single Sign-On as well as Role based and Attribute bases Access Control Management (RBAC, ABAC)

4.4. CONFIGURE OR EXTEND, NOT CUSTOMIZE

Components will be based on commercial solution(s) preferably running in the cloud offered as Software as a Service (SaaS). SaaS vendors typically release updates on a regular basis (monthly, quarterly, or annually). Keeping in sync with the vendor updates is not a choice in the SaaS world, it is a requirement. It is therefore extremely important to minimize the update implementation work. The only way to accomplish this is to ensure behavior of vendor software features are not altered through customizations.

This does not mean software cannot be tailored. Typical SaaS based solution platform components provide supported extensibilities not altering the out of the box features of the system. For example:

- Extensive configuration capabilities,
- Extensibility capabilities by extending data entities with custom attributes,
- Ability to configure business logic through integrated workflow,
- Ability to extend the data model with custom entities, and
- Ability to create add-on features using an integrated low code capability (integrated means same data platform, leveraging IAM capabilities, etc.)

4.5. ARCHITECT FOR RE-USABLE CONFIGURABLE SERVICES

In the business service portfolio of the Insurance Council, many repeatable aspects can be recognized. Think about the various flavors of Insurance Licences Request reviews, Insurance

Exam Requests (see Licence and Exam Matrix in Appendix A2: Insurance Council Conceptual Solution Architecture Diagram) and general case management workflows.

For example, instead of creating specific services for each type of Licence request, it is preferred to create solutions based on “generic” reusable services where licence application and management programs can be configured through data, meaning a Program can be defined in terms of Configurable Program Attributes and Configurable Rules. This way a future change in a program or even new programs can be added by a “super User/Administrator” without the need for coding. This aspect will be explained in more detail in the detailed feature architecture description section, which can be obtained after returning the “Intend to Respond document “and signed Confidentiality Agreement.

4.6. DEVELOPING EXTENSIONS (NO-CODE, LOW-CODE, CODE)

In case custom developed extensions are required to the Composite SaaS Platform, the following guidelines should be followed:

- No code (workflow or rules engine) options should be analyzed as a first option,
- If available, low-code capability, integrated with the overall platform identity and access management capability is second best option, and
- In case custom development cannot be avoided, “regular” coded custom developed extensions can be allowed as long as architectural design follows best practices of the Micro Services Design Pattern.

5. USER STATISTICS

The general category of user-types that must be supported in the system include the following:

1. Internal Back - Office Users category is comprised of members of the Licensing, Practice and Quality Assurance, Education, Investigations, Legal, and Administrative Services Teams that operate and manage Insurance Council business processes.
2. Internal Accounting Users are finance and accounting users that manage the transactional and general ledger accounting and reporting for the organization.
3. Active Portal Users a range of external users that includes the public, individual and agency licensees, educational course providers and proctors, council members, internal and external legal staff.

User Type	Current state	Growth
Internal back-office users	80 named users	Greater than 100 named users
Internal Accounting users	5 named users	5 – 10 named users
Internal Accounting + Back-office users	85	Greater than 100
Active Portal Users	50,000	50,000 – 100,000

6. INSTRUCTIONS TO PROPONENTS

6.1. WRITTEN PROPOSALS

The proposal must address each of the following:

6.1.1.VENDOR INFORMATION

- Relevant company information
- Main contact name and details
- Corporate website
- This information is requested as part of Appendix C: Organization, Capabilities, References, and Price.

6.1.2.FEATURES AND NON-FUNCTIONAL REQUIREMENTS

- A clear description of how the Proponent's product and services meet the requirements outlined in the Features section (section 7) below.
- Indication of any information or services available in addition to those sought through this RFP that might be relevant.
- This information is requested in Appendix A1: Insurance Council Future State Solution Catalog, Appendix A3: Insurance Council Solution Architecture Questions, and Appendix B: Insurance Council Non-Functional Requirements

6.1.3.SERVICE REQUIREMENTS

- Demonstration of reliable access to the online platform and commit to a level of reliability of access to the online service for Insurance Council applicants and staff.
- Maintain a cybersecurity program that employs reasonable measures to protect client information and system integrity.
- The successful proponent will be asked to provide a detailed description of their organization's cyber security policies, practices and adherence to industry best practices. Specifically, we ask that you provide information on any relevant certifications or accreditations your organization holds, such as SOC 2 or 3/PCI DSS/PII compliance or other industry standards for cyber security frameworks. Additionally, we would like to understand your organization's approach to identifying and mitigating cyber security risks and your incident response and disaster recovery capabilities."
- Outline of type of breaches and identification of the number of breaches requiring notification to clients in the last 3 years as per the Office of the Information and Privacy Commissioner [Privacy Breach Guidance](#). The successful proponent will be required to provide its cybersecurity policies as part of the contract terms.

- This information is requested in Appendix C: Organization, Capabilities, References, and Price.

6.1.4. CORPORATE QUALIFICATIONS AND EXPERIENCE

- Outline experience in providing similar services, preferably for regulatory organizations, and specify the number of years of experience.
- Include a brief description of your sustainability practices and certifications.
- Provide an explanation of your diversity and inclusion efforts.
- Specify the product(s) that are part of your proposed solution.
- Include estimate of project team members and their role for the implementation of the solution.
- This information is requested in Appendix C: Organization, Capabilities, References, and Price

6.1.5. PRICE

- Price and details of the relevant price model including frequency of charges, fees, or additional costs to the Insurance Council.
- If training is not included in the base pricing, please indicate training pricing and extent of services.
- If additional services are mentioned, clearly indicate updated pricing and all other relevant information.
- Pricing should be indicated in Canadian dollars.
- This information is requested in Appendix C: Organization, Capabilities, References, and Price.

6.1.6. REFERENCES

Shortlisted proponents will be asked to provide references that satisfy the details below:

- Provision of three references (i.e., names and contact information) of individuals who can verify the quality of work provided specific to the relevant experience. References from the Proponent's own organization or from named subcontractors are not acceptable.

The Insurance Council will notify the Proponent ahead of the reference check as a courtesy. The Insurance Council reserves the right to seek additional references independent of those supplied or conduct other verifications as are deemed necessary to verify the information contained in the proposal and to confirm the suitability of the Proponent.

- Number of customers for the proposed solution(s) specifying the number of customers in the same industry.
- This information is requested in Appendix C: Organization, Capabilities, References, and Price.

6.1.7. ADDITIONAL DETAILS

- A sample implementation timeline.
- Details around your training process.
- Description of your ongoing support process.
- This information is requested in Appendix C: Organization, Capabilities, References, and Price.

6.2. SUBMISSION DETAILS

- Please express your interest to receive the complete RFP package by returning a signed Confidentiality Agreement and intent to bid message to itrfp@insurancecouncilofbc.com.
- Communications with the Insurance Council throughout this process should be done via this email. Please include Response Submission in the email subject line.
- Complete proposals must be submitted in writing via email before 12:00 PM PST on April 28, 2023.
- Please note that selected shortlisted vendors must agree to paid Joint Solution sessions expected to last one week (see Timeline section 6.4 below). The Insurance Council will notify you ahead of time that these sessions are coming.
- Late responses will not be considered.

6.3. SUBMISSION REQUIREMENTS

- Proponents should ensure all requirements in the RFP are fully responded to in order to receive full consideration during evaluation.
- As previously mentioned, note that you will need to provide a signed copy of the Confidentiality Agreement attached to this document in order to receive the entire RFP package which is comprised of six appendices.
- The Insurance Council does not allow partial responses. However, vendors are allowed to partner with other providers if they only carry a partial solution. Please clearly indicate if this is the case and provide a full, unified response as per the instructions.
- Vendors must use the Insurance Council response templates provided as appendices to this document and respond in full directly on these documents.

The following response artifacts are provided:

- Appendix A1: Insurance Council Future State Solution Catalogs.
 - Appendix A3: Insurance Council Solution Architecture Questions.
 - Appendix B: Insurance Council Non-Functional Requirements.
 - Appendix C: Organization, Capabilities, References, and Price
-
- Please refer to the Appendices section (section 10) for an overview of the contents of these documents.
 - The format, sequence, and instructions for each template must be followed.
 - Appendix A1: Future State Solution Catalogs contains the functional features of the solution and is to be used to indicate how the proposed solution will support this functionality I.e., out of the box, with configuration, or with development.
 - Failure to respond in this manner may result in your proposal not being evaluated at the sole discretion of the Insurance Council.
 - For those respondents that reach the short listed stage in the RFP process a 3rd party risk review will be completed as per our 3rd party risk policy in which case we are to perform a risk assessment 'before' entering contracts/relationships. Information required to submit to ICBC includes: financial statements, articles of incorporation, answered questions related to cyber security risk, etc.

6.3.1. SUMMARY OF PROCESS

The Insurance Council will distribute via a public posting the following two documents:

- Insurance Council Request for Proposal
- Confidentiality Agreement

Vendors interested in submitting a proposal must express their intent by sending an email to **itrfp@insurancecouncilofbc.com** along with the signed Confidentiality Agreement.

After this is received, the Insurance Council will provide via email the rest of the RFP package containing the following six attachments:

- Appendix A: Insurance Council Detailed Solution Architecture.
 - Appendix A1: Insurance Council Future State Solution Catalogs.
 - Appendix A2: Insurance Council Conceptual Solution Architecture Diagram.
 - Appendix A3: Insurance Council Detailed Solution Architecture Question.
- Appendix B: Insurance Council Non-Functional Requirements.
- Appendix C: Organization, Capabilities, Reference, and Price.

For information on timelines please refer to section 6.4 below.

Note that all communications and notices regarding the RFP will be through email and/or the Insurance Council website at <https://www.insurancecouncilofbc.com>

For more information on the contents of the appendices, please refer to section 10 below.

Please note that all vendors will be notified when the Insurance Council determines the shortlisted candidates and when the final proponent is selected.

Shortlisted candidates will be subject to a risk review where they might be requested additional information. The reference review will also be performed at this time.

6.3.2.ADDITIONAL ATTACHMENTS

In addition to the completed appendices documents (please refer to section 10 for a brief description of these documents) additional attachments can be included provided they follow the below guidelines.

- Vendors can also include a signed cover page and an executive summary indicating the key features of the proposal.
- Vendors can include additional information relating to the responses to each requirement, but they need to reference the relevant question number.
- Additional attachments should be as brief as possible to facilitate evaluation.

6.4. TIMELINE

The following timeline is in effect:

Milestones and Activities	Dates
RFP, Invitation to respond, and Confidentiality Agreement are published to website	March 28, 2023
Window for vendors to submit questions	March 29 to April 10, 2023, at 5 PM PST
RFP Answers published on https://www.insurancecouncilofbc.com/about-us/policies/	April 21, 2023
Submission deadline for proposals	April 28, 2023, at 12:PM PST
Scoring and evaluation period	May 01 to May 26, 2023
Notification of shortlisting and reference checks	May 26, 2023
Risk review and reference checks	May 29 to June 02, 2023
Vendor demos	June 12 to 16, 2023

Paid joint solution sessions	June 12 to 23, 2023
Shortlisted vendors submit best and final offer (BAFO)	June 30, 2023, at 12 PM PST
Notification of award	July 13, 2023

6.5. INQUIRIES

All inquiries regarding the RFP should be directed to itrfp@insurancecouncilofbc.com. Inquiries and responses may be recorded and distributed to all Proponents by means of a post on the Insurance Council's website (<https://www.insurancecouncilofbc.com/about-us/policies/>) Please refer to the Timeline section (section 6.4) for the timeframe when questions will be received and answered.

6.6. AMENDMENTS TO RESPONSES

Proposals may be amended but any amendment to a Proposal must be made in writing and delivered to the email address mentioned in the Proposal Submission Details by the RFP closing deadline.

6.7. ADDENDA

If the Insurance Council of British Columbia determines that an amendment is required to this RFP, the Insurance Council will issue a written addendum to each proponent who has expressed a positive intent to respond by emailing a signed Confidentiality Agreement. Each addendum will be incorporated into and become part of the RFP.

7. FEATURES

Please describe in detail how your solution proposal will support the features, functions, and requirements contained in the attached Appendix A1: Insurance Council Future State Solution Catalogs. The attachment is an evaluation spreadsheet that facilitates your responses and must be submitted with your proposal.

If the Proponent is deemed unsuitable by the Insurance Council in its sole discretion due to unsatisfactory references, or if the proposal is found to contain material errors, omissions or misrepresentations, the Proponent's proposal may be rejected. At the end of the RFP process, all Proponents will be notified in writing (via email) of the results as well as the reasons for the decision made.

This RFP is covered by trade agreements between the Insurance Council and other jurisdictions,

including the following:

- a) Canadian Free Trade Agreement.
- b) New West Partnership Trade Agreement; and
- c) Trade, Investment and Labour Mobility Agreement.

8. EVALUATION CRITERIA

The evaluation criteria listed in the table below will be used by the Insurance Council to assess how the bidders respond to the features and requirements of the RFP. These criteria standardize the vendor response scoring and minimize the subjectivity of the scoring and subsequent proposal evaluation.

#	Criteria	Description
1	Features and Architectural Components (35%)	Overall ability to support the features identified in the Feature Catalog appendix, as well as the architectural components reflected in the Solutions architecture appendix.
2	Non-Functional Requirements (20%)	Overall ability to support the Non-Functional requirements identified in the Non-Functional Requirements appendix.
3	On-boarding and Implementation Services (10%)	Quality of project plan and completeness and clarity of roles and responsibilities, steps, and effort.
4	Cost (15%)	Costs associated with licensing, software, hardware, and support, where applicable.
5	Corporate Qualification and Expertise (10%)	Overall quality and detail of response.
6	References (5%)	Overall quality and detail of reference response provided by the reference, as well as the responsiveness of the reference.
7	Relevant Company Information (5%)	<ul style="list-style-type: none"> • Company financial information • Cybersecurity details and risk assessments • Cyber security policies and reports of incidents/breaches, if any <p>If the proponent is deemed unsuitable by the Insurance Council in its sole discretion due to</p>

#	Criteria	Description
		unsatisfactory references, or if the proposal is found to contain material errors, omissions or misrepresentations, the proponent's proposal may be rejected. At the end of the RFP process, all proponents will be notified in writing (via email) of the results.

9. LEGAL TERMS

9.1. TERMS AND CONDITIONS

The proponent agrees that the contract's terms and conditions will be negotiated upon selection of the winning bidder for this RFP. All contractual terms and conditions will be subject to review by the Insurance Council legal department and will include scope, budget, schedule, other necessary items pertaining to the project as well as service level agreements, information security, acceptable information, use and disclosure, information retention and destruction, cyber security, compliance with applicable regulations (e.g. privacy, etc.), breach of contract sanctions, termination clauses, renewal options, penalties for non-performance if applicable.

9.2. WORKING AGREEMENT

The Insurance Council intends to offer a two (2) year service contract commencing from the date of the contract signing with the option of yearly renewals. Specific contract terms will be negotiated with the selected proponent at the time of contract signing.

The Insurance Council reserves the right to negotiate additional related services with the successful Proponent based on other requirements that may arise. Alternatively, the Insurance Council may obtain competitive proposals for additional related services. If the Insurance Council seeks competitive proposals for future opportunities, the successful Proponent to this Request for Proposal ("RFP") will be eligible to submit a proposal for these future opportunities.

9.3. CONFIDENTIALITY

By accepting to take part in this proposal process, you agree to keep in confidence all information imparted to you by the Insurance Council during the process, not to disclose it to third parties, and not to use it for any other purpose than for participation in the proposal process. All information should be kept in confidence during and after the conclusion of the proposal process.

Please refer to the Confidentiality Agreement for more details.

10. APPENDICES SECTION

As previously mentioned, please note that the appendices package containing the six appendices described below will be sent after the signed Confidentiality Agreement is received by the Insurance Council.

10.1. APPENDIX A: INSURANCE COUNCIL DETAILED SOLUTION ARCHITECTURE (PDF)

This document contains the detailed description of the solution architecture that informs appendices A1, A2 and A3 described below.

10.1.1. APPENDIX A1: INSURANCE COUNCIL FUTURE STATE SOLUTION CATALOGS (EXCEL)

This appendix details the features, services and functionality that is expected to be supported on the platform. In your response, you are expected to provide per fit/gap question the following details:

Fit/Gap:

- Yes,
- No,
- Partial (additional comments required) or
- Not Applicable (only to be used if your solution does not provide the module).

Fit Method:

- Out of the Box.
- Configuration.
- In planned future release, please provide Year and Quarter of release in Notes.
- Solution Customization, please indicate size and complexity of customization in Notes.
- Solution Extension, please indicate size and complexity of extension in Notes.
- Other, please specify in Notes.

10.1.2. APPENDIX A2: INSURANCE COUNCIL CONCEPTUAL SOLUTION ARCHITECTURE DIAGRAM (PDF)

Graphic representation of the desired solution architecture. This diagram is described in detail in Appendix A: Detailed Solution Architecture

10.1.3. APPENDIX A3: INSURANCE COUNCIL SOLUTION ARCHITECTURE QUESTIONS (WORD)

This is narrative style questionnaire to provide more detailed answers to General Requirements, Component and capabilities, and Feature Set questions.

10.2. APPENDIX B: INSURANCE COUNCIL NON-FUNCTIONAL REQUIREMENTS (EXCEL)

This appendix details the non-functional requirements, such as security and performance for example, that are relevant to the solution. Vendors must complete the columns as specified in the sheet instructions tab.

10.3. APPENDIX C: ORGANIZATION, CAPABILITIES, REFERENCES AND PRICE (WORD)

This appendix requests details about the proponents' organization and experience, references, implementation methodology, project team as well as price estimates.

Other questions in this document deal with expected Service Level Agreements, etc.