SUNCORP VALUATIONS

Request for Proposal

Appraisal Software Modernization Project

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1 BACKGROUND INFORMATION

1.1 Background

Suncorp Valuations (Suncorp) is a global B2B professional services firm providing tangible asset appraisals and related consulting services. Our clients include insurance providers and brokers, lenders, property owners and investors, governments and other public entities, and the general public. Suncorp has over 50 years of experience employing the best teams to provide the best work for our clients. Suncorp currently employs 110+ professional staff which utilize all our software, and additionally engages 60+ subcontractors that update appraisal data within the systems. Suncorp has implemented a flexible office work environment and the majority of Suncorp's staff work in remotely.

Suncorp has been utilizing an in-house developed appraisal software application for almost 20 years, alongside other third-party software components and internally developed spreadsheet systems. This collection of software lacks integration across the enterprise, utilizes numerous manual processes, is monolithic in design, and lacks the flexibility, performance, and scalability for Suncorp's needs.

Suncorp is presently reorganizing its historical internal business processes to a new production model to enhance efficiencies. Given today's evolving technology and modern cloud-based applications, Suncorp is seeking proposals through this Request for Proposal (RFP) process from qualified Proponents to provide commercially available solutions for modern modular appraisal software tools. These tools will provide a modern platform that will improve Suncorp's processes locally and abroad, support Suncorp's new production model, provide Suncorp advantage in its marketplace, and improve service levels to clientele.

Suncorp is strategically seeking viable solutions that will enable joint configuration management with the Proponent(s) to enable integration among disparate systems, adaptation to evolving business requirements, and enablement Suncorp's new production model.

Suncorp's appraisal software tools requirements are further outlined below in Section 2 Project Overview.

1.2 Locations and Working Practices

Suncorp has offices across Canada, United States, and India. Appraisal work is performed in several countries around the world, serving a wide range of clients.

Suncorp's main datacenter is located in Saskatoon, Saskatchewan, which houses Suncorp's centralized server infrastructure that delivers all required applications and services to Suncorp's workforce.

Suncorp's workforce is currently comprised of 110+ professional employees and augmented with 50+ subcontractor appraisers. The workforce is widely distributed (primarily Canada and US based, and also globally) and Suncorp has adopted a flexible remote work policy. The majority (> 95%) of Suncorp's staff currently work remotely and are often mobile. Remote access technologies are currently utilized with a combination of VPN, SaaS, and remote desktop technologies with multi-factor authentication.

1.3 Services Provided

The services that Suncorp provides to our clients are:

A. **Tangible Asset Appraisals:**

   1) Cost estimating services on Machinery & Equipment, and Buildings & Improvements. These services are required by our clients for insurance coverage purposes, post loss issues, accounting purposes, etc.

   2) Value estimating services on Machinery & Equipment and Real Property. These services are required by our clients for secured lending purposes, due diligence, PPA, accounting, tax issues, etc.

B. **Reserve Fund Studies/Depreciation Reports:** Cost analysis forecasting is provided on both condo/strata properties and non-condo/strata properties; In regard to condo/strata properties, these services are required by clients to ensure funds are available for common element maintenance and to meet regulatory requirements. For non-condo/strata properties, these services are required primarily for budgetary purposes.

C. **Risk Management:** Including safety audits and general advisory services.

1.4   Current Systems Environment

Suncorp's current business system applications consist of the following:

1. **PACT –** In-house developed appraisal system. All appraisal jobs are setup and managed through this system. It is used for analyzing, calculating, and generating client reports. It also contains a module that calculates Reserve Fund Studies/Depreciation reports. Additionally, it manages all calculating factors for use within the cost approach integrating data from Core Logic's Marshal & Swift, and our internal factors SCI (Suncorp Composite Index). This application runs from a central server, through direct shortcut links, connecting to a database server to process data. It is not a client/server application nor web/cloud based.

2. **CRM System –** Suncorp currently utilizes Maximizer as its main CRM application, which is an on-premises web service software. The CRM capabilities are currently distributed among four system sub-component areas: 1. Maximizer for customer information, 2. network folders for proposals, 3. Network folders for client correspondence, and 4. the PACT appraisal system for customer job planning information. There currently is a one-way database connection that pulls client information from Maximizer database system to populate PACT jobs and reports.

3. **Report Builder –** This third-party application is currently utilized to provide an option to generate Market Value appraisals. This is a client/server application with its own database stored in Suncorp's main database server. The application is no longer supported by the vendor. There is a manual copy/paste process between PACT and Report Builder to keep data updated between both systems.

4. **Total –** This third-party application is currently utilized to generate residential real estate market value appraisals, using a defined form layout. This is a client/server application with its own database stored on Suncorp's main database server.

5. **Measurement and Document Tools –** A variety of third-party measurement and PDF document tools (e.g., Broadgun, Adobe, Bluebeam, Sketchup) are utilized to perform redaction, measurement, extraction, and editing (adding notes), includes text and photos.

6. **Appraisal Applications based on Excel Spreadsheets –** In-house developed appraisal spreadsheets are currently utilized for industrial sector machinery and equipment costing jobs. These jobs set up, monitored, and reported through the PACT system, although the

building information, machinery, and equipment information is input to the spreadsheets, and the analysis and calculations are performed in the spreadsheets. These spreadsheets are stored in network folders and a custom import tool is used to move the completed spreadsheets into a separate database for subsequent report generation via the PACT system.

7. **Microsoft SQL Server –** A variety of databases are currently utilized to store and manage data for all systems, in-house and third-party party systems in their own database instances. Separate PROD and DEV SQL servers are in place. There exists a large amount data duplication and inconsistency created throughout time which needs to be reviewed, scrubbed, and cleaned.

8. **Network Folders –** Internal network file shares are currently utilized to store a variety of documents, including final client proposals, client reports, client documents, and internal working papers with a variety of file formats. An integrated view exists within the PACT system and network file folders for direct access. Other third-party party applications store documents within the database.

9. **Report Generation –** A variety of report generation methods are currently utilized, including generation through SQL SSRS system initiated through a report generation menu. Reports are also generated through an internal report generator module within the PACT system that directly utilizes Microsoft Word libraries to create customized reports. Microsoft Word document templates are also utilized and modified to align with client requirements (e.g., property condition reports).

1.5   Definitions

The defined terms are used throughout the RFP document:

- **Agreement –** means a formal contract between Suncorp and a Proponent(s) for performance and delivery of Project deliverables to the benefit and acceptance of Suncorp with defined terms, conditions, and considerations.

- **Administrative Team –** means the Suncorp administrative team will use the system to setup new jobs based on approved contracts with clients, assist with project plan and resource scheduling, perform administrative review, coordinate engagement planning, and work through draft reports from beginning to end and send them to clients.

- **Application –** means computer software with the capability to perform Suncorp's business process tasks to support analysis, administration, reporting and financial processes.

- **Confidential Information –** means the information shared between Suncorp and the Proponent(s) as outlined in section 3.

- **Configuration Management –** means the process to request, define, and implement application changes required by evolving business requirements and range from application functional settings, modifications, and enhancements.

- **Data –** is a collection of categorical, factual values (e.g., text, graphics, audio-visual and other media) to facilitate analytical insights and intelligence development, or for incorporation into calculations and reports throughout Suncorp's business processes.

- **Modular –** is a software architectural design model that provides clear contextual separation and independence among components (e.g., consistent with Microsoft's Domain

Driven Design) with event-based integration, and segregation of responsibilities facilitated by Command Query responsibility Segregation (CQRS) technology.

- **Privacy Legislation** – means the aggregate body of law and/or regulations outlined in each country, state, and province where Suncorp operates, including, but not limited to Canadian federal legislation (PIPEDA), European legislation (GDPR), US Privacy Act 1974, Gramm-Leach-Bliley Act; The Federal Trade Commission Act and specific state comprehensive legislation such as the California Consumer Privacy Act (CCPA); the Virginia Consumer Data Protection Act, the Colorado Privacy Act, and India legislation (PDP).

- **Professional Services Team** – means Suncorp's complement of professional consultants, researchers, and risk assessor staff who will use system to enter property data and perform their analysis from inspections or client provided information.

- **Professional Standards** – means the collective body of professional appraisal practices, methodologies and terminology standards as defined by appraisal industry regulators such as USPAP, Red Book, International Valuation Standards (IVS), CUSPAP and standards defined by the ASA (e.g., ASA Valuing machinery and Equipment).

- **Project** – means the aggregate package of deliverables, services, resources, schedules, and management processes to align with Suncorp's requirements, as further outlined in section 2 Project Scope.

- **Proponent** – means a qualified candidate partnership, corporation, or individual responsible to propose a response the RFP.

- **Suncorp Subcontractors** – means non-Suncorp employees which are subcontracted on a temporary basis and will use system to enter property data and their analysis from inspections or client provided information, but with limited access to system functionality and process.

- **System Administrators** – means Suncorp IT technical and operational staff who will be responsible for the daily operation of the system, maintain and update system configuration and user profiles.

2 PROJECT DESCRIPTION

A comprehensive all-in-one solution is preferred by Suncorp but is not mandatory. For further clarity, the Proponent's overall solution/proposal can be formulated to address either all or partial requirements, based on the Proponent's system capabilities and offerings. Partial solutions will require integration capabilities.

Suncorp's requirements for the Project are further described below.

2.1 In Scope Elements

The components below are deemed 'in scope' of the Project requirements for the RFP:

i. Provide an application for use by Suncorp's Professional Services Team, Suncorp Subcontractors, and Administrative Team which is an appraisal software that provides the development of reports related to cost estimation and/or value estimation of tangible assets including Machinery & Equipment; and/or Buildings & Improvements, and/or Real Property;

ii. The application can automate appraisal processing processes, collation, and analysis of evidence, provides calculations, and generates appraisal reports to respective industry standards;

iii. Revision and approval of reports;

iv. Search, recall and audit previous files (e.g., by type, geography, client, staff category) facilitated through the CRM;

v. Replace legacy appraisal system software components with web and/or cloud-based solution;

vi. The ability to integrate with data services and automated business process management systems (BPMS) workflow;

vii. Capacity for interim data integration;

viii. Data migration capacity from existing legacy data repositories to new system databases;

ix. Interface with other existing systems and applications to share information within appraisal, reporting or auditing processes;

x. Bi-lingual language i.e., the provided solution tools with the user input and output interfaces must be able to be presented in the French and English language;

xi. Recommendations for system integration and data transfer strategies;

xii. Identify and implement change management process and plan, inclusive of post-implementation phase;

xiii. User training organization and delivery, including but not limited to provision of training materials, training delivery format (e.g., on-line, in-person), business system change management, and a separate test environment;

xiv. Proponent and Suncorp meetings facilitation; and

xv. Post-implementation support.

2.2 Out Of Scope Elements

For further clarity, the components below are deemed 'out of scope' of the Project for the RFP:

i. Consultation, design, procurement or implementation of any network infrastructure hardware, infrastructure software, servers, network security systems whether located on Suncorp premise, hosted, or provisioned in any third-party cloud;

ii. Consultation, design, procurement or implementation of any business software tool, automation tool, or utility software not expressly defined within the scope of the Project; and

iii. Delivery of any IT support or maintenance services not directly related to the supply, implementation and support of software expressly defined within the scope of the Project.

2.3 Value Added Features or Components

Suncorp is interested in understanding the breadth of the Proponent's solutions and services that are outside the current Project scope. Proponents are encouraged to describe any solution component capabilities they currently have or may be able to incorporate that would be advantages and beneficial to Suncorp. Please specify any additional costs and the associated value with any additional features and include a timeline roadmap for potential implementation.

2.4 Project Objectives

Suncorp requires achievement of both business and technology efficiencies through the implementation of this Project, as outlined below:

2.4.1 Business Objectives

i. Optimize and enhance systems to provide more efficient tasks and processes for faster turn-around results;

ii. Standardize and automate systems, workflows, processes, and job assignments to increase profitability and improve customer satisfaction;

iii. Align new faster, scalable system processes with Suncorp's new production model and alignment with Professional Standards;

iv. Dynamic reporting capabilities, based on standard templates and reporting technology, with flexibility to tailor to client needs and use cases;

v. Flexible sourcing of data source/supplier interfaces, integration methods, maintenance process, evolution, replacement alternatives, and gap remediation;

vi. Ensure new tools and systems are easy to learn; and

vii. Enable creation and sustainment of the required training materials.

2.4.2 Technology Objectives

i. Modern web service application(s) based on leading architectural practices for cloud deployment and scalability;

ii. Integration capabilities with third-party systems, third-party data sources, Suncorp's systems, and Suncorp's data sources;

iii. Modular applications with universal availability, maximum jurisdictional security for all Suncorp users worldwide, and with minimal latency regardless of the user's location;

iv. Secure protection of data confidentiality, privacy integrity, and license compliance for shared third-party data, customer data, and Suncorp internal data;

v. Integrate within Suncorp's IT infrastructure and other existing systems and Systems Administrator Team processes; and

vi. Mobile device accessibility (e.g., iOS, Android) with separate mobile application, mobile web-service and offline capabilities.

2.5 Project Requirements

Suncorp's functional and non-functional requirements are listed in the tables below.

2.5.1 Functional Requirements

Category	Requirement
Front-end Interface	Independent user interface based on dynamic modern techniques with independent API integration and gateway technology.
	Visual and audio accessibility adjustment compatibility for users.
	French and English language support and configuration availability.
	Mobile browser access capability to web services formatted for mobile display and interface technology with equivalent security controls as desktop or laptop devices.
Authentication and Authorization	Capacity to enable role-based security controls for roles, permissions, and privileges.
	Compatibility with single sign-on (SSO, for example Azure AD) and strong multi-factor authentication (MFA, for example Microsoft Authenticator) user access controls.
Privacy and Security Compliance	Data and network security controls for Suncorp's data and online systems access (e.g., firewalls, network segregation, encryption at rest and in transit, data backups).
	Control of geographic residency of Suncorp data.
	Compliance with Suncorp privacy requirements outlined in Section 8.
	Network protection with a minimum TLS 1.2 security protocol and minimum 256-bit AES encryption algorithms.
External Interface	Mobile device OS support (e.g., Android, iOS). Compatibility with Microsoft Office 365 suite and PDF tools. Standard web browser support (e.g., Chrome, Firefox, Edge).
	Mobile application access for key on-site business activities (e.g., data input, measurements, photography, notes, analysis, management, reporting) with automated system and workflow integration with backend applications and must have full off-line functionality.
Configuration Management	Defined capability and controls for ongoing business requirement enhancements.
	Provision of dynamic data attribute and data structure modification procedures for evolving business requirements.
	Defined capability and controls for ongoing revision of communications and data integration (e.g., API fields, XML, JSON) and ongoing maintenance based on evolving business requirements.
	Data interface and management capabilities of third-party data sources, calculation factors and Suncorp proprietary factors for rules, formulas, and calculations of data for intermediate analysis and final reports.

Reporting	Capacity to implement forms and layout per appraisal standards (CUSPAP, USPAP, ASTM E2018-15).
Audit	Data validation and integrity controls for input, processing, and output functions.
	User notification for human error (e.g., warning, stop and review notifications).
	Cost management controls for optimized allocation / consumption of services.
	Performance monitoring and management capabilities (e.g., delay parameters and user experience – UX metrics).

2.5.2   Non-Functional requirements

Category	Requirement
Availability	Minimum 99.9% availability across global time zones.
	Continuous software revision and release process delivered via Cloud.
	Cloud delivery, web browser-based applications for worldwide access.
Reliability	Mean time between system outages greater than 6 months.
Performance	Maximum 100ms latency response to user requests across all geographies.
	Clustered and scalable computing platform.
	Gateway for mobile applications.
	Desired single page application (SPA) with complex user interface capabilities to enhance integration capabilities, front-end independence, network performance, security controls and user experience.
Serviceability	Interface and integration capabilities with Suncorp internal applications and third-party applications.
	Standardized/universal hosting infrastructure (e.g., containerized is desired).
	Modern system integration capabilities (e.g., front-end API gateway, back-end message broker desired), resilient availability, and high performance in multiple geographical regions.
	Resilient system architecture and technology to withstand transactional processing, data integrity and communication issues.
Business Continuity and Support	Demonstrated disaster recovery plan and coordination with Suncorp's recovery plan and objectives.
	Data protection controls for Suncorp's hosted data portfolio including database encryption, daily backups, and off-site storage.
	Post-implementation warranty and training support of the application(s).

3   CONFIDENTIAL INFORMATION

3.1   Intended Recipient

This RFP document, and any of its attachments, regardless of form or medium, is intended only for use by the Proponent addressee(s) and may contain legally privileged and/or confidential, or otherwise restricted information viewable by the intended recipient only. If you are not the intended recipient of this document (or the person responsible for delivering this document to

the intended recipient), you are hereby notified that any dissemination, distribution, printing or copying of this document, and any attachment thereto, is strictly prohibited and violation of this condition may infringe upon laws protecting proprietary and, or intellectual property. In no event shall this document be delivered to anyone other than the intended recipient or original sender and violation may be considered a breach of law fully punishable by various domestic and international courts. If you have received this document in error, please respond to the originator of this message or email him/her at the address below and permanently delete and/or shred the original and any copies and any electronic form this document, and any attachments thereto and do not disseminate further.

3.2   Confidential Information Disclosure

The Proponent acknowledges that certain of the material and information made available to the Proponent by Suncorp through the RFP process (the "Confidential Information") will be of a confidential nature. The Proponent recognizes that the Confidential Information is the sole and exclusive property of Suncorp, and the Proponent shall use its best efforts and exercise utmost diligence to protect and maintain the confidentiality of the Confidential Information. The Proponent shall not, directly, or indirectly, use the Confidential Information for its own benefit, or disclose to another any Confidential Information, whether acquired, learned, obtained, or developed by the Proponent alone or in conjunction with others, except as such disclosure or use may be required in connection with the performance of RFP submission development or as may be consented to in writing by Suncorp.

3.3   Confidential Information Ownership

The Confidential Information is and shall remain the sole and exclusive property of Suncorp regardless of whether such information was generated by the Proponent or by others, and the Proponent agrees that upon conclusion of this RFP it shall deliver promptly to Suncorp all such tangible parts of the Confidential Information including records, data, notes, reports, proposals, client lists, correspondence, materials, marketing or sales information, computer programs, equipment, or other documents or property which are in the possession or under the control of the Proponent without retaining copies thereof.

3.4   Confidential Information Scope

Each of the foregoing obligations of the Proponent in this clause shall also apply to any confidential information of customers, joint venture parties, contractors, and other entities, of any nature whatsoever, with whom Suncorp or any associate or affiliate of Suncorp has business relations.

3.5   Exclusions

Notwithstanding the foregoing provisions of this clause, the Proponent shall not be liable for the disclosure or use of any of the Confidential Information to the extent that:

(i) the Confidential Information is or becomes available to the public from a source other than the Proponent and through no fault of the Proponent; or

(ii) the Confidential Information is lawfully obtained by the Proponent from a third party or a source outside of this Agreement.

3.6 Survival

The covenants and agreements contained in this section shall survive the conclusion of this RFP.

4 RFP PROCESS

4.1 RFP Communication

All submissions, requests for clarifications or inquiries regarding this RFP must be provided in writing to Suncorp at support@suncorpvaluations.com.

No other contact communication channel at Suncorp is authorized to communicate with respect to this RFP, unless subsequently identified. Any attempt to communicate with Suncorp outside of authorized channels may result in the rejection of the Proponent's submission.

4.2 RFP Schedule of Events

Suncorp anticipates the following schedule of events related to this RFP process, commencing on the RFP Release Date:

RFP Release Date	July 14th, 2023
RFP Intention to Bid Date	July 21st, 2023
RFP Questions Submission Date	July 28th, 2023
RFP Question Response Date	August 4th, 2023
RFP Submission Date	August 11th, 2023
RFP Evaluation Process	August 18th, 2023
RFP Proposal Presentations	August 25th, 2023
RFP Selection	September 8th, 2023

4.2.1 RFP Intention to Bid

All Proponents are required to indicate their intention to participate in the RFP process to Suncorp in writing by the RFP Intention to Bid Date as outlined in Section 1.2. Suncorp will acknowledge each Proponent's intention in writing. Any Proponent that does not respond by the RFP Intention to Bid Date will be considered not a participant in the RFP process.

4.2.2 RFP Questions Submission Date

Each Proponent is invited to formulate its own questions related to the RFP. All questions must be submitted in writing by the RFP Question Submission Date. Each question submitted to Suncorp become property of Suncorp. All Proponent questions will be reviewed in confidence by Suncorp, and Suncorp will provide a consolidated written response in a "Question/ Answer" format which will be published to all bidding Proponents by the RFP Question Response Date. Suncorp will endeavor to anonymize the identification of any Proponent in the "Question/ Answer" publication.

The responses would be hosted on a secure and anonymous file sharing system, such as Microsoft SharePoint. Suncorp will determine the best communication platform prior to the RFP Question Response Date and notify all bidding Proponents.

4.2.3 RFP Submission Date

All submissions, along with the required documentation must be submitted by the RFP Submission Date prior to 3:00 pm (Saskatchewan time), to the following email address: support@suncorpvaluations.com. The subject line will have the following information: Appraisal Software Modernization Project RFP - <Proponent company name>.

All submissions must be sent in PDF format along with any other necessary attachments you need to add to your proposal.

4.2.4 RFP Submissions

Proponents shall provide a straightforward, complete, and concise description of their capabilities to satisfy the requirements of this RFP.

A Proponent may withdraw its submission by a written request for withdrawal to Suncorp at support@suncorpvalations.com at any time during the process. The withdrawal of a submission does not disqualify a Proponent from submitting a replacement Submission prior to the Submission Date.

No changes to Submissions will be considered unless received in writing by Suncorp before the Submission Date. Suncorp will not be responsible for failure to receive electronic mail. The Proponent is responsible for ensuring changes are received prior to the stipulated Submission Date. No oral statement of any person shall modify or otherwise change or affect the terms, conditions or specifications stated in the RFP.

4.3 RFP Submission Requirements

All documents submitted must include the information below. All components are mandatory unless otherwise stated.

1. Cover letter introducing the RFP response and interest in the Project, and main contact personnel.

2. Introduction and background of the Proponent inclusive of Proponent's company profile, resume, demonstrated experience and time providing similar solutions.

3. Proof or declaration of relevant insurance coverage inclusive of work safe and professional service insurance pursuant to Section 9.

4. Description of the Proponent's ownership relationship of the software (e.g., developer, integrator, or reseller).

5. Detailed solution/solutions to our requirements which must include:

    o   A statement of the Proponent's understanding of the Project;

    o   Description of the proposed planning and delivery methodologies;

    o   Architectural and technical specifications and requirement;

    o   Data analysis and migration;

    o   System configuration and customization;

- o API integrations for other third-party applications;

- o User Acceptance Testing plan; and

- o End-User training and IT Department knowledge transfer.

6. Project milestones with defined deliverables and work break down structure (WBS).

7. Approximate timeframe for implementation.

8. Identification of key team members, roles, past project experience, qualifications, location, schedule, and effort level (FTE).

9. Identification of the proposed governance model for the project implementation.

10. Risk management plan for risks encounter in similar projects with risk, likelihood, impact and mitigation strategy.

11. Include aggregate, itemized, detailed, and per unit costs (CAD and applicable taxes) that is comprehensive of all solution aspects, including planning, consulting, implementation, licenses, software, maintenance, and support. Pricing information must include the following aspects:

    i. An itemized breakdown within each component category;

    ii. Clear identification and separation of direct purchase and subscription options;

    iii. Clear identification of annual costs with any yearly variations;

    iv. Clear identification of fixed and variable costs and the timing for each component;

    v. Clear identification of scope of base fees and exceptions with associated costs;

    vi. A separate and complete pricing table for any optional services pricing;

    vii. Rates for associated professional services fees or position fees;

    viii. Please indicate any available negotiable discounts; and

    ix. An approval signature from an authorized company official.

12. Warranty, maintenance, and support plan.

13. Proposed Statement of Work (SoW).

14. Listing of reference clients which Suncorp may independently verify.

15. Any additional solution aspect or work which is identified as out-of-scope should be identified separately as an appendix with separate scope, timelines, and cost elements.

All costs related to preparation of an RFP Submission shall be solely borne by the Proponent.

Suncorp reserves the right to require removal or replacement of any non-performing Proponent resources.

4.4 Evaluations Criteria

The award criterion will be based on Section 2.4. The award of points will be determined on a scale of one (1) to ten (10), providing a range from not usable to fully accomplished respectively. At Suncorp's sole discretion, the evaluation analysis will be conducted using the following evaluation matrix:

Criteria	Weighting
Understands project goal	15%
Price	15%
Vendor Impression	10%
Solution Availability and Reliability	5%
Solution Performance and Serviceability	5%
Authentication and Authorization	5%
Privacy and Security Compliance	5%
Front-end Interface	5%
External Interface	5%
Reporting	5%
Audit	5%
Accessibility and Reliability	3%
Serviceability and Performance	2%
Configuration Management	10%
Business Continuity and Support	5%
TOTAL:	100%

The scoring criteria will be calculated as follows:

Lowest Cost Submitted ÷ Cost Submitted x Maximum Possible Cost Points = Cost Points to Award

Suncorp reserves the right to disqualify any Proponent which it determines to be unsatisfactory, including for which it has determined reasonable evidence that a Proponent has engaged in bid rigging, or any process that undermines the RFP process.

The evaluation results remain the property of Suncorp which will not be disclosed at any stage of the process or after the RFP process.

4.5   Project Proposal Presentations

Suncorp, at its sole discretion, may invite selected Proponents to present their Project proposals to the Suncorp evaluation team. Second or subsequent round interviews may be utilized to support decision making. These events will be held on MS Teams and Proponents will be contacted to schedule a presentation.

All costs related to any presentation, interview, clarification, or testing required by the Proponent shall be solely borne by the Proponent.

4.6   Selection Process

The evaluation process of all Proponent submissions will be performed by Suncorp's evaluation committee which will be comprised of internal stakeholders with experience, knowledge, and oversight responsibility for Suncorp's operations.

The evaluation committee will consider the criteria outlined in the above evaluation matrix.

There is no implicit or explicit guarantee that the Project will proceed. Suncorp reserves the right to accept or reject any or all proposals. In addition, Suncorp reserves the right to seek clarification from any or all Proponents and to cancel this RFP for any or no reason.

Suncorp will either identify a successful Proponent proposal(s) or announce that no proposals are successful for further Agreement negotiation. All decision authority for this RFP rests with Suncorp. Suncorp is not obligated to provide any further verbal debriefing or written explanation for its decision to any unsuccessful Proponent.

All terms and conditions of this RFP are deemed to be accepted by the Proponent and incorporated by reference in their proposal.

4.7   Changes or Amendments to RFP

 Proponents are required to notify Suncorp immediately in writing of any discrepancies or omissions found in the RFP of if the Proponent has a misunderstanding of any provision of the RFP. Suncorp will issue a formal RFP Addendum to correct any discrepancy or omission or to clarify the interpretation of a provision prior to the Submission Date. Each Proponent must acknowledge the receipt of every Addendum in its proposal or may be rejected.

No oral statement of any person shall modify or otherwise change or affect the terms, conditions or specifications stated in the RFP.

5   AGREEMENT PROCESS

The participation in this RFP by a Proponent makes no implicit or explicit obligation that an Agreement will be reached between Suncorp and a Proponent.

Upon Suncorp's acceptance of a Proponent's proposal, at is sole discretion, Suncorp will negotiate a formal written Agreement with the successful Proponent in such form that will be acceptable to Suncorp, in its sole discretion.

The negotiation of an Agreement related to the Project will be subject to satisfactory performance and acceptance of the terms within this RFP, as well as successful negotiation with the successful Proponent.

Suncorp reserves the right in its sole discretion to terminate the negotiations with the successful Proponent at any point of the negotiation process and the successful Proponent acknowledges and agrees that Suncorp is not obligated to enter into any subsequent Agreement or retain the successful Proponent for any subsequent phase of the Project.

The successful Proponent will endeavor in good faith and in a timely manner to finalize and execute any Agreement without delay.

If Suncorp and the successful Proponent are unable to successfully negotiate an Agreement, Suncorp reserves the right, in its sole discretion, to disqualify the Proponent and either commence negotiations with an alternative Proponent, commence a new procurement process, or cancel the Project.

All Proponents acknowledge and agree that Suncorp is not obligated to enter into any Agreement or retain any Proponent for the Project, unless in the sole discretion of Suncorp, a satisfactory Agreement can be reached.

6   BUDGET

Suncorp reserves the right to independently develop any budget for funding the execution of the Project. Suncorp will perform any budgetary construction process that best suites Suncorp's business interests. Suncorp is under no obligation to discuss or reveal budgetary considerations to any Proponent at any point prior to, during, or upon conclusion of this RFP process, or during any potential subsequent Agreement negotiation process.

7   BACKGROUND CHECKS

The Proponent shall be required to comply with Suncorp's security procedures and the Suncorp's Background Screening Requirements and as follows:

i.   At the conclusion of the RFP process, prior to any Agreement being reached, the Proponent shall submit a list of its employees and employees of any Subcontractor who will be working on this Project to Suncorp.

ii.   Copies of the Proponent's completed background checks shall be made available to Suncorp upon request. Employees of the Proponent and any Subcontractor with criminal backgrounds are prohibited from working on this Project.

iii.   After work has commenced, any new employees of the Proponent or any approved Subcontractor must also comply with Suncorp's security background check requirement as stated above.

8   PRIVACY LEGISLATION REQUIREMENTS

Suncorp is required to always comply with all legislative and regulatory requirements pursuant to the Privacy Legislation. As the solution being sought pursuant to this RFP will be dealing with the transit, use and storage of information (potentially including personal information) in the custody of Suncorp, Suncorp must ensure that the solutions being proposed permit Suncorp to be compliant with the Privacy Legislation and all other legal requirements that Suncorp may be subject to from time to time.

Suncorp considers the following items as critical requirements to ensure that a proposed solution permits compliance with the Privacy Legislation:

- Confidential information storage

- Access and disclosure

- Consent

- Segregation

- Ownership and title

Proponents are required to be familiar with any, and all Privacy Legislation and legal requirements that affect Suncorp, and to ensure that their proposals allow for conditions and any limitations offered in a proposal. The Proponent's failure to make all necessary examinations will not be accepted as a basis for any claims for additional compensation, or extension of time, or relieve the Proponent of any of their obligations to ensure compliance of a proposed solution.

Suncorp reserves the right to reject any proposal that it determines will not permit its compliance with the Privacy Legislation.

9 INSURANCE

Prior to the commencement of work under a potential Agreement, the Proponent shall obtain and keep in force, at its own expense during the entire period in which work is being performed under the term of the Agreement, including all extensions; liability insurance as protection from claims, under Worker's Compensation and other employee benefit laws, for bodily injury and death, and for property damage that may arise out of work performed under the Agreement, whether directly or indirectly by the Proponent and its employees, agents, representatives or Subcontractors. All liability insurance required herein shall be Comprehensive General and Automobile Bodily Injury and Property Damage policy or policies. The insurance required by the above shall be written for not less than the following limits of liability:

(a) Commercial General Liability insurance policy for bodily injury (including death) and property damage in an amount of not less than TWO MILLION DOLLARS ($2,000,000,00) inclusive limit for any one occurrence. Such policy shall include contractual liability coverage and a non-owned automobile liability clause.

(b) A Professional Liability insurance policy for damages arising out of errors, omissions, or negligent acts by or on behalf of the successful Proponent in providing professional services under the Agreement, such insurance policy to be in tan amount of not less than ONE MILLION DOLLARS ($1,000,000.00) for any one claim, and in the annual aggregate, or such other amount as agreed to by Suncorp and the successful Proponent and confirmed in writing, and such insurance shall remain in operation for a least twelve (12) months after the end of the Agreement.

These insurance policies shall include a provision for Suncorp to be given thirty (30) days written notice prior to cancellation, and thirty (30) days prior notice of any material change requested by the successful Proponent of these insurance policies.

The successful Proponent shall provide documented evidence satisfactory to Suncorp of evidence of such policies and of the renewal or continuance of such insurance policies within ten (10) business days of any expiry dates.

The successful Proponent, and not Suncorp, shall be responsible for any deductible that may apply tin any of these insurance policies.

The successful Proponent agrees that Suncorp's above insurance requirement will not be construed to and shall in no manner limit or restrict the liability of the successful Proponent.

10 LIABILITY LIMITATION

Suncorp shall not be held liable for any errors or omissions in any part of this RFP or in any information provided to Proponents during the RFP process. While Suncorp has used considerable efforts to ensure an accurate representation of information in this RFP, the information contained in the RFP is suppled solely as a guideline for Proponents. The information is not guaranteed or warranted to be accurate, nor is it necessarily comprehensive or exhaustive. Nothing in the RFP is intended to relieve the Proponents from forming their own opinions and conclusions with respect to the matters address in the RFP.

11 SUBCONTRACTING

The Proponent agrees that the Proponent will not assign or transfer any right in or claim the Proponent may have thereunder except as expressly authorized in writing by Suncorp.

12 CONFLICTS OF INTEREST

Each Proponent is obligated to declare all situations that may be reasonable perceived as either a present or future Conflict of Interest. A Conflict of Interest includes any situation where either the Proponent, or its associates, or key individual, or a subcontractor could exercise improper influence over Suncorp's independent judgement within this RFP or could compromise the Proponent's obligations related to the Project. Suncorp may immediately disqualify a Proponent from consideration in this RFP if a Proponent fails to disclose any actual or potential Conflict of Interest or fails to resolve any actual Conflict of Interest to Suncorp's satisfaction.

Each Proponent will avoid any Conflict of Interest in relation to this RFP and Project.

Suncorp reserves the right to retain absolute discretion in the determination of whether a Conflict of Interest exists with a Proponent or can be resolved.

13 GOVERNING LAW

This RFP process shall be governed by and construed in accordance with the laws of the Province of Saskatchewan and the federal laws of Canada.

14 RIGHTS OF SUNCORP

Notwithstanding anything else in this RFP, Suncorp has the right, at any time and in its sole discretion:

1. To consider, in the evaluation of the proposals, any instances of poor performance or dispute with a Proponent, or key individual, or any other unfavorable experiences with them, that Suncorp has experienced;

2. To change the dates, schedule, deadlines, process, and requirements described in this RFP;

3. Accept any proposal that appears to be in the best interest of Suncorp, or reject any or all proposals;

4. To seek clarification from Proponents who respond to this RFP;

5. To verify the validity of the information supplied in any proposal received;

6. To waive or modify procedural and administrative irregularities due to honest or unintentional mistakes as identified in proposals received, after discussion with the Proponent;

7. To disqualify any Proponent (i) that does not meet the requirements of this RFP (including, but not limited to, satisfying the submission requirements), (ii) that contravenes any prohibition or requirement that is set out in this RFP in respect of the conduct of Proponents and their representatives, or (iii) that has economic or other interests which are, or could reasonably be perceived to be, contrary Suncorp's best interests;

8. To change the limits, scope, and details of the Project;

9. To negotiate with the Proponents(s) responding to this RFP, consistent with the objectives stated;

10. To reissue the same RFP or a different Request for Proposals document in relation to the Project; and

11. To cancel this RFP or the Project at any time for any or no reason. If cancelled, Suncorp is not responsible for any liability for costs and damages incurred by the Proponent(s).