



SUN LIFE ASSURANCE COMPANY OF CANADA

REQUEST FOR PROPOSAL ("RFP") FOR

Intelligent Document Processing Platform

Distribution Date:

March 13, 2023

CONFIDENTIAL

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1 BACKGROUND OF REQUEST FOR PROPOSAL

1.1 CORPORATE OVERVIEW

Sun Life Assurance Company of Canada ("Sun Life") is a member of the Sun Life group of companies. Sun Life is a leading international financial services organization providing a diverse range of protection and wealth products and services to individuals and corporate customers. Sun Life and its partners have operations in key markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda.

Sun Life is committed to a supplier relationship practice that fosters fair and open competition and is conducted under the highest ethical standards. Sun Life employees maintain the highest standards of professionalism, honesty and integrity, and to that end, Sun Life has developed a Supplier Code of Conduct based upon generally accepted standards of sustainable and ethical business – **Refer to Sun Life Supplier Code of Conduct in the attachments section below.** This Supplier Code sets forth certain minimum expectations that Sun Life has for its suppliers. Suppliers are expected to self-monitor their compliance with this Supplier Code of Conduct and to ensure that their employees understand and comply with this Supplier Code of Conduct.

Sun Life Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol "SLF".

1.2 PROJECT OVERVIEW & BACKGROUND

The Digital Business Automation Services team provides a mature document capture and processing service to business groups in Canada and the US. With an annual count of 45 million pages of paper, fax, and electronic sources, the current platform is the channel for all of the high-volume streams of inbound documents at Sun Life. The physical and digital mailroom teams utilize the platform to perform capture, classification, extraction, and validation of documents using automation and human in the loop resourcing to meet the various business requirements.

Sun Life is conducting an RFP for Intelligent Document Processing products and services to understand how advances in Machine Learning, Artificial Intelligence, and other new technologies can help us to improve our existing capabilities. Additionally, we are investigating how modern IDP solutions can unlock opportunities to drive document automation processes that have not previously been viable.

1.3 PROJECT OBJECTIVES

Sun Life is researching IDP solutions to augment or replace components of our current solutions which will help us achieve a number of outcomes.

- Shorten the development cycle and reduce the development cost of building models to extract data from structured, semi-structured, and unstructured documents
- Achieve very high levels of accuracy in classification and extraction of machine and hand print documents, enabling straight through processing of documents and reducing human-in-the-loop expenses

2 TERMS AND CONDITIONS OF THE REQUEST FOR PROPOSAL

2.1 RIGHT TO REJECT

Sun Life reserves the right to reject any response to this RFP (each, a “Submission”), without reason or cause. Additionally, Sun Life reserves the right to stop, at any time, the RFP process or discussions relating to the RFP process, in part or in whole. Any shortlist derived from this RFP process will be based on the evaluation of all responses, across all criteria developed for this RFP. The short-listed Vendors will, as solely determined by Sun Life, be the best qualified to perform the requested services. Such selection by Sun Life shall not impose any obligation on Sun Life to award any work to such Vendor. Sun Life reserves all rights to change its requirements at any time.

2.2 VENDOR REPRESENTATIONS

All representations contained in Vendor’s Submission to Sun Life (i) will be relied on by Sun Life in its evaluation of potential Vendors and (ii) will be incorporated into any agreement between the parties which results from this RFP. Sun Life will evaluate a Vendor’s ‘confidence in its ability to perform’ based on its willingness to provide Sun Life with meaningful contractual assurances and remedies that Sun Life may exercise in the event of that Vendor’s non-performance.

2.3 VENDOR INFORMATION

Information submitted by a Vendor in its Submission or otherwise in association with this RFP process may be used by Sun Life in any way determined by Sun Life in its sole discretion, acting reasonably, including to evaluate that Vendor’s response as well as other Vendors responses, to use in negotiations with Vendor, as well as with other Vendors and to develop the services to be provided to Sun Life. Sun Life will not accept non-disclosure agreements from Vendor or responses that are marked in any way as “Confidential”. Nonetheless, if Vendor submits non-public financial statements about its business, Sun Life agrees to keep this information confidential. Submissions and any information subsequently provided to Sun Life will not be returned to Vendor.

Sun Life recognizes that some of the information provided in your response may be competitively sensitive. We will keep details of any pricing you provide confidential and will treat your responses to our IT security questionnaire, if requested by us and provided by you, as confidential. We do expect to use the information you provide to fully evaluate your response and the response of other bidders. So, for example, if Bidder A offered a particular feature in their offering we would feel free to inquire as to whether the other bidders could provide that feature (without identifying Bidder A). Finally, although we do not accept responses generally marked “Confidential” if specific aspects of a response are identified as trade secrets we will, of course, maintain those in confidence.

If any Vendor has entered into any non-disclosure provisions with Sun Life prior to this RFP, Vendor agrees that such non-disclosure provisions does not apply to the information submitted in its Submission or otherwise as part of this RFP process and that such non-disclosure provisions are amended as appropriate by the terms and conditions of this RFP.

2.4 CONTRACT TERMS AND CONDITIONS

Sun Life requires that all Vendors perform within the pricing, terms, and conditions of this request and the resulting contract.

2.5 DISCLAIMER

Sun Life is not obligated to proceed with the Project described in this RFP or to negotiate with any Vendor that has received this RFP. Each Vendor shall be responsible for bearing all its own costs associated with preparing a Submission to this RFP, and in no event shall Sun Life be responsible for payment of any such expenses.

3 SUBMISSION GUIDELINES

This section describes the process and format that Vendors must follow in their Submissions and is designed to facilitate the review process. All communication regarding this RFP should be directed only to the Primary Contact listed below, in writing. Inquiries and other communications are not to be directed to any other Sun Life representative(s). Vendors' failure to comply with this condition during the solicitation period may result in the disqualification of the Vendor's Submission.

3.1 PRIMARY CONTACT

All Submissions and questions must be directed to the following Primary Contact:

Dan Roberson
Strategic Sourcing Manager
Sun Life Assurance Company of Canada
Dan.Roberson@SunLife.com

With a copy to: Procurement@sunlife.com

3.2 SUBMISSION PROCESS

Vendors must submit one (1) electronic copy of their response to the Primary Contact listed above with "Submission to Intelligent Document Processing Platform Project RFP" indicated in the subject line. In addition, the electronic copy must be submitted as MS Word or MS Excel to procurement@sunlife.com. Do not send electronic files in locked format; copying of text and graphics must be allowed so it can be copied for presentation and scoring. If you do not receive electronic confirmation that your Submission has been received, you have not successfully bid.

Note: Sun Life security filters require that any attachment larger than 4MB in size must be converted to .zip format, which will then be re-converted to Word by Sun Life.

3.3 CONFIRMATION OF PARTICIPATION

Each Vendor must confirm whether they will or will not be participating in the RFP process by notifying the Primary Contact in writing (via e-mail) by the date indicated in Section 4 below.

3.4 SUBMISSION FORMAT

Vendor's Submission should provide a concise description of your ability to satisfy the requirements of the RFP. Emphasis should be placed on accuracy, completeness and clarity of content. All parts, pages, figures and tables should be numbered and labelled clearly. The Submission should be organized as outlined below.

Table of Contents

The table of contents should list all major components of the Submission and associated page numbers.

Vendor Submission

Vendors must present and explain their response to each component of the RFP listed in Sections 5 through 9. Failure to respond in this format could result in the elimination of your Submission from consideration. Provide details on your ability to meet each requirement based on the information provided in Sections 1.2 – 1.3. Answer all questions fully, by addressing each separately. If a requirement is not applicable, please explain why.

Vendors should also offer any alternative solutions they deem appropriate, however they must clearly explain these solutions and detail the differences between any new solutions and their associated pricing models from those outlined in this RFP.

Sun Life's goal is to better understand the overall approach you would take under an arrangement for Intelligent Document Processing Platform Services and/or Software with Sun Life. Please note that we are not looking for a generic approach or boilerplate; rather we expect a detailed Submission to address:



- how you would customize a scope of work under the defined requirements of this RFP specifically for Sun Life;
- why and how you are able to achieve high levels of responsiveness and cost efficiencies;

Attachments

Supporting documents requested in this RFP are to be incorporated into your Submission as attachments and must be labelled accordingly. Vendors may include any additional information necessary to evaluate their Submission in this section; however, the information provided must be brief and relevant. **Do not integrate marketing materials into your Submission.**

Sun Life requests that all attachments are submitted as follows for this RFP:

Sun Life Attachments and Templates

Section	Title of Document	Attachment	Responsibility
3.2	Submission Process	 Sun Life FTP Instructions.docx	Sun Life
3.5	Vendor Question Log	 RFP Question Log.docx	Supplier to complete
5.2	Sun Life Supplier Code of Conduct	https://www.sunlife.com/content/dam/sunlife/regional/global-marketing/documents/com/SLF%20Supplier%20Code%20of%20Conduct.pdf	Sun Life

9.1	Supplier Reference Template	 Reference Template.docx	Supplier to complete
9.2	Security Questionnaire	 External%20Vendor%20Information%20	Supplier to complete

Supplier Response Attachments: (Naming Convention Example: RFP Question Log – Attachment 2)

Section	Title of Document	Attachment	Responsibility
	Supplier Draft Contract	Attachment 1	Supplier
3.5	RFP Question Log	Attachment 2	Supplier
5.2	Supplier(Your) Code of Conduct	Attachment 3	Supplier
6.3	Problem Resolution Procedures	Attachment 4	Supplier
6.4	Issue Resolution	Attachment 5	
6.5	Business Continuity & Crisis Management	Attachment 6	Supplier
6.5	Disaster Recovery – Sample test	Attachment 7	Supplier
7.1	Pricing Proposal	Attachment 8	Supplier
9.1	References	Attachment 9	Supplier
9.2	Security Questionnaire	Attachment 10	Supplier

3.5 VENDOR QUESTIONS

Sun Life invites requests for clarification, interpretation, and/or other details from Vendors. Questions regarding this RFP must be submitted as an email attachment to the Primary Contact in the **format provided in the attachment section above (“Vendor Question Log”)** by the date indicated in Section 4 below. Questions that receive responses will be distributed with the corresponding answers to all Vendors.

3.6 FINALIST PRESENTATIONS

Each finalist Vendor may be asked to make a presentation about its Submission to Sun Life. The purpose of this presentation is for the finalist Vendor to present a summary of its Submission. Further details regarding presentation requirements will be provided to finalist Vendors after Sun Life’s review of Submissions.

4 TIMELINES

The timelines for this RFP shall be as follows:


Milestone	Date Due
RFP Issued	March 13, 2023
Vendor Confirmation of Participation OR	Via email by March 20, 2023 at 5:00pm EST

Vendor No Bid Submission	
Vendor Questions Due	Via email by Mar 27, 2023 at 5:00pm EST
Answers to be provided by Sun Life	Via email by April 3, 2023 at 5:00pm EST
Submission Due	Via email by April 10, 2023 at 5:00pm EST
Shortlisted Presentations to Sun Life	To be confirmed

Sun Life reserves the right to amend the above timeline and shall notify the Vendors as soon as possible.

5 VENDOR PROFILE

In this section Sun Life is requesting information about Vendor's corporate structure, personnel and strategy for future growth. Respond to each question in the row provided below.

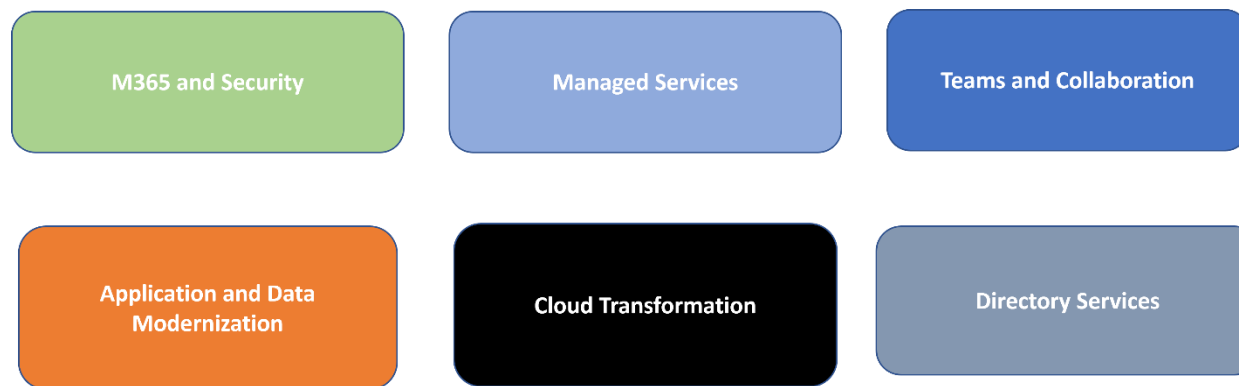
5.1 GENERAL														
<p>1. Provide background on your organization including information on each of the following items:</p> <ul style="list-style-type: none"> a. Size (total number of fulltime employees, revenue) b. Location of Canadian and international offices; c. Primary lines of business; d. How long your organization has been offering Intelligent Document Processing software and/or services in the market; e. Confirm if you are a Public or Private Company f. Details of the ownership and corporate structure of your organization, and any parent or subsidiary companies that provide similar products or services; and <p>RESPONSE:</p> <p><u>Our History</u></p> <p>Established in 2007, NathCorp is a boutique consultancy focused on implementation, operations management and application development across the Microsoft Technology stack. We hold a total of thirteen Microsoft Gold competencies illustrated by the graphic below.</p> <p>Additionally, we are a member of the Microsoft Content Services Provider Program (CSPP). Membership in this program is by invitation only from Microsoft and comprises a small group of elite Partners focused on Electronic Content Management using Syntex, Viva Topics, Purview, Microsoft Search and Graph, as well as other important Microsoft content management technologies.</p> <div style="text-align: center;">  <table border="0"> <tr> <td>Gold DevOps</td> <td>Gold Cloud Platform</td> </tr> <tr> <td>Gold Security</td> <td>Gold Cloud Productivity</td> </tr> <tr> <td>Gold Messaging</td> <td>Gold Windows and Devices</td> </tr> <tr> <td>Gold Datacenter</td> <td>Gold Application Integration</td> </tr> <tr> <td>Gold Data Analytics</td> <td>Gold Application Development</td> </tr> <tr> <td>Gold Communications</td> <td>Gold Project and Portfolio Management</td> </tr> <tr> <td>Gold Collaboration and Content</td> <td></td> </tr> </table> </div> <p>Our staff comprises US-based and offshore employees with an average of 12 years' experience in Microsoft technologies, and over 1,000 combined individual certifications across the team. Many of our employees are former Microsoft team members and have deep experience in managing and delivering large, global, multimillion dollar consulting projects.</p>	Gold DevOps	Gold Cloud Platform	Gold Security	Gold Cloud Productivity	Gold Messaging	Gold Windows and Devices	Gold Datacenter	Gold Application Integration	Gold Data Analytics	Gold Application Development	Gold Communications	Gold Project and Portfolio Management	Gold Collaboration and Content	
Gold DevOps	Gold Cloud Platform													
Gold Security	Gold Cloud Productivity													
Gold Messaging	Gold Windows and Devices													
Gold Datacenter	Gold Application Integration													
Gold Data Analytics	Gold Application Development													
Gold Communications	Gold Project and Portfolio Management													
Gold Collaboration and Content														

Our founder, Raj Nath, is a former Microsoft engineer and the original architect of Active Directory. Mr. Nath leads with a focus on deep technical knowledge and skills and prides himself on keeping the team skilled in cutting-edge technology. Our technical team is organized around various Centers of Excellence (COE) to focus resources on key technologies, explore new and innovative uses of technology, and promote company-wide knowledge and understanding of the technology.

The COEs also focus on aligning technology with business Use Cases and conduct Proofs of Concept and Pilots to demonstrate how new and innovative technology can be applied to solve client business problems.

Our Practices

We deliver our expertise to the marketplace via six consulting practices as follows.



2. List your organization's top competitors within Canada, USA and globally. Please further expand on what differentiates you from your competitors.

RESPONSE:

We have a variety of competitors both in the US, Canada and Globally; as noted in Section 3 below, our primary customer segment is large, global enterprises. We build long-term relationships with our clients by providing flexible, clear and simple to understand

We focus on developing long-term relationships with a focus on continued improvement and transparency; we understand and acknowledge we must, at all times, work to earn a client's trust – whether they be a new client or a 10-year client – using the values below to guide our daily behaviors.

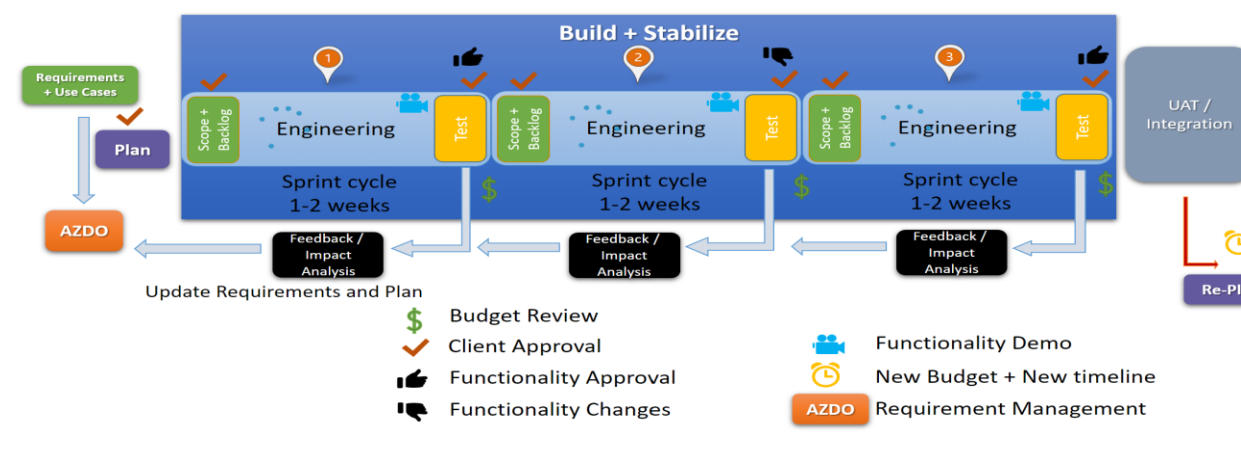


Our Delivery Model

Our Focus is Delivery Value, driven by the following tenets.

- **Rapid demonstration of Value Add is vital** – we align delivery with customer expectations to quickly achieve an MVP early in the project.
- **Every project is dynamic** – requirements, timeline, risks and priorities will continue to change during the project. Our “Value Loop” approach ensures we continuously monitor and adjust to project changes.
- **Projects succeed with transparency and communication** – we partner with our clients to ensure there are “no surprises” at any time and ensure transparency with the use of tools such as Azure DevOps for task tracking, weekly burn down reporting, and weekly project status reporting – along with ongoing risks or issues identification and monitoring.
- **Bad news does not age well** – every project will experience challenges; these must be declared and quickly addressed with a remediation plan to ensure continued project progress.

The NathCorp Value loop model is shown below.



3. Provide an overview of the following:

- How many organizations of a similar size to Sun Life are you currently providing Intelligent Document Processing software and/or services for;
- How long have you collaborated with the above firms?
- Describe future expansions for existing Intelligent Document Processing software and/or services or new products and services.

RESPONSE:

Our Clients

NathCorp clients are enterprise level clients across 5 verticals. Our average client has been with NathCorp for over 7 years, and we have performed multiple projects for each of these clients.

The graphic below sets out a sampling of our clients by vertical.

Healthcare and Bio Tech	Insurance and Financial	Public Sector and Utilities	Manufacturing and Transportation	Entertainment and Services
       	     	    	     	   

The table below is a sampling of projects we deliver for our clients and demonstrates our ability to continue to provide value-based services to our clients.

Client	Projects	Approximate Revenues, Approximate Employee Count, Relationship Length
Publicly traded manufacturer of construction, agricultural and mining equipment	<ul style="list-style-type: none"> Development of global (multi-lingual) dealer / farmer portal for delivery of machine health reports “on demand”; includes data analysis, data lake creation and management, development of portal APIs, Power BI report development and delivery 	<ul style="list-style-type: none"> \$25 billion revenues 6,500 employees 1-year relationship
Publicly traded medical device manufacturer	<ul style="list-style-type: none"> Application packaging and distribution services for Windows Hyperion / Oracle financial application upgrades distribution 	<ul style="list-style-type: none"> \$5 billion revenues 14,000 employees 6-year relationship
Provider of e-library books	<ul style="list-style-type: none"> Managed services for the entire Azure-based environment for e-library on demand program Architecture assistance, development and enhancement of e-library application 	<ul style="list-style-type: none"> Private equity owned – do not disclose revenues 2,500 employees 12-year relationship
Large national insurance company	<ul style="list-style-type: none"> Company-wide AD upgrade Company-wide SCOM upgrade Company-wide Teams implementation Company-wide migration of on-premise email to Exchange online 	<ul style="list-style-type: none"> Privately held – do not disclose revenues 16,000 employees 6-year relationship
<p>4. Describe existing partnerships that you partner with to compliment your Services. In your response, expand on the following:</p> <ol style="list-style-type: none"> What benefits would Customers receive from these alliances? A scenario where you are collaborating with another company to service a client with similar needs. <p>RESPONSE:</p>		

5.2 SUNLIFE SUPPLIER CODE OF CONDUCT

1. Please confirm you have read and will comply with the Sun Life Supplier Code of Conduct - **Refer to Sun Life Supplier Code of Conduct in the attachments section above.**

RESPONSE:

The Sun Life Code of Conduct is acceptable to NathCorp. Additionally, as an authorized Microsoft Partner we are bound by their Code of Conduct which is provided as Attachment 3 to this RFP response.

2. Provide a copy of your company's own code of conduct policy and information that demonstrate your company's culture, sustainability, ethics and compliance as **ATTACHMENT 3.**

RESPONSE:

See response to 5.2.1. Immediately above

5.3 SUSTAINABILITY ASSESSMENT

At Sun Life, our Purpose is to *help our Clients achieve lifetime financial security and live healthier lives.* Our commitment to sustainability brings our Purpose to life. Our company-wide [sustainability strategy](#) focuses on our areas of expertise where we can have the most positive social and environmental impact:

- **Sustainable Investing:** We aspire to deliver sustainable returns for Clients and drive the transition to a low-carbon, more inclusive economy
- **Financial Security:** We aspire to increase the lifetime financial security of our Clients, employees, and communities
- **Healthier Lives:** We aspire to improve health and wellness outcomes for all.

These three pillars build from Sun Life's foundation as a Trusted and Responsible Business.

We believe that our partnership with suppliers can help us advance our sustainability practices and uphold our high standards of business ethics. Our priorities in this area include Climate Change and the Environment, Data Security & Privacy, Talent Management, Diversity, Equity & Inclusion, Governance & Ethics and Risk Management. We expect that our suppliers commit to these same standards in their business practices.

The following questions are intended to gather information about key aspects of our sustainability strategy that relate to our suppliers.

1. Does your company have a public report and/or policy on sustainability/corporate responsibility?

Response:

Yes, Microsoft has a public report and policy on sustainability/corporate responsibility. [Microsoft](#)

released its first Environmental Sustainability Report “A Year of Action” in January 2021 documenting progress the company made since announcing its 2020 commitments to become a carbon negative, water positive, zero waste company that protects more land than it uses by 2030¹. Microsoft also released its annual sustainability report in March 2022, offering a comprehensive look at its progress in 2021 to becoming a carbon negative, water positive, zero waste company by 2030².

You can find more information about Microsoft’s sustainability report at microsoft.com/en-us/corporate-responsibility/sustainability/report.

2. Has your company received any accreditations, awards or certifications (e.g. ISO14001) related to sustainability/corporate responsibility? Provide year received if relevant.

Response:

Yes, Microsoft has received several accreditations, awards and certifications related to sustainability/corporate responsibility. In 2022, Microsoft was awarded the silver medal in recognition of sustainability achievement by EcoVadis¹. Microsoft was also recognized in the 2021 Corporate Responsibility Magazine (CR Magazine) 100 Best Corporate Citizens list¹. In addition, Microsoft has been recognized for the fifth consecutive year in the JUST 100 rankings¹.

You can find more information about Microsoft’s sustainability awards and certifications at microsoft.com/en-us/corporate-responsibility/recognition.

3. Has your company set targets to reduce the environmental impact of its operations (e.g. emissions reduction target, renewable energy target, etc.)? Provide year established/updated where relevant.

Response:

Yes, Microsoft has set targets to reduce the environmental impact of its operations. In January 2020, Microsoft announced that it will be carbon negative by 2030¹. By 2050, Microsoft will remove from the environment all the carbon the company has emitted either directly or by electrical consumption since it was founded in 1975². By 2025, Microsoft aims to reduce the emissions from its direct operations to “near zero” through gains in energy efficiency and using 100% renewable energy³. By 2030, it has committed to reducing by at least 50% its direct emissions and those from its supply chain³.

You can find more information about Microsoft’s environmental impact targets at microsoft.com/en-us/corporate-responsibility/sustainability.

4. Does your company and associated (sub)contractors follow fair labour practices?

Response:

Microsoft is committed to maintaining a high standard on human rights and fair labor practices in its supply chain. When requested by Microsoft, supplier will provide necessary information and supporting documentation to enable Microsoft to perform and complete supply chain due diligence, including disclosure of certain information from subcontractors as may be required by

[Microsoft¹. Microsoft Partners will provide a safe and healthy work environment, fully compliant with all employment, health and safety laws². Microsoft also adopts principles for employee organizing and engagement with unions when employees wish to exercise their rights and Microsoft is presented with a specific unionization proposal³.](#)

In addition to this, Microsoft is committed to supporting its employees' well-being and safety while they are at work and in their personal lives. [As part of this commitment, Microsoft has an Occupational Health and Safety program that helps ensure employees can stay safe while they are working](#)

5. Does your company currently have a documented policy on human rights and diversity, equity and inclusion (addressing fair recruitment, retention, advancement in the workplace, etc.)?

Response:

[Microsoft has a human rights statement that incorporates international laws, principles, and norms, including the Universal Declaration of Human Rights, the International Covenant on Civil and Political Rights, the International Covenant on Economic, Social and Cultural Rights, and the work of the United Nations on good governance and the rule of law¹. Microsoft also conducts best-in-class human rights impact assessments on its salient human rights actions and emerging trends in business and human rights².](#)

[Microsoft is committed to advancing racial justice through public policy by bringing to related challenges the power of data and digital technology in ways that increase transparency and accountability, and by focusing on diversity and inclusion in all its business practices and activities³. Microsoft's 2022 Diversity & Inclusion Report highlights its progress through greater accountability and transparency](#)

6. Has your company been subject to any of the following in the past five years: environmental fines/violations, negative media campaigns related to corporate responsibility, Human Rights Tribunal decisions, or any other rulings on the grounds of discrimination?

Response:

There have been no actions in the last five years pertaining to the items specified

7. Does your company have a supplier diversity policy?

Response:

Yes, Microsoft Procurement encourages buyers to consider using diverse suppliers whenever possible and tracks diverse spend as one of the company's top metrics. [Microsoft does not allocate a specific amount of spend to diverse suppliers¹². The Supplier Diversity Program serves as a bridge between diverse suppliers and Microsoft Procurement. After a company completes their diversity profile, procurement can review the supplier's information and determine if there is a potential match for appropriate opportunities](#)

5.4 SUPPLIER DIVERSITY

1. Has your company been certified as a diverse business by any of the following councils? If so, please list your certification(s).

- Canadian Aboriginal & Minority Supplier Council (CAMSC)
- Canadian Council for Aboriginal Business (CCAB)
- Canadian Gay and Lesbian Chamber of Commerce (CGLCC)
- Inclusive Workplace & Supply Council of Canada (IWSCC)
- National Gay and Lesbian Chamber of Commerce (NGLCC)
- National Minority Supplier Development Council (NMSDC)
- National Veteran Business Development Council (NVBDC)
- Women Business Enterprises Canada (WBE Canada)
- Women's Business Enterprise National Council (WBENC)

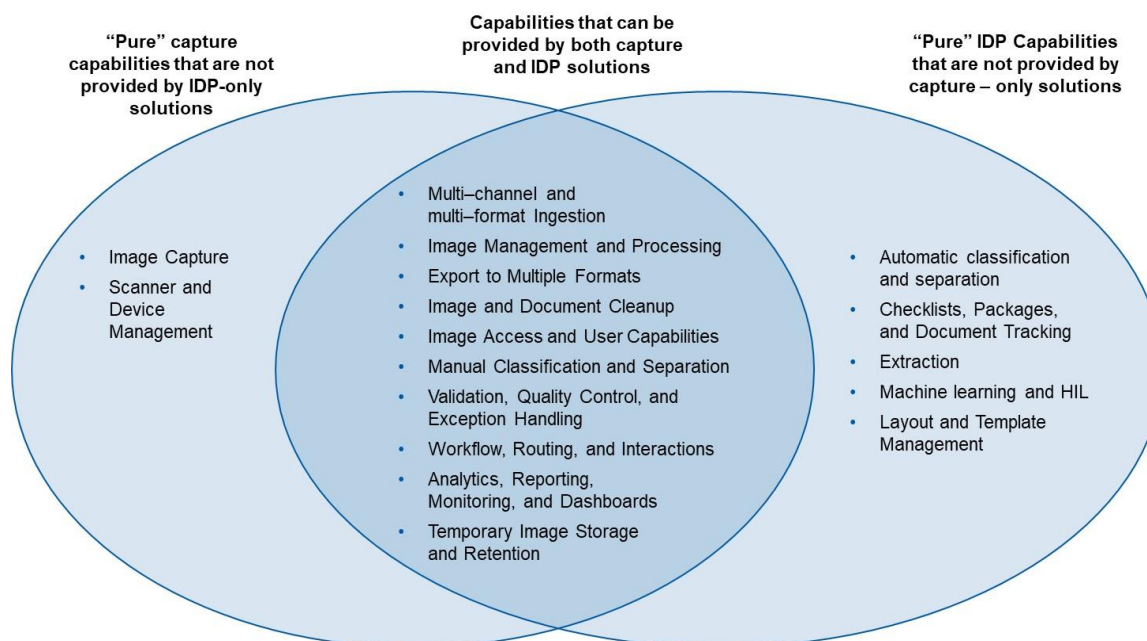
Response:

6 VENDOR RESPONSE TO RFP

This section presents Sun Life's business and technical requirements – the specific capabilities and features that the selected solution should provide. Please note that we recognize that Sun Life's IDP and document capture requirements are broad in scope. We do not expect every vendor and product selected for this RFP to address all these business requirements. Vendors were selected for receipt of this RFP based on their strengths in relevant areas.

The graphic below depicts the business requirements expected to be provided by capture vendors but not IDP-only vendors (e.g., image capture), those provided by both capture and IDP vendors (e.g., multi-channel ingestion), and those provided by IDP vendors but not capture-only vendors (e.g. automatic classification and separation).

- IDP vendors **are not required** to provide a capture solution with capture capabilities (such as image capture and scanner management)
- But all vendors **may propose** a capture solution – a solution to update or replace the currently deployed Kofax Capture and Kofax KTM. Such solutions may include third party partners. Any proposed solutions should include pricing.
- All vendors **should explain** how their proposed IDP integrates with Sun Life's future capture solution, whether an updated or replaced Kofax Capture and KTM, or an alternative capture solution.



In the tables below please provide details on your ability to meet each requirement based on the information provided in Sections 1.2 – 1.3. Please answer all questions fully, by addressing each separately. If a requirement is not applicable, please explain why. The following pages present the list of criteria that the proposed systems must address. Vendors must use the following legend when responding to requirements:

- **Yes** – the solution meets the requirement out of the box in the current release
- **P** – the solution partially meets the requirement
- **C** – the solution will meet the requirement with customization
- **TP** – Third Party – the solution meets the requirement with a third-party product
- **No** – the solution does not meet the requirement

Vendors should add an explanation of any line item requiring further clarification or discussion. Such additional information may include:

- A brief description of how the system supports that function
- If customization is required, the resources needed:
 - Programming expertise required (e.g. Python, JAVA, VB .NET, etc.)
 - Time to completion with or without vendor assistance (e.g. weeks or months)
 - Financial costs associated with the customization
 - Vendor support for the customization
 - Third-party products, if needed

- Any third-party relationships/partners that your product uses/ works with (e.g. OEM products, integrators, etc.) to meet specifications
- Any relevant functions that will be supported in the next release, and estimated timeframe of availability

Note that requirements are ranked according to MoSCoW analysis. The MoSCoW categories are as follows:

- **M – MUST:** The requirement must be satisfied in the deployed solution for the solution to be considered a success.
- **S – SHOULD:** The requirement is a high priority item that should be included in the solution if it is possible. It is often a critical requirement, but one which can be satisfied in other ways.
- **C – COULD:** The requirement is desirable, but not necessary. It will be included if time and resources permit.
- **W – WON'T:** The requirement should not be implemented in the first phases of the Roadmap, but may be considered for the future

6.1 BUSINESS REQUIREMENTS

1. General Solution Capabilities

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can configure a production capture process with multiple stages; these include ingestion, image conversion, image enhancement, separation, classification and sorting, extraction (OCR/ICR), human in the loop (HIL), validation/verification/review, quality control (QC), exception handling, commit, and possibly others	Yes	NathCorp assumes SLF will continue using their existing document capture system.
2.	M	Can support mixed-volume scanning, including low, medium, and high volumes in a distributed environment	Yes	NathCorp assumes SLF will continue using their existing document capture system.
3.	M	Can handle 500,000 pages daily	Yes	All automated components and services can handle this volume.
4.	M	Can scale and meet performance SLAs (all processing completed within hours)	Yes	All automated components and services can handle this volume.

2. Capture and Image Management

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can support all forms of current Ingestion <ul style="list-style-type: none"> Email – via MS Graph Fax – via RightFax Paper – via existing Kodak Scanners Custom XML Folder (file import) 	Yes	
2.	M	Can provide unattended scanning – can scan many different groups of documents automatically	Yes	NathCorp assumes SLF will continue using their existing document capture system.
3.	M	Can provide low latency paper scanning – can keep up with the Kodak i5650 scanner's top speed of 180PPM/360 IPM duplex at 200 DPI	Yes	NathCorp assumes SLF will continue using their existing document capture system.
4.	M	Can support custom paper scanning and customer cleanup profiles <ul style="list-style-type: none"> Can detect and drop blank sides of pages Custom profiles used during scanning - whiteout, no deskew, grey boxes, ECG Scanning in color, grayscale, bitonal 	Yes	NathCorp assumes SLF will continue using their existing document capture system.
5.	M	Can provide custom Imprinting by using lookups	C	Microsoft Forms Recognizer can be used to extract and classify information from the document to customize the imprinting process.
6.	M	Can provide document separation using separator sheets with patch codes	Yes	Microsoft Forms Recognizer can be used to split documents using patch codes.
7.	M	Can provide document separation using barcodes	Yes	Microsoft Forms Recognizer can be used to split documents using barcodes.
8.	M	Can support ingestion of e-documents in native formats – including Office docs, PDF docs, all image formats, EML files	Yes/TP	Forms Recognizer can extract data from Office docs, pdf's and images. .EML files would need an additional step to convert it to a supported type listed above prior to extraction.
9.	M	Can provide e-document conversion during Import – including TIFF / PDF, bitonal, grayscale, color	TP	Encodian
10.	M	Can accommodate large e-documents during Import and convert them with no errors, e.g., can accommodate PDFs larger than 3K pages and documents larger than 1GB <ul style="list-style-type: none"> Can provide synchronous extraction and other processing so large files don't delay flow 	C	Microsoft Forms Recognizer can handle pdf's and tiff files up to 2K pages. Documents with more than 2K pages will require split and merge actions.
11.	M	Can flatten dynamic PDFs during import	TP	PDF.co or similar

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
12.	M	Can provide customizable email import: only import attachments; import body and attachments; convert from native format to TIFF or PDF image; import in original format; import as EML; etc.	TP	MacroView
13.	M	Can import specific email attributes - including To, From, CC, BCC, original sender, Subject, etc.	TP	MacroView
14.	M	Can automatically output a document into multiple formats, including TIF, PDF, PDF/A, etc.	TP	Encodian
15.	M	Can accept import of documents and metadata from back-file conversions	TP	Proventeq
16.	M	Can scan 200 DPI minimum with the ability to scan in 300 DPI if required	Yes	NathCorp assumes SLF will continue using their existing document capture system.
17.	M	Provides the ability to build custom integration for both ingestion and output if required	Yes	Microsoft Logic Apps
18.	M	Offers an SDK or other tools for deployment on websites or mobile applications to improve capture and image quality	Yes	NathCorp assumes SLF will continue using their existing document capture system.

3. Document Processing

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can merge and split documents once ingested within the system	TP	PDF.co or similar
2.	M	Provides auto barcode indexing of documents	TP	PDF.co or similar
3.	M	Ability to handle 1000s of pages per document and multiple documents per workflow submission	Yes	Microsoft Logic Apps and Microsoft Forms Recognizer
4.	M	Can build custom lookups to DBs, OKTA REST web services (etc.) to be leveraged during document Indexing	Yes	Microsoft Logic Apps built in HTTP connector or custom connector
5.	M	Enables use of hot keys during document Indexing	Yes	NathCorp assumes SLF will continue using their existing document capture system.
6.	M	Can scroll back and forth through pages in document(s) during document Indexing	Yes	NathCorp assumes SLF will continue using their existing document capture system.
7.	M	Can rotate pages during document Indexing	Yes	NathCorp assumes SLF will continue using their existing document capture system.
8.	M	Can move bad or unwanted pages to an external LAN share during document Indexing	Yes	NathCorp assumes SLF will continue using their existing document capture system.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
9.	M	Can duplicate a page during document Indexing	Yes	NathCorp assumes SLF will continue using their existing document capture system.
10.	M	If viewing e-document in native format, then the document must open in system viewer (user must not be forced to download and save document to local PC)	Yes	Power Apps supports native viewers for many types of documents, including Microsoft Office documents, PDFs, images, and videos. When a user clicks on a document, the document will open in the appropriate native viewer within the browser, without the need to download and save the document to the local PC.
11.	M	Can provide OCR, OMR, machine learning, ICR	Yes	Microsoft Forms Recognizer (FR)
12.	M	Can successfully auto-extract over 100 fields per document on structured forms and semi-structured forms	Yes	Microsoft Forms Recognizer or Azure OpenAI(AOAI)
13.	S	Can provide NLP for unstructured forms	Yes	Microsoft Forms Recognizer or AOAI
14.	S	Can build LOB content-based trainable machine learning models for auto classification and auto extraction - category based approach vs fixed forms approach	Yes	Microsoft Forms Recognizer or AOAI

4. Export

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can export document and collected metadata to FileNet P8 5.5.4 and up	Yes	Proventeq
2.	M	Can export document and collected metadata to XML file on LAN share	Yes	Microsoft Azure Logic App or AOAI
3.	M	Can export document and collected metadata to CSV file on LAN share	Yes	Microsoft Azure Logic App or AOAI
4.	M	Can export document and collected metadata to text file on LAN share	Yes	Microsoft Azure Logic App or AOAI
5.	M	Can export document and collected metadata to email	Yes	Microsoft Azure Logic App or AOAI
6.	M	Can provide time-based scheduled exports	Yes	Microsoft Azure Logic App
7.	M	Multiple exports can be applied per submission	Yes	Microsoft Forms Recognizer
8.	M	Can convert images to PDF I, I+T, A formats before export	TP	Encodian

5. Image and Document Cleanup

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can remove noise and artifacts from the image	TP	Cloudmersive Image Processing connector provides image processing capabilities such as image denoising, image enhancement, and image resizing that can be used to improve image quality.
2.	M	Can remove blank pages	TP	PDF.co or similar
3.	M	Can adjust image contrast and brightness	TP	Cloudmersive Image Processing connector provides image processing capabilities such as image denoising, image enhancement, and image resizing that can be used to improve image quality.
4.	M	Can straighten and crop the image to remove distortion or extraneous information	TP	Cloudmersive Image Processing connector provides image processing capabilities such as image denoising, image enhancement, and image resizing that can be used to improve image quality.
5.	M	Can correct skewed images	TP	Cloudmersive Image Processing connector provides image processing capabilities such as image denoising, image enhancement, and image resizing that can be used to improve image quality.
6.	M	Can normalize images to a custom DPI (e.g., 200, 300, etc.)	TP	Cloudmersive Image Processing connector provides image processing capabilities such as image denoising, image enhancement, and image resizing that can be used to improve image quality.
7.	M	Can detect color vs black and white images	Yes	Azure Cognitive Services Computer Vision API
8.	M	Can create custom clean up profiles for certain documents	C	Azure Functions, Azure Blob Storage, Microsoft Forms Recognizer along with the Cloudmersive Image Processing connector can be used to preprocess, clean, and process specific document types.
9.	M	Can Compress TIF files (e.g., Group 4 compression)	C	Azure Functions and Logic Apps or AOAI along with open source components can be used to compress TIF files.
10.	M	Can auto rotate the image or document	C	Azure Cognitive Services Computer Vision API can be used to detect text orientation and Cloudmersive Image Processing connector provides image processing capabilities such as image rotation.
11.	M	Can despeckle document	TP	Cloudmersive Image Processing connector provides image processing capabilities such as image denoising, image enhancement, and image resizing that can be used to improve image quality.
12.	M	Can replace hole marks	C	Azure Functions and Logic Apps along with open source components can be used to remove hole marks.

6. Image Access and User Capabilities

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	User interfaces are optimized for a high-performance data keying, QC, and HIL team that doesn't require keyers' hands to leave the keyboard	Yes	Our proposed solution leverages Microsoft Power Apps to create custom user interfaces optimized for high-performance data keying, quality control (QC), and human-in-the-loop (HIL) tasks. By carefully designing the user interface layout and using keyboard shortcuts, tab orders, and accelerators, we will have an efficient data entry experience that reduces the need for hands to leave the keyboard.
2.	M	User interfaces are consistent across data keyer, QC, and HIL user interfaces, for all manual keying and quality assurance tasks	Yes	Our proposed solution leverages Microsoft Power Apps to create custom user interfaces optimized for high-performance data keying, quality control (QC), and human-in-the-loop (HIL) tasks. By carefully designing the user interface layout and using keyboard shortcuts, tab orders, and accelerators, we will have an efficient data entry experience that reduces the need for hands to leave the keyboard.
3.	M	Can present image thumbnails	Yes	
4.	M	Can advance forward and backward through multi-page images	Yes	Our proposed solution leverages Microsoft Power Apps to create custom user interfaces optimized for high-performance data keying, quality control (QC), and human-in-the-loop (HIL) tasks. By carefully designing the user interface layout and using keyboard shortcuts, tab orders, and accelerators, we will have an efficient data entry experience that reduces the need for hands to leave the keyboard.
5.	M	Can support role-based redaction of images (to block out areas of text so unauthorized users cannot view those areas)	C	The proposed solution includes automated redaction.
6.	M	Can retrieve images using a web service call	Yes	Documents and images can be retrieved using a REST API.
7.	M	HIL for classification and separation review must provide split and merge capabilities	TP	Adobe Document Cloud PDF can be used to split and merge PDF's via the browser.
8.	M	HIL allows rule validation (e.g., confirm if checkbox A was checked and checkbox B was not checked)	C	Microsoft Power Automate and Microsoft Power Apps can be used for manual metadata validation.
9.	M	HIL for extracted data provides internal/external database lookup, API (e.g., RESTful) lookup	C	Microsoft Power Automate and Microsoft Power Apps can be used for manual metadata validation.

7. Classification and Separation

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can identify and categorize a document	Yes	Microsoft Forms Recognizer can be used for document classification.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
2.	M	Can classify and categorize a document against a known set of forms (form library)	Yes	Microsoft Forms Recognizer can be used for document classification.
3.	M	Can build custom models to distinguish and identify documents from each other	Yes	Microsoft Forms Recognizer can be used for document classification.
4.	M	Can leverage the following for classification: OCR/extraction, word geometry, layout, and other visual features on the page	Yes	Microsoft Forms Recognizer can be used for document classification.
5.	M	Can build custom separation models for identifying where one document ends and the next one begins	Yes	Microsoft Forms Recognizer can be used to split files in to multiple documents.
6.	M	Can handle skewed, stretched, rotated, or otherwise distorted images (e.g., perform classification and extraction without extensive cleanup)	TP	Cloudmersive Image Processing connector provides image processing capabilities such as image denoising, image enhancement, and image resizing that can be used to improve image quality.
7.	M	Provides tooling/reporting to measure accuracy and automation of a classification and/or separation model during development phase with test data	Yes	Microsoft Forms Recognizer provides accuracy information for processing requests.
8.	M	Provides no code tooling to build classification and separation models	Yes	Microsoft Forms Recognizer
9.	M	Works on structured documents	Yes	Microsoft Forms Recognizer can extract metadata from both structured and unstructured documents
10.	M	Can identify a document as NIGO (not in good order) if key pages are missing	C	The solution supports using Azure custom classification to detect NIGO.
11.	M	Works on semi-structured documents	Yes	Microsoft Forms Recognizer can extract metadata from both structured and unstructured documents
12.	M	Works on non-structured documents	Yes	Microsoft Forms Recognizer can extract metadata from both structured and unstructured documents
13.	M	Can classify a document based on its language	Yes	Microsoft Forms Recognizer
14.	M	Can provide UI-driven training of the models	Yes	Microsoft Forms Recognizer

8. Checklists, Packages, and Document Tracking

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can match a document to a checklist or list of identified required documents and forms (internal or external)	C	The proposed solution can support this but it has not been included as part of our estimates. Additional requirements would be needed in order to provide an estimate.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
2.	S	Can create a checklist or required form list(s) dynamically based on input data	C	The proposed solution can support this but it has not been included as part of our estimates. Additional requirements would be needed in order to provide an estimate.
3.	M	Can identify documents missing from and matching the required form list	C	The proposed solution can support this but it has not been included as part of our estimates. Additional requirements would be needed in order to provide an estimate.
4.	M	Can identify and route unknown forms	C	Microsoft Power Automate and Microsoft Power Apps can be used for manual identification.
5.	M	Can identify previously unknown forms based on patterns and machine learning	C	The proposed solution can support this but it has not been included as part of our estimates. Additional requirements would be needed in order to provide an estimate.
6.	M	Can intake an ad hoc document and match it to a known package	C	The proposed solution can support this but it has not been included as part of our estimates. Additional requirements would be needed in order to provide an estimate.

9. Extra19

10. ction

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can find document data based on a predefined taxonomy, using OCR, NLP, ML, and other technologies to find the data from the document	Yes	Microsoft Forms Recognizer.
2.	M	Can provide table extraction for both simple and complex tables (nested tables, merged cells, borderless tables, etc.)	Yes	Microsoft Forms Recognizer supports complex tables.
3.	M	Can provide checkbox extraction	Yes	Microsoft Forms Recognizer can be used to extract checkbox values.
4.	M	Can support extraction for multiple languages (primarily English, French, and Spanish, but also other Latin and Asian languages	Yes	Microsoft Forms Recognizer supports 299 languages.
5.	M	Can support extraction for structured, semi-structured, and unstructured documents	Yes	Microsoft Forms Recognizer can extract metadata from both structured and unstructured documents.
6.	M	Can extract from a multi-line list and pair data	Yes	Microsoft Forms Recognizer can extract metadata from both structured and unstructured documents.
7.	M	Can dynamically extract data based on input or rules	Yes	Microsoft Forms Recognizer can extract metadata based on rules.
8.	M	Can denote data extraction completeness	Yes	Microsoft Forms Recognizer provides confidence values for all extracted metadata.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
9.	M	Can denote data extraction accuracy	Yes	Microsoft Forms Recognizer provides confidence values for all extracted metadata.
10.	M	Can identify missing data	Yes	Microsoft Forms Recognizer provides confidence values for all extracted metadata. Additionally Azure Logic Apps can be used to identify missing metadata.
11.	M	Can extract handwritten elements	Yes	Microsoft Forms Recognizer
12.	S	Can identify handwritten edits to a form	Yes	Microsoft Forms Recognizer
13.	S	Can capture handwritten edits to a form	Yes	Microsoft Forms Recognizer
14.	M	Can perform validations based on the data extracted	Yes	Our proposed solution can perform validations based on the data extracted using Microsoft Power Apps and Azure Logic Apps. Power Apps allows for the implementation of custom validation rules and logic within the user interface, ensuring data input adheres to the required format and constraints. Additionally, Azure Logic Apps can be used to orchestrate validation workflows, integrating with external systems or APIs if needed, to validate the extracted data against various criteria.
15.	M	Can send all extracted data to a data warehouse	Yes	The proposed solution sends all extracted data to an Azure Synapse Analytics.
16.	M	Can use extracted data in rules or custom logic	Yes	The proposed solution can utilize extracted data in rules and custom logic by employing Microsoft Power Apps and Azure Logic Apps. These services enable the creation of custom workflows and data processing logic based on the extracted information, ensuring a tailored and efficient system behavior.
17.	M	Can normalize output values (formatters)	Yes	The proposed solution can normalize output values using formatters through Azure Logic Apps, Azure Functions, and Microsoft Power Apps, depending on the specific use case. These services allow for the implementation of custom formatting rules and logic, ensuring that the output values are consistently structured and conform to the required standards.
18.	M	Can call out to third party data sources (ODBC, Restful API, etc.)	Yes	The proposed solution can call out to third-party data sources such as ODBC, RESTful APIs, and more, using Azure Logic Apps, Azure Functions, or Microsoft Power Apps. These services provide connectors and integration options that facilitate seamless interaction with external systems, ensuring efficient data exchange and processing across various platforms.
19.	M	Can intelligently interpret the intent of fields by ignoring cross-outs and capturing data outside of bounding boxes on the form	C	This would require custom-trained models.
20.	M	Can intelligently interpret the fields on documents by ignoring form elements (i.e., field headers, labels) to capture the data	Yes	Microsoft Forms Recognizer

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
21.	M	Can provide a unified extraction model for both computer print and handwriting, in any color ink	Yes	Microsoft Forms Recognizer
22.	M	Can provide a structured data output (JSON, XML, etc.) which is easily consumed by downstream systems	Yes	Microsoft Forms Recognizer
23.	S	Can automatically select the best OCR results if multiple OCR options are offered	Yes	The proposed solution can automatically select the best OCR results since multiple OCR options are available. By implementing custom logic within Azure Logic Apps, Azure Functions, or Microsoft Power Apps, we will compare the results from different OCR services and select the most accurate result based on predefined criteria or confidence scores provided by the OCR engines.
24.	C	Can use voting and cascades involving multiple engines (specify whether inherent or 3rd party – e.g. AWS Textract)	Yes	The proposed solution uses voting and cascades involving multiple engines by incorporating custom logic within Azure Logic Apps and Azure Functions. This approach enables the system to evaluate the results from different engines, including Azure OpenAI to select the most accurate outcome based on predefined criteria, confidence scores, or a majority vote, enhancing the overall accuracy and efficiency of the solution.

11. Accuracy

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can set accuracy within the application based on business requirements for both classification separation and extraction (separate features)	Yes	The proposed solution allows setting accuracy within the application based on business requirements for both classification, separation, and extraction using custom logic in Azure Logic Apps and Azure Functions. By fine-tuning the custom models and implementing validation rules, we can achieve the desired level of accuracy to meet the specific business requirements, ensuring optimal system performance and efficiency.
2.	M	Can provide accuracy at 99%+ or higher on machine typed text	Yes	The proposed solution, using Microsoft Forms Recognizer, Microsoft Syntex and custom models, can achieve high accuracy rates on machine typed text. Although 99%+ accuracy is achievable in many cases, it is important to note that actual accuracy levels depend on factors such as document quality, layout, and font. By fine-tuning custom models and employing preprocessing techniques, the solution aims to deliver the highest possible accuracy while meeting specific business requirements.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
3.	S	Can provide accuracy at 99%+ or higher on handwritten text	C	The proposed solution, using Microsoft Forms Recognizer, Microsoft Syntex and custom models, strives to achieve high accuracy rates on handwritten text. While 99%+ accuracy can be challenging for handwritten text due to variations in handwriting styles, legibility, and document quality, the solution employs advanced OCR techniques and fine-tuning of custom models to maximize accuracy. By implementing preprocessing techniques and human-in-the-loop validation, the solution aims to deliver the highest possible accuracy for handwritten text while meeting specific business requirements.
4.	M	Can define accuracy at the field level	Yes	

12. Validation, Quality Control, and Exception Handling

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can provide a built-in quality assurance process (step/module) and interface	Yes	The proposed solution can provide a built-in quality assurance process and interface by leveraging Microsoft Power Apps and Azure Logic Apps. Power Apps allows for the creation of user interfaces designed for quality control and validation tasks, while Azure Logic Apps enables the orchestration of workflows that manage the quality assurance process and automated validation tasks. By implementing custom validation rules, logic, and human-in-the-loop validation steps within the solution, we can ensure that data quality is maintained throughout the entire process, meeting specific business requirements and enhancing overall system efficiency.
2.	M	Can provide an adjustable quality assurance process that randomly validates a certain percentage of documents and fields	Yes	The proposed solution provides an adjustable quality assurance process that randomly validates a certain percentage of documents and fields by utilizing Azure Logic Apps and Microsoft Power Apps. With custom logic in Azure Logic Apps, we can implement a random sampling mechanism to select a specified percentage of documents and fields for validation. Microsoft Power Apps is used to create a user interface for quality control tasks.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
3.	M	Can provide increased automation over time while maintaining the desired accuracy SLA	Yes	The proposed solution provides increased automation over time while maintaining the desired accuracy SLA by continually refining and optimizing the custom models and processes used. Leveraging machine learning capabilities within Microsoft Forms Recognizer, Microsoft Syntex, and custom models, the system can learn from human-in-the-loop validations and adapt to new patterns or variations in the data. By incorporating a feedback loop and iterative improvement process, the solution progressively enhances its automation capabilities while improving the desired accuracy levels, ensuring that it meets the evolving business requirements and expectations.

13. Machine Learning and Human in the Loop (HIL)

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	HIL experience for classification or separation takes user to only documents that require correction/verification.	Yes	
2.	M	HIL experience for extraction takes user to only fields that require correction or verification.	Yes	
3.	M	Can provide efficient HIL capabilities to enable a person to review documents that were not automatically classified	Yes	
4.	M	Can provide efficient HIL capabilities to enable a person to review fields that were not automatically extracted	Yes	
5.	M	Can continuously get feedback in classification and extraction from HIL operations and train the models to improve performance	Yes	Leveraging machine learning capabilities within Microsoft Forms Recognizer, Microsoft Syntex, and custom models, the system can learn from human-in-the-loop validations and adapt to new patterns or variations in the data. By incorporating a feedback loop and iterative improvement process, the solution progressively enhances its automation capabilities while improving the desired accuracy levels, ensuring that it meets the evolving business requirements and expectations.
6.	M	Can review document conflicts in each model	Yes	The proposed solution enables reviewing document conflicts in each model by leveraging Azure Logic Apps and Microsoft Power Apps. With custom logic in Azure Logic Apps, we identify and flag document conflicts or discrepancies detected by different models. Microsoft Power Apps is then used for reviewing and resolving conflicts efficiently.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
7.	M	Can model revision tracking and rollback	Yes	The proposed solution supports model revision tracking and rollback by leveraging Azure DevOps and Azure Machine Learning for version control and management. We maintain a history of model revisions, allowing us to track changes and roll back to previous versions if necessary.
8.	M	Can publish the model (make it available)	Yes	The proposed solution publishes models to make them available for integration with other services and systems.
9.	M	Has testing mode to process documents without updating the ML model	Yes	The proposed solution has a testing mode to process documents without updating the machine learning model. By implementing a testing mode feature, the solution can process a subset of documents using the current version of the model, providing a way to validate the accuracy and functionality of the system without making any changes to the model.

14. Layout and Template Management

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can enable business users to onboard new documents or make changes to existing documents without any code or IT development resources	Yes	Forms Recognizer provides a business user friendly interface to onboard new documents.
2.	M	Can effectively manage multiple versions or variations of one document by using one parent template for all common data values, e.g., multiple variations of HCFA documents.	Yes	The proposed solution effectively manages multiple versions or variations of one document by using one parent template for all common data values. By leveraging Microsoft Syntex and custom models, the solution can extract data from multiple variations of the same document and classify them accurately using the parent template.
3.	M	Can automatically identify missing layouts and help create new ones (clustering tool)	Yes	The proposed solution automatically identifies missing layouts and helps create new ones by leveraging Microsoft Syntex and clustering tools. By using machine learning capabilities within Syntex and implementing clustering algorithms, the system identifies new document layouts and suggests templates or document models based on common patterns or similarities.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
4.	M	Can train the system to handle multiple variations of semi-structured documents (or does it need a separate model for each variation?)	Yes	The proposed solution trains the system to handle multiple variations of semi-structured documents. By leveraging machine learning techniques within Microsoft Syntex and other custom models, we create a single model that can handle multiple variations of the same document type. This approach enables the system to classify and extract data from multiple document variations accurately, without the need for a separate model for each variation. By training the model on a diverse set of documents and data samples, the system learns to recognize common patterns and variations in the data, improving overall accuracy and efficiency.
5.	M	Provides assistive labelling and no code development for setting up classification and extraction.	Yes	Microsoft Forms Recognizer

15. Workflow, Routing, and Interactions

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can assign document submissions to LOB-based workflows created within the system	Yes	The proposed solution assigns document submissions to LOB-based workflows created within the system. By using Microsoft Logic Apps (straight through processing) and Microsoft Power Automate (HIL), we can create custom workflows that automatically route documents to the appropriate LOB-based workflow based on predefined rules or criteria.
2.	M	Can provide the following types of workflow tasks out of the box: <ul style="list-style-type: none"> Ingestion, auto classification, HIL Document review, auto extraction, HIL Document indexing, export, HIL QA, HIL - error handling 	Yes	The proposed solution provides the following types of workflow tasks out of the box using Microsoft Power Automate and Azure Logic Apps: <ul style="list-style-type: none"> Ingestion, auto-classification, and HIL tasks: Documents are ingested, classified automatically using the trained model, and reviewed by HIL users to ensure accuracy. Document review, auto-extraction, and HIL tasks: Documents are reviewed by HIL users and processed automatically using the trained model to extract data and export to the data warehouse. Document indexing, export, and HIL tasks: Extracted data is indexed, reviewed by HIL users, and exported to the desired format or application. QA and HIL error handling: HIL users review the extracted data to ensure accuracy and address any errors or discrepancies.
3.	M	Can allow workflows to be tied to AD security groups to restrict users that can process these workflows and the documents within them	Yes	The proposed solution takes advantage of Azure Active Directory users and groups as well as role based security.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
4.	M	Can specify priority, and change the priority of workflows created in the system - higher priority workflows get acted on first	Yes	The proposed solution maintains workflow priority and can be changed dynamically. By using Azure Logic Apps, we use priority levels and assign them to specific workflows based on predefined rules or criteria. This approach enables the system to prioritize the processing of workflows based on their criticality or importance, ensuring that higher priority workflows get acted on first. Additionally, by providing the ability to change the priority of workflows dynamically, the system can adapt to changing business requirements or conditions, ensuring that the most critical workflows are always processed with the highest priority.
5.	M	Users can filter on workflow instances and workflow tasks in the system <ul style="list-style-type: none"> Can filter on custom data imported during ingestion (e.g., email inbox name or fax account name) Can open next filtered workflow task automatically for a user, based on user specified filter criteria 	Yes	The proposed solution leverages Microsoft Power Apps for HIL processes and will be optimized wherever possible including searching and data entry.
6.	M	Provides error handling of failed workflow instances; documents stay in the system till error has been corrected	Yes	By utilizing Azure Logic Apps and Microsoft Power Automate, we establish robust error handling and retry mechanisms to address failures and notify appropriate users for manual intervention if necessary.
7.	M	Can effectively support 1000s of workflow instances queued up in the system and facilitate fast browsing and loading of workflow tasks for the users, based on filter criteria - within seconds	Yes	The proposed solution is designed to effectively support thousands of workflow instances queued up in the system, enabling fast browsing and loading of workflow tasks for users based on filter criteria within seconds. This performance is achieved by leveraging the scalability and performance of Microsoft Azure Services such as the Azure Event Bus, combined with efficient data querying and filtering techniques within Azure Logic Apps.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
8.	M	<p>Can provide the following types of Workflow tasks:</p> <ul style="list-style-type: none"> • Ingestion, auto classification, HIL • Document review, auto extraction, HIL • Indexing, export, HIL • QA, HIL • Error handling, decision trees, integration with RPA 	Yes	<p>The proposed solution will provide the following types of workflow tasks:</p> <ul style="list-style-type: none"> • Ingestion, auto classification, HIL: By integrating SharePoint Online, Microsoft Syntex, Azure Logic Apps and Microsoft Power Automate, the solution enables automatic document ingestion, classification, and human-in-the-loop intervention when necessary. • Document review, auto extraction, HIL: Utilizing Microsoft Syntex and Azure Cognitive Services, the solution automatically extracts data from documents and provides a review interface through Microsoft Power Apps for HIL tasks. • Indexing, export, HIL: The solution ensures proper indexing and exporting of processed data by utilizing SharePoint Online, and Microsoft Power Automate, with the option for HIL tasks when required. • QA, HIL: The solution incorporates quality assurance processes within the workflows by using Microsoft Power Automate and Power Apps to validate data accuracy and enable HIL intervention for quality checks. • Error handling, decision trees, integration with RPA: By combining Azure Logic Apps, Microsoft Power Automate, and integration with RPA tools, the solution offers efficient error handling, decision tree logic, and automation for complex tasks.
9.	M	Can send and receive interactive messaging to external parties	Yes	The proposed solution will send and receive interactive messaging to external parties by leveraging Microsoft Power Automate and Azure Logic Apps. These tools enable secure and seamless communication with external systems or users via email, SMS, or other messaging platforms.
10.	M	Can leverage ad hoc and predefined messaging	Yes	The proposed solution will leverage both ad hoc and predefined messaging to accommodate various communication needs. Microsoft Power Automate and Azure Logic Apps provide the flexibility to create custom messaging templates and define triggers for automated notifications, while also allowing for on-demand messaging when required.
11.	M	Can provide intelligent routing of output data	Yes	The proposed solution will provide intelligent routing of output data using Azure Logic Apps and Microsoft Power Automate. By applying custom logic and decision-making processes, the solution can dynamically route data to appropriate destinations, such as databases, external systems, or user-defined locations.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
12.	M	Can set up custom workflows for routing documents	Yes	The proposed solution will enable the setup of custom workflows for routing documents by harnessing the power of Microsoft Power Automate and Azure Logic Apps. These tools allow for the creation of custom, flexible, and scalable workflows tailored to specific routing requirements, ensuring an efficient and streamlined process.
13.	M	Can route documents to different steps based on custom logic	Yes	The proposed solution will route documents to different steps based on custom logic using Azure Logic Apps and Microsoft Power Automate. By incorporating decision-making processes and predefined rules, the solution can automatically determine the appropriate routing path for each document, optimizing the overall workflow efficiency.
14.	M	Can set up role-based exception approvals	Yes	The proposed solution will set up role-based exception approvals by leveraging Microsoft Power Apps and Microsoft Power Automate. These tools enable the creation of custom approval processes that incorporate role-based access control, ensuring appropriate users are involved in the decision-making process.
15.	M	Can set up multiple queues (e.g., multi-step HIL)	Yes	The proposed solution will set up multiple queues, including multi-step HIL, using Microsoft Power Automate and Azure Logic Apps. These services allow for the configuration and management of multiple processing queues, enabling efficient handling of tasks and accommodating various workflow complexities.
16.	M	Can set up QA to measure accuracy of documents flowing through a specific workflow	Yes	The proposed solution will set up QA to measure the accuracy of documents flowing through a specific workflow by utilizing Microsoft Power Automate, Azure Logic Apps, and Microsoft Power Apps. This combination of tools allows for the implementation of quality assurance processes, including automated data validation and human-in-the-loop verification, to ensure a high level of accuracy throughout the workflow.
17.	M	Can capture the data from the third-party sources	Yes	The proposed solution will capture data from third-party sources using Microsoft Power Automate and Azure Logic Apps. These services enable seamless integration with a variety of external data sources, such as databases, REST APIs, or other systems, for data retrieval and processing.
18.	M	Can log the results of the interactions with third party sources	Yes	The proposed solution will log the results of interactions with third-party sources using Azure Logic Apps and Microsoft Power Automate. By incorporating logging and monitoring features, the solution ensures the tracking and auditing of interactions with external systems, promoting transparency and accountability.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
19.	M	Can provide multiple methods of interaction with third parties, including batch, secure transport, API	Yes	The proposed solution will provide multiple methods of interaction with third parties, including batch, secure transport, and API, by utilizing Microsoft Power Automate and Azure Logic Apps. These services support a wide range of communication protocols and integration options, ensuring flexible and secure interaction with external systems as needed.

16. Analytics, Reporting, Monitoring, and Dashboards

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can track SLAs	Yes	The proposed solution will track SLAs using Azure Monitor and Microsoft Power Automate, ensuring the monitoring and enforcement of service level agreements and timely completion of tasks.
2.	M	Can track user productivity	Yes	The proposed solution will track user productivity by utilizing Microsoft Power Apps and Azure Monitor, collecting and analyzing user activity data to assess efficiency and identify areas for improvement.
3.	M	Provides audit log per workflow submission	Yes	The proposed solution will provide an audit log per workflow submission using Azure Log Analytics and Microsoft Power Automate, creating a comprehensive and traceable record of actions and decisions for each submission.
4.	M	Provides volume reporting	Yes	The proposed solution will provide volume reporting by leveraging Azure Monitor and Power BI, generating reports on document and task volumes to inform decision-making and resource allocation.
5.	M	Ability to monitor system health using existing SLF monitoring tools - Reveille Monitor, APM, etc.	Yes	The proposed solution will support monitoring system health using existing SLF monitoring tools, such as Reveille Monitor and APM, by integrating with Azure Monitor and offering various data export options for compatibility with external monitoring tools.
6.	M	Can report on the effectiveness of advanced document processing features - auto classification, auto extraction, etc.	Yes	The proposed solution will report on the effectiveness of advanced document processing features, like auto classification and auto extraction, using Azure Monitor and Power BI to analyze performance metrics and provide insights on feature efficiency.
7.	M	Provides real time reporting on activity within the system	Yes	The proposed solution will provide real-time reporting on activity within the system using Azure Monitor and Power BI, ensuring stakeholders have up-to-date information on system performance and status.
8.	S	Can provide email alerting of system issues - out of the box	Yes	The proposed solution will provide email alerting of system issues out of the box by utilizing Azure Monitor, enabling prompt notifications and faster problem resolution.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
9.	M	Can monitor system performance, including health of services and end points, system usage, and identification of bottlenecks and areas for improvement	Yes	The proposed solution will monitor system performance, including health of services and endpoints, system usage, and identification of bottlenecks and areas for improvement, by leveraging Azure Monitor and Log Analytics for comprehensive analysis and reporting.
10.	M	Can provide detailed summaries of the data and information extracted from a set of documents	Yes	The proposed solution will provide detailed summaries of the data and information extracted from a set of documents Power BI, delivering concise and actionable insights for users.
11.	M	Can provide visualizations and charts to help users understand and analyze the extracted data	Yes	The proposed solution will provide visualizations and charts to help users understand and analyze the extracted data by utilizing Power BI, enabling effective data presentation and interpretation.
12.	M	Can provide alerts and notifications when the solution detects potential errors or inconsistencies in the extracted data	Yes	The proposed solution will monitor system performance, including health of services and endpoints, system usage, and identification of bottlenecks and areas for improvement, by leveraging Azure Monitor and Log Analytics for comprehensive alerting and notification.
13.	M	Can provide auditing and logging reports that provide information on the performance and usage of the platform	Yes	The proposed solution will provide auditing and logging reports that offer information on the performance and usage of the platform by utilizing Azure Monitor and Log Analytics, ensuring transparency and accountability.
14.	M	Can provide custom reporting and dashboards & analytics	Yes	The proposed solution will provide custom reporting, dashboards, and analytics using Power BI, enabling tailored data visualization and insights to meet each organization's unique needs.
15.	M	Can make data available to analytics	Yes	We can make data available for analytics purposes. The solution can generate reports and provide data export capabilities to enable further analysis and integration with other analytics platforms. The solution can also provide APIs for accessing processed data, including extracted data fields and metadata. This enables organizations to use their preferred analytics tools and platforms to gain insights from the processed data.
16.	M	Can make audit and compliance level data available to analytics	Yes	The solution will make audit and compliance level data available for analytics purposes. The solution can generate reports on audit and compliance metrics, such as the number of documents processed, data access logs, and user activity logs.
17.	M	Can provide reporting on accuracy and volume of manual work on a user basis	Yes	The solution will provide reporting on the accuracy and volume of manual work on a user basis. The solution can generate reports on user-specific metrics, including the number of documents reviewed, the number of corrections made, and the accuracy rate of their work.

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
18.	M	Can provide user productivity report breakdown, including total cost of HIL	Yes	We can provide a user productivity report breakdown, including the total cost of human-in-the-loop (HIL) activities. The solution can generate reports on user productivity metrics like time spent on reviewing and correcting extracted data, number of documents reviewed, and total cost of HIL activities. These reports can be accessed through a dashboard or API and can provide insights into the efficiency of the document processing workflow and help identify areas for optimization.
19.	M	Can provide reports on the accuracy and completeness of the data extraction process	Yes	We can provide reports on the accuracy and completeness of the data extraction process. The solution can generate reports on the extraction results, including extracted data fields, their values, and accuracy rate. These reports can be accessed through a dashboard or API and can provide insights into the quality of the extraction process and help identify areas for improvement.
20.	M	Can provide comprehensive and transparent reporting on system throughput and processing times	Yes	The document processing solution provides comprehensive and transparent reporting on system throughput and processing times. The solution provides reports on document processing metrics like processing time, success rate, errors, and throughput. These reports can be accessed through a dashboard or API and can provide insights into the solution's performance and help identify areas for optimization.
21.	M	Can provide a reporting API to feed reporting data to another source such as a BI or data analytics platform	Yes	The proposed solution can provide a reporting API to feed reporting data to another source like a BI or data analytics platform. The reporting API can be used to extract data from the solution and feed it to third-party reporting and analytics tools for further analysis and visualization.
22.	M	Can define retention period for data stored for analytics purpose	Yes	We can define a retention period for data stored for analytics purposes. The retention period can be set based on the organization's needs and compliance requirements, and data can be purged automatically once the retention period is over.

17. Image Storage and Retention

#	M, S, C, W	Requirement	Yes, P, C, TP, No	Comments
1.	M	Can provide temporary image and data storage	Yes	The intelligent document processing solution will provide temporary image and data storage to support document processing workflows. The solution will leverage Azure Blob Storage to store temporary images and data during the processing stage. Once the processing is complete, the images and data can be moved to a permanent storage solution or deleted based on retention policies.

2.	M	Can create a purge/retention routine	Yes	The intelligent document processing solution will implement a purge routine for processed images stored in a permanent storage solution. Azure Blob Storage or Azure Files can be used to implement purge/retention policies to ensure that the processed images are retained for the desired period and then purged automatically based on policy settings.
3.	M	Can send images to a permanent storage solution based on purge and retention routines	Yes	The intelligent document processing solution can be configured to send processed images to a permanent storage solution based on retention policies. In addition, Azure Blob Storage can be leveraged for secure and scalable storage of processed images.

6.2 TECHNICAL REQUIREMENTS

1. System Architecture

#	Requirement	Yes, P, C, TP, No	Comments
1.	<p>What are the required versus recommended infrastructure specifications to support Sun Life's current volumes?</p> <ul style="list-style-type: none"> 500,000 pages daily, with 80,000/hr peak 45 million pages annually 150 users Complete extraction within hours 	Yes	<p>To support Sun Life's current volumes of 500,000 pages daily, with a peak of 80,000 pages per hour, 45 million pages annually, and 150 users, the following infrastructure specifications are recommended:</p> <p>Computing Resources: A minimum of 16 CPU cores and 64 GB of RAM should be provisioned to ensure efficient document processing and handling.</p> <p>Network Infrastructure: A dedicated high-bandwidth network with low latency should be provisioned to support the communication between the different components of the solution.</p> <p>Storage Infrastructure: A minimum of 100 TB of storage space should be provisioned to store the processed documents and data.</p> <p>Disaster Recovery: A disaster recovery plan should be in place, redundant infrastructure, and failover procedures, to ensure business continuity in case of unexpected disruptions or disasters.</p> <p>Monitoring and Management: Real-time monitoring and management tools should be implemented to ensure optimal performance and quick issue resolution.</p> <p>To meet the requirement of complete extraction within hours, the solution may require additional computing resources, such as scaling up CPU and RAM resources for serverless compute Azure Functions.</p> <p>These infrastructure specifications are based on the estimated volumes provided and may be subject to change based on the specific solution architecture proposed, the type of document processing workflows, and other factors. The recommended specifications provide a starting point for infrastructure planning to support Sun Life's current volumes.</p>

#	Requirement	Yes, P, C, TP, No	Comments
2.	Are there any additional recommended infrastructure specifications to support the listed business requirements?	P	The infrastructure specifications required to support the business requirements depend on SLF needs and the solution architecture. However, general infrastructure recommendations include adequate computing, storage, and network resources, disaster recovery plans, and monitoring and management tools.
3.	Please specify all third-party components and services relevant to your offering in this RFP	TP	Aspose pdf library, we also use proprietary python code to improve the image quality, split pdf files etc..
4.	Does the solution have a modern architecture? <ul style="list-style-type: none"> Solution is cloud ready and adheres to best practices for security (data storage, data in transit, etc.), scalability, availability, disaster recovery, etc. Supports microservices architecture Supports containerization Supports multi-tenant deployment Supports SLF's strategic partner, AWS (RDS, EKS and S3 are all typical IDP requirements and are approved AWS services that can be used for deploying IDP platforms; Amazon EKS is the approved container orchestration platform in Sun Life) Supports Azure (an option only if AWS is not a viable option) 	Yes	<p>The solution has a modern architecture and adheres to best practices for security, scalability, availability, and disaster recovery. Built on Microsoft Azure, it offers robust data protection for data storage and transit through encryption and strict compliance with industry standards.</p> <p>The solution supports microservices architecture and containerization, allowing for modular development, easy deployment, and scaling.</p> <p>While the solution is primarily built on Microsoft Azure, it can also interact with other cloud platforms like AWS through APIs and connectors, allowing for seamless integration with services such as RDS, EKS, and S3 to cater to Sun Life's strategic partner requirements.</p>
5.	What is the architectural approach to the system (comment on role-based access, security protocols, ability to support straight through processing, etc.)	Yes	The architectural approach to Microsoft's cloud-based systems focuses on robustness, security, and extensibility. Role-based access control (RBAC) and Azure Active Directory (AAD) are employed for managing access and permissions, ensuring secure access to resources. Security protocols like encryption at rest and in transit, compliance with industry standards, and multi-factor authentication are implemented to protect data and systems. The solutions support straight-through processing by integrating various services like Azure Logic Apps, Microsoft Dataverse, Azure Functions, and Azure Cognitive Services, enabling seamless automation of end-to-end business processes, data extraction, and data processing tasks. This architectural approach aims to create a secure, scalable, and efficient environment for enterprise-level applications and workflows.

#	Requirement	Yes, P, C, TP, No	Comments
6.	Which databases, web servers, application servers, and key infrastructure components, including virtualization do you support?	Yes	Microsoft Azure supports various databases (Azure SQL, Cosmos DB, MySQL, PostgreSQL, MariaDB), web servers (IIS, Apache, Nginx), and application servers (Azure App Service, Azure Functions, Azure Kubernetes Service). Key infrastructure components include virtualization with Azure Virtual Machines, networking solutions (Azure Virtual Network, Load Balancer, Traffic Manager, ExpressRoute), storage services (Azure Blob Storage, Files, Disk Storage), and security components (Azure Active Directory, Private Link, Firewall), all within a comprehensive and continuously evolving ecosystem.
7.	Describe your approach to maintaining high availability	Yes	<p>Microsoft's approach to maintaining high availability involves leveraging Azure's robust infrastructure, which includes redundant components, fault tolerance, and geographically distributed data centers. Key aspects of this approach include:</p> <p>Data Replication: Azure replicates data across multiple data centers within a region or across regions, ensuring data durability and availability even in the event of a data center failure.</p> <p>Load Balancing: Azure Load Balancer and Traffic Manager distribute traffic among multiple instances of an application or service, ensuring high availability and optimal performance.</p> <p>Fault Tolerance: Azure services are designed with fault tolerance in mind, enabling them to recover from failures and continue operating with minimal disruption.</p> <p>Autoscaling: Azure automatically scales resources based on demand, ensuring that services remain available and responsive even during periods of high usage.</p> <p>Monitoring and Diagnostics: Azure Monitor and other diagnostic tools enable real-time monitoring of applications and services, helping detect and resolve issues before they impact availability.</p> <p>By combining these features and strategies, Microsoft ensures high availability for its applications and services, minimizing downtime and providing a reliable, consistent user experience.</p>
8.	Describe the system's support for no-downtime deployment	Yes	Microsoft's cloud-based solutions, built on Azure, support no-downtime deployment through features like rolling updates, blue-green deployments, and load balancing. Azure App Service, for example, offers deployment slots, allowing you to deploy a new version of an application to a staging environment and then swap it with the production environment seamlessly. This ensures continuous availability of services during updates, minimizing disruption and downtime for users. Additionally, Azure Load Balancer and Traffic Manager help distribute traffic across multiple instances, further enhancing the no-downtime deployment capabilities.

#	Requirement	Yes, P, C, TP, No	Comments
9.	<p>Describe the system's capacities and scalability.</p> <ul style="list-style-type: none"> Please include maximum number of concurrent users, transaction volume (e.g., transactions / second), account capacity, etc. Please provide performance test data that would illustrate capability to support Sun Life's volumes 	Yes	<p>Microsoft's cloud-based solutions are built on Azure, a robust and scalable platform designed to handle large numbers of concurrent users and high transaction volumes. While specific capacities may vary across services, Azure generally offers excellent performance, scalability, and reliability.</p> <p>SharePoint Online, for example, can handle up to 30 million documents per library and 500,000 users per site collection. Power Apps can support thousands of concurrent users, depending on the underlying resources and infrastructure. Azure services, such as Azure Functions and Azure Cognitive Services, can scale automatically based on demand, allowing for high transaction rates.</p> <p>Performance test data specific to Sun Life's volumes would require a tailored performance assessment to determine the optimal infrastructure configuration and resource allocation to meet your organization's unique needs. However, the Azure platform's scalability and Microsoft's extensive experience in handling large-scale enterprise workloads can provide confidence in the ability to support Sun Life's volumes effectively.</p>
10.	<p>Describe the system support for a thin client (browser UI) and your browser support model and/or limitations (e.g., Active X, Flash, etc.); is a PC install required?</p>	Yes	<p>Microsoft's solutions often support a thin client (browser UI) model, with many services accessible through modern web browsers without requiring PC installs. SharePoint Online, Power Apps, and Office 365, for example, provide browser-based access without relying on technologies like ActiveX or Flash. Microsoft generally supports the latest versions of popular browsers, such as Microsoft Edge, Google Chrome, Mozilla Firefox, and Apple Safari. However, specific browser support and limitations may vary depending on the service or application in question.</p>
11.	<p>Describe the support provided by the system for mobile users and mobile protocols (e.g., responsive design, native clients, API's)</p>	Yes	<p>Microsoft supports mobile users through responsive design, native clients, and APIs. Services like SharePoint Online and Power Apps offer responsive design, ensuring a consistent user experience across devices. Native clients are available for various Microsoft applications, such as Office 365 and Power BI, on iOS, Android, and Windows devices. Additionally, Microsoft Graph API and other RESTful APIs enable developers to build custom mobile apps and integrations to interact with Microsoft services seamlessly.</p>
12.	<p>Describe how you manage customization and extensibility of your application functionality</p>	Yes	<p>Microsoft manages customization and extensibility of its applications by offering a range of tools and platforms, such as Azure Logic Apps, the Power Platform, Microsoft Dataverse, and Azure Functions. These enable users to build custom applications, automate processes, extend existing services, and integrate with third-party solutions. Microsoft adheres to best practices, such as modular architecture and well-defined APIs, to ensure seamless integration, maintainability, and scalability of customizations and extensions.</p>

#	Requirement	Yes, P, C, TP, No	Comments
13.	Describe your approach to disaster recovery	Yes	Microsoft's approach to disaster recovery involves a multi-layered strategy, utilizing Azure services and features to ensure high availability, data protection, and rapid recovery. Key elements include data replication across geographically distributed data centers, Azure Site Recovery for automating failover and failback processes, and regular backups using Azure Backup. This comprehensive approach enables quick restoration of services and minimal downtime in case of disasters or disruptions.
14.	Describe your full end-to-end client support model – elaborate on the support provided from design through testing to full production implementation. <ul style="list-style-type: none"> What is your approach to ensure training and other user support materials are aligned with the current release? Describe the services available to clients post-implementation; specifically elaborate on hours of support, SLA's, levels of support available, operations management capabilities and user support groups. 	Yes	Microsoft's end-to-end client support model spans from design to production implementation, encompassing consultation, solution design, development, testing, deployment, and ongoing maintenance. Microsoft provides documentation, resources, and training materials to ensure alignment with the current release of products and services. Post-implementation, clients have access to support services such as 24/7 technical assistance, Service Level Agreements (SLAs) for critical services, various support tiers, operations management capabilities, and user support groups. Microsoft also offers resources like forums, knowledge bases, and online communities to address client queries and promote collaboration.
15.	Describe your recommended post-implementation sustain model (access, roles, etc.) for Sun Life; please provide a response for all hosting models supported	Yes	For a comprehensive post-implementation sustain model, we recommend implementing role-based access control (RBAC) and leveraging Azure Active Directory (AAD) for authentication and authorization across all hosting models. This approach ensures secure access to resources and provides granular control over permissions. Assign users to predefined roles (such as admin, developer, tester) or create custom roles to suit specific needs. Regularly review and update access permissions, follow the principle of least privilege, and implement segregation of duties to maintain a secure and well-managed environment.
16.	Describe how you support multiple client application environments / instances to maintain segregation of development, testing, production, training, and disaster recovery environments for client development purposes	Yes	Microsoft supports multiple environments for development, testing, production, training, and disaster recovery by offering isolated instances within Azure and Power Platform. Clients can create and manage separate environments for each purpose, ensuring segregation and preventing unwanted interactions between them. This approach allows for streamlined development, testing, and deployment processes while maintaining the necessary security and stability across different environments. All components of the proposed solution will be implemented in the SLF Azure tenant in order to avoid cross-organizational exposure.

#	Requirement	Yes, P, C, TP, No	Comments
17.	Describe the process for major and dot releases <ul style="list-style-type: none"> How often do you release updates? What is required to perform the update installs? Can this be completed by Sun Life resources, or are additional professional services required? Is it required to always install updates or can clients skip updates? 	Yes	Microsoft releases major updates for its products periodically, while dot releases or minor updates may occur more frequently to address bug fixes, security patches, and incremental improvements. The update frequency depends on the specific product or service. Custom parts of the solution may be delivered more frequently and will be driven by SLF's requirements. Updates may be implemented by SLF resources but the type of change will determine that feasibility of that approach.
18.	How far back and how long do you support prior versions of your code and application? <ul style="list-style-type: none"> Do you mandate upgrades? 	Yes	Microsoft generally provides extended support for prior versions of its products and services, but the specific duration varies. Upgrades are not mandated, but updating to the latest version is highly recommended to benefit from new features, performance improvements, and security updates.
19.	Describe your approach to version and patch management? <ul style="list-style-type: none"> What is your approach for release management? 	Yes	Our approach to version and patch management involves using Azure DevOps to manage code releases and track changes. We follow a versioning system that allows us to identify and track changes to the code and ensure that we are always working with the latest version. We also use Azure DevOps for patch management, which allows us to apply patches to the codebase as needed to address any issues or vulnerabilities that may arise. For release management, we follow an agile methodology that involves continuous integration and delivery. We use Azure DevOps to manage releases and ensure that the code is properly tested and validated before it is deployed to the production environment. Our approach includes automated testing, code reviews, and quality checks to ensure that the code is of high quality and meets industry standards. We also have a change management process in place to ensure that any changes made to the code are properly documented, reviewed, and approved before they are released.
20.	How much regression testing of flows, documents, etc., is required after an upgrade? Is there any rework that is required? Can models, training and calibration data get ported from one version to the other?	Yes	We perform regression testing after an upgrade to ensure that it has not caused any issues or introduced new bugs. The extent of regression testing depends on the scope of the upgrade. Models, training, and calibration data can be ported between versions using tools like Azure Cognitive Services and Microsoft Syntex but may require modifications to ensure compatibility.

#	Requirement	Yes, P, C, TP, No	Comments
21.	What is your recommendation for deployment? <ul style="list-style-type: none"> • Phased or “Big Bang”? Why? • What do you recommend for our volume? 	Yes	NathCorp recommends a phased approach including piloting a subset of document types and one or two HIL workflows.
22.	Describe your implementation models (vendor managed, 3rd party partner, client development, etc.)	Yes	We offer multiple implementation models to best suit SLF needs: <ul style="list-style-type: none"> • Vendor Managed: Our team of experienced professionals will manage the entire implementation process, working closely with your organization to ensure seamless integration with your existing infrastructure and processes. This includes project management, solution design, configuration, customization, testing, and deployment. • Third-Party Partner: If you prefer to work with a trusted third-party partner, we maintain a network of certified implementation partners who can provide the same level of expertise and support as our vendor managed model. These partners are well-versed in our solutions and can guide you through the implementation process. • Client Development: For clients with in-house technical expertise, we provide comprehensive documentation, training, and support materials to enable your team to manage the implementation independently. Our support team will be available to assist with any questions or issues that arise during the implementation process. • Hybrid Model: We understand that every organization has unique requirements and resources. Therefore, we can offer a hybrid implementation model that combines elements of the above options. This allows your organization to leverage our expertise and resources where needed, while also utilizing your in-house capabilities.
23.	Describe your post go-live support methodology and typical warranty process and timeframe	Yes	Our post go-live support methodology includes a dedicated team available 24/7 to address any issues that may arise and we offer a 90-day warranty period during which we provide free support for any issues that may arise due to defects in the solution. After the warranty period, we offer ongoing support and maintenance through SLAs that outline our response times and support offerings.

#	Requirement	Yes, P, C, TP, No	Comments
24.	Describe your Software Development Life Cycle process including, but not limited to, standards, development practices, requirements management, testing management, code quality reviews, quality assurance, change controls, and documentation. <ul style="list-style-type: none"> What support is provided for integration and regression testing of external systems (e.g., test environments, automation, performance) 	Yes	Our software development life cycle (SDLC) process involves requirements gathering and management, design and architecture, development and testing, code review and quality assurance, change management, documentation, and deployment and maintenance. We follow agile development methodologies, use industry-standard tools like Azure DevOps and prioritize delivering high-quality solutions that meet client requirements. We provide support for integration and regression testing of external systems by using tools like Azure DevOps for test automation and creating test environments. We also use Azure Application Insights and Azure Monitor to monitor the performance of the solution and identify any issues. We have a dedicated team of testers who are responsible for testing the solution and ensuring that it integrates seamlessly with external systems. Our testing approach includes creating test plans, executing test cases, and analyzing test results to identify any defects or issues that need to be addressed.
25.	How many times have you executed a similar project to this one (e.g., high availability coupled with the number of documents and transactions)? <ul style="list-style-type: none"> What is the longest, shortest, and average duration of these projects? 	Yes	NathCorp and our strategic partner Lateetude have executed multiple projects similar in scope, size and duration. Our longest prjet was 5 years, average project is 12-18 months, shortest similar projet is 4 months
26.	What forms of hosting does your platform support (on prem, cloud, vendor hosted, etc.)? <ul style="list-style-type: none"> Can the product be containerized and deployed either on-prem or cloud as container? 	Yes	Most of the services can be containerized and run on prem. NathCorp recommends running the complete solution in the cloud to reduce complexity and to be able to take advantage built in Azure DR capabilities.
27.	Does the product integrate with DevOps pipeline tools/solutions?	Yes	NathCorp suggest GitHub Enterprise or Azure DevOps for the entire solution include the Infrastructure as Code templates.
28.	What are the compute requirements (CPU, RAM, number of worker nodes/VMs, etc.) for your solution	Yes	The architecture is completely scalable and efficient. The exact values will be dependent on SLFs choice of programming language and required data validation functions.
29.	How does the solution provide the required scalability and reliability with minimal impact on performance?	Yes	The Azure cloud platform and its services are scalable, performant and reliable with financially backed SLAs.
30.	How does the solution leverage enterprise databases?	Yes	The proposed solution uses Azure SQL for storing metadata and Azure Blob Storage for file storage.
31.	How does the solution enable global remote connectivity and processing (e.g. in Canada, US, Ireland, India)?	Yes	The architecture supports both active/active or active/passive configurations in multiple datacenters in different geographies
32.	If on prem deployment, support Zerto for disaster recovery	N/A	

#	Requirement	Yes, P, C, TP, No	Comments
33.	Describe export and import settings; including system configuration from one environment to the next - DEV to SIT to STAGE to PROD to DR	Yes	Each environment will have its own configuration repository stored as JSON. Versioning will be enabled on configuration records in the event configuration requires rollback.

3. System Interface

#	Requirement	Yes, P, C, TP, No	Comments
1.	Describe system support for web services and SOA including support for SOAP, JSON and REST.	Yes	The proposed solution supports REST endpoints for both incoming and outgoing integrations. Custom connectors can be developed for SOAP integration.
2.	Describe system support for batch services, scheduler, etc.	Yes	Azure Logic Apps can be configured to start based on a schedule. Batching is built in to the architecture.
3.	Describe the capabilities to intake data (control data, regularly updated parameters, etc.) and store to leverage during processing.	Yes	The proposed solution can take advantage of multiple Azure services, to intake, store, and leverage data during processing, ensuring the necessary control data and parameters are readily available to support the workflows and enhance overall system efficiency. A few options include Azure SQL, Azure Blob Storage, Azure App Configuration or Azure Tables.
4.	Does the product integrate with other document management solutions (FileNet, Mobius, eOriginal, Conduent, etc.)?	Yes	If a built in connector isn't available a custom connector can be developed to connect to any document management solution.
5.	Does the product integrate with RPA platforms such as Blue Prism?	Yes	There are multiple options for integrating with Blue Prism. One option is calling the Blue Prism REST API and another is using the HTTP connector to a custom Blue Prism web service.
6.	Please enumerate the system interfaces available with your system. <ul style="list-style-type: none"> Which interfaces come pre-configured or available out of the box? This should include both interfaces to other systems within their suite as well as interfaces to external 3rd parties. Are there limitations as to when an interface can be leveraged? 	Yes	The proposed solutions process orchestration will be handled by Azure Logic Apps and there are a significant number of built in connectors. Here is the link to the updated list of available connectors.
7.	Describe what automation and AI technologies that the system natively can interface with (out of the box or with minimal configuration). <ul style="list-style-type: none"> Specifically describe the systems interface or your history interfacing with Automation Anywhere. 	Yes	The proposed solution can natively interface with various Microsoft automation and AI technologies out of the box or with minimal configuration. Integration with Automation Anywhere can be achieved using Azure Logic Apps or Azure Functions by interacting with its REST API.

#	Requirement	Yes, P, C, TP, No	Comments
8.	Describe the system's capability to broadcast notifications of events.	Yes	The proposed solution integrates with Azure Monitor to allow for event notifications through multiple channels.
9.	Does the product offer microservices API to extend the capability or integration with other document management tools?	Yes	Process orchestration will be handled by Azure Logic Apps and the validation functions and tasks will be developed using SLF preference of one of the following languages C#, NodeJS, Python or Java in the event built in connectors are unavailable.

4. Application Software

#	Requirement	Yes, P, C, TP, No	Comments
1.	Describe the capabilities of the system to be configured into rules. <ul style="list-style-type: none"> Can extracted data be used in rules? What is the hierarchy or workflow of the rules configured? Include specifics regarding configurability, interoperability (integration with external sources/rules engines), ease of use, support for BPM standards, etc. 	Yes	<ul style="list-style-type: none"> Extracted data can and will be used in the Azure Logic App and functions. Process orchestration will be handled by Azure Logic Apps. Azure Logic Apps includes a number of built in connectors as well as it can call Azure Functions which can be used when built in connectors aren't available
2.	Describe the skills required to configure and code in the platform. What programming language is required for extending the capabilities?	Yes	Process orchestration will be handled by Azure Logic Apps and the validation functions and tasks will be developed using SLFs preference of one of the following languages: C#, NodeJS, Python or Java.
3.	Describe proprietary system configurability compared to business configurability (rules-based, parameterized, metadata-driven operation) including any limitations. <ul style="list-style-type: none"> What percentage of the platform is "off limits" to Sun Life? 	Yes	All HIL workflows will be implemented using low/no code on the Power Platform. The only proprietary component is the component that automatically adds redactions. Source code for that component may be available if needed. Process orchestration will be handled by Azure Logic Apps and the validation functions and tasks will be developed using SLF preference of one of the following languages C#, NodeJS, Python or Java.
4.	What workflow capabilities and flexibilities do you have (e.g., decision points)? <ul style="list-style-type: none"> What capabilities do you have to integrate with external workflow systems? 	Yes	The proposed solution is extremely flexible and extensible and can handle integration with other systems in numerous ways.
5.	Describe the platform's ability to handle document and field level validations. <ul style="list-style-type: none"> What actions are available based on those validations? 	Yes	Automated document and field level validation will be handled via Azure Functions called by the Azure Logic App(s). Validations requiring HIL will be provided using the Power Platform.

#	Requirement	Yes, P, C, TP, No	Comments
6.	Describe how configurations, workflows, models, and other artifacts are migrated to production? Are codes hard coded or managed via tables or other mechanisms?	Yes	Moving code and data through the environments will be handled via CI/CD pipelines.
7.	Describe how the system manages the outputs (extracted data). <ul style="list-style-type: none"> Can multiple outputs and destinations be handled?" 	Yes	The proposed solution is an extensible modular component based system and additional integration points can be added with minimal effort.
8.	Describe how the system manages sensitive data both from a storage and visibility standpoint.	Yes	The solution manages sensitive data using encryption, access controls, and auditing mechanisms to ensure secure storage and authorized access. The system provides detailed auditing and monitoring capabilities to track user activity and access sensitive data in real-time.
9.	How is error handling and trapping handled?	Yes	Error handling and trapping in the document processing solution is handled using a combination of logging, alerts, and automated retry mechanisms. When an error occurs, the system logs the error and captures detailed diagnostic information, which can be used for troubleshooting and debugging. Task and function orchestration will be managed using Azure Logic Apps and provides a comprehensive list of error handling, error diagnosis and error resolution capabilities.
10.	Describe the support for queuing (errors, workflow stops, extraction accuracy levels, etc.).	Yes	The solution provides robust support for queuing, including handling errors, workflow stops, and extraction accuracy levels. When an error or workflow stop occurs, the system can automatically queue the task or function for retry, with configurable retry logic and delays to ensure that the task is retried in an efficient and effective manner. HIL workflows will be developed using the Power Platform in the event the system runs in to an unhandled exception.
11.	How long does it take to train and retrain a model for simple, medium and complex document classification and extraction with 99% accuracy?	Yes	Simple – 1-2 day Medium – 3-5 days Complex – 5 – 7 days
12.	How many concurrent users can work on the system?	Yes	The solution is designed to be scalable and can support a large number of concurrent users, ensuring that users can work on the system efficiently and effectively, regardless of the size and complexity of their workflows.
13.	Describe what data elements are available for reporting and monitoring. <ul style="list-style-type: none"> What reporting and analytics tools are available within the package and/or recommended? 	Yes	The solution provides a range of data elements for reporting and monitoring, including user activity, system performance, and data processing metrics. Reporting and analytics tools such as Power BI, Azure Synapse, and Azure Analytics can be used to analyze and visualize this data, providing clients with valuable insights and enabling them to make data-driven decisions.
14.	Describe how the system supports retries on failures for automated or system generated functions.	Yes	When a failure occurs, the system can automatically retry the function or task a specified number of times, with an optional delay between retries. Groups of functions or tasks can be scoped as a transaction so that previously successful actions do not have to be re-executed.

#	Requirement	Yes, P, C, TP, No	Comments
15.	Describe how the system logs and archives: user access, activity, transactions, data changes and customer contact documentation. <ul style="list-style-type: none"> How can the log / archive be accessed for audit purposes? Please describe the flexibility of logging options. Are any activities that result in a change not logged or archived? 	Yes	The system logs and archives user access, activity, transactions, data changes, and customer contact documentation using Azure SQL auditing with long-term storage provided by Azure Sentinel. All activities that result in a change are logged and archived in the document processing solution, ensuring that SLF has a complete and accurate record of all changes and transactions that occur within the system.
16.	Describe your approach to application monitoring and alerting and what tools do you provide to your clients. <ul style="list-style-type: none"> Describe how you handle alerts and notifications. 	Yes	Our approach to application monitoring and alerting involves using a combination of Azure Application Insights, Azure Monitor, and other logging and telemetry solutions to monitor the health and performance of the document processing solution in real-time. We provide clients with access to these tools and dashboards, allowing them to monitor the solution and receive alerts and notifications when issues arise. Long-term storage can be provided using Azure Sentinel.
17.	What third party components are embedded in the system? <ul style="list-style-type: none"> Describe any open-source code or software components developed by other entities are in your system. Do you contract with those 3rd parties or is Sun Life expected to? 	Yes	Most of the solution is implemented using Microsoft Cloud Services. We have also identified, iText, a 3 rd party component required for automated redaction.

5. Integrations and Connectors

#	Requirement	Yes, P, C, TP, No	Comments
1.	Can submit documents and retrieve results with a REST API	Yes	The proposed solution provides REST API's for document submission and retrieval.
2.	Can provide prebuilt connectors to RPA solutions	Yes	Technologies such as Power Automate and Azure Logic Apps provide prebuilt connectors to a wide range of RPA solutions including the RPA capability in Power Automate.
3.	Can integrate with content services and ECM systems (e.g., FileNet, SharePoint), to enable the solution to access and process documents stored in these systems or store documents and metadata in these systems	Yes	Yes, it is possible to integrate with content services and ECM systems such as FileNet and SharePoint, to enable the document processing solution to access and process documents stored in these systems, or store documents and metadata in these systems.

#	Requirement	Yes, P, C, TP, No	Comments
4.	Can integrate with other applications and services, such as email systems, customizable XML, JSON, etc. to enable the platform to automatically process incoming documents and extract relevant information	Yes	The proposed solution includes Azure Logic Apps and the Power Platform which can be used for other integration points, enabling seamless integration with custom or third-party applications and systems.
5.	Provides APIs and other integration points that allow the platform to be easily integrated with custom or third-party applications and systems for both ingestion and release of documents and metadata	Yes	The proposed solution includes Azure API Management and Azure Logic Apps that can be used to create and manage APIs and other integration points, enabling seamless integration with custom or third-party applications and systems.

6. Development

#	Requirement	Yes, P, C, TP, No	Comments
1.	Development to be done using mainstream programming language - Python, JAVA, VB .NET, etc.	Yes	The proposed solution supports these programming languages, enabling developers to use their preferred language when developing and customizing the solution.
2.	Proper SDK and API documentation available with code samples	Yes	All services in the proposed solution provide well-documented APIs and SDKs.
3.	Debugging supported when trouble shooting issues within the system	Yes	The proposed solution includes Azure Application Insights and Azure Monitor that can be used to provide real-time telemetry and logging.
4.	Build automated test cases fairly easily	Yes	The proposed solution includes automated test cases as part of the CI/CD pipeline.
5.	Integrates with DevOps tools	Yes	NathCorp suggests Azure DevOps or GitHub Enterprise.
6.	Provides out of the box framework for performance testing	Yes	We use standard load testing frameworks including Azure Load Test which is based on Apache JMeter.
7.	Supports standard development languages; specify if your products use any proprietary languages	Yes	The solution can be developed using standard development languages such as C#, Python, Java, and NodeJS.
8.	Business users can onboard new documents or make changes to existing documents without any code or IT development resources	Yes	Technologies such as Microsoft Forms Recognizer and the Power Platform can be used to provide a user-friendly and intuitive interface for managing document processing workflows
9.	Supports low code development: supports usage by non-technical business users without needing IT support, including menu-driven model training, creation of new models, updating of existing models, setup/ identification/ extraction from new document types and formats, etc.	Yes	The proposed solution takes advantage of Forms Recognizer for training and the Power Platform for HIL workflows providing low/no code capabilities. Some custom development may be required in order to support automated validation functions, e.g. postal address verification, etc.

#	Requirement	Yes, P, C, TP, No	Comments
10.	Supports automated annotation labelling: assisting with annotation and labelling of documents for extraction to decrease development time	Yes	The proposed solution can support automated annotation labeling using Azure Cognitive Services Vision and Text API's and can store extracted metadata in Azure SQL.
11.	Provides pre-trained models or an established marketplace for pre-built solutions and "skills"	Yes	Azure Cognitive Services and Forms Recognizer provides pre-built models and "skills" for common document processing tasks, such as text extraction, sentiment analysis, and entity recognition.
12.	Provides documented, standards-based application programming interfaces (APIs)	Yes	The proposed solution primary interface is via REST API's running on the Azure API Management service.
13.	Support for fully functional environments separate from the production environment, including development, assembly, test, stage, and special performance test; indicate if there is additional cost	Yes	The proposed solution includes, development, test and production. The proposed solution includes all required Infrastructure as Code templates allowing SLF to spin up additional environments as required.
14.	What algorithms does the solution use, such as machine learning, deep learning, natural language processing and computer vision algorithms. <ul style="list-style-type: none"> How do the underlying algorithms differentiate and offer optimal features? How does the solution stand out with regard to AI-enabled features? E.g., does it reduce requirements for extensive training of models, offer automatic discovery of new categories for classification through active learning or other approaches, or provide a concept object model? 	Yes	Please see the attached architecture diagram for specifics. At a high level, the proposed solution uses Microsoft and OpenAI AI technologies including Cognitive Services Vision and Forms Recognizer. The architecture is designed to be flexible and extensible and allows for adding or removing capabilities with minimal effort.
15.	Can you provide information about your quality assurance procedures?	Yes	The proposed project approach includes significant QA resources in order to validate all solution processes, components and custom code. NathCorp suggests the project be managed using Azure DevOps or similar (Jira, GitHub Enterprise) for source code repositories, issue tracking, management and reporting.
16.	Can you provide some benchmarks for how long model training and retraining takes?	Yes	Simple – 1-2 day Medium – 3-5 days Complex – 5 – 7 days

7. Security

#	Requirement	Yes, P, C, TP, No	Comments
1.	System security setup using LDAP and existing SLF AD groups	Yes	The proposed solution depends on Azure Active Directory.
2.	Supports AD groups that are from different domains in SLF WAN	Yes	The proposed solution depends on Azure Active Directory. The additional AD groups from different domains must be synced to Azure AD
3.	Uses SSO to allow users to sign onto the system using SLF user AD accounts (ACF2 IDs)	Yes	The proposed solution depends on Azure Active Directory.
4.	Allows document submissions to be security protected within the system - using AD groups	Yes	The proposed solution depends on Azure Active Directory and leverages SLF existing groups.
5.	Allows the setup of security roles to restrict functionality within the system - Admin, User, etc.	Yes	The proposed solution depends on Azure Active Directory and can use both explicit and Role Based Access that is part of AAD.
6.	SSL for exposed web based API calls, if offered	Yes	Azure API Management can be used to provide SSL/TLS encryption for API calls
7.	Can provide encryption of data and documents in transit and at rest	Yes	Technologies such as Azure Storage Service Encryption and Azure SSL/TLS can be used to encrypt data in transit and at rest
8.	What authentication and authorization methods are supported? <ul style="list-style-type: none"> Is SSO supported out of the box? What roles (and their associated privileges) come out of the box?" 	Yes	The proposed solution depends on Azure Active Directory and can use both explicit and Role Based Access that is part of AAD.
9.	Can provide role and user-based access controls and authentication mechanisms	Yes	Azure SQL and the Power Platform take advantage of Azure AD authentication mechanisms such as multi-factor authentication and conditional access policies.
10.	Can provide active directory integration (ADFS, SAML 2.0, Azure AD)	Yes	
11.	Can provide ability to audit and time stamp user actions	Yes	Azure SQL has built in auditing capabilities and log information can be stored long-term using Sentinel.
12.	Can provide automatic redacting of sensitive information (personal information) on a document	Yes	The proposed solution includes auto-redaction after document classification.
13.	Can deploy application within customer's environment ensuring that data doesn't leave the customer's domain	Yes	The proposed solution will only operate within the SLF Azure tenant. In addition, Azure Private Link and Azure ExpressRoute can be used to establish a secure connection between SLF and the Microsoft data center.
14.	Can guarantee security of customer's data (if a cloud solution, does a security breach at the vendor's environment put SLF data at risk?)	Yes	Customer data will never leave SLF tenant.
15.	Can customize role management for end user groups using workstation permissions	Yes	The proposed solution takes advantage of SLF Azure AD users and groups.

8. Support

#	Requirement	Yes, P, C, TP, No	Comments
1.	Can provide 24/7 support for client calls with SLAs	Yes	
2.	Provides active online user community and forum	Yes	
3.	Provides In-depth developer and business user training	Yes, TP	Knowledge Transfer will be included as part of our services; we utilize Microsoft for classroom or remote training on the various standard Azure components included in our solution

6.3 SERVICE LEVELS (Hosted Solutions/Components)

1.	What is the Vendor's committed availability target on a monthly basis? What are the Vendor's committed hours of service? RESPONSE: The Microsoft Azure Cloud provides 99.9% minimum availability as a standard. More information can be provided upon request.
2.	How would Sun Life be notified of an incident? RESPONSE: The proposed solution includes service monitoring and alerting.
3.	How do you identify different priorities for incidents? RESPONSE: <ol style="list-style-type: none"> 1. Critical (P1): A critical incident represents a complete service outage, severe performance degradation, or a security breach that affects a significant portion of users or critical business processes. These incidents require immediate attention and have the highest priority for resolution. 2. High (P2): High-priority incidents involve major functionality loss or performance issues that impact a large number of users or essential business processes. While not as severe as critical incidents, they still require prompt attention and resolution. 3. Medium (P3): Medium-priority incidents represent partial functionality loss, minor performance issues, or other problems that affect a smaller group of users or non-critical business processes. These incidents should be addressed in a timely manner but are less urgent than critical or high-priority incidents. 4. Low (P4): Low-priority incidents include minor issues, cosmetic problems, or feature requests that do not significantly impact the service's functionality or performance. These incidents can be addressed during routine maintenance or as part of future updates.
4.	What are your committed timelines for incident response? RESPONSE: Based on existing Microsoft Premier Support Contract
5.	What are your committed timelines for incident resolution? RESPONSE: Based on existing Microsoft Premier Support Contract
6.	Provide a copy of your problem resolution procedures (including contacts, escalation procedures, etc.) as ATTACHMENT 4 . RESPONSE: Provided in attachment

7. What are your change management /maintenance windows and how will Sun Life be notified? RESPONSE: Driven by SLF requirements
8. How would you advise Sun Life of scheduled and unscheduled service outages? RESPONSE: Azure Service Dashboard
9. Describe your capacity and performance monitoring and planning processes. What specific checks are in place to ensure that prescribed on-line response times and availability targets are being met? RESPONSE: Dashboards, monitoring and alerting using PowerBI and Azure Monitor
10. Describe reporting available, along with frequency to Sun Life to confirm availability targets are being honoured. RESPONSE: Azure Service Dashboard and monitoring and alerting using PowerBI and Azure Monitor
11. Please state any factors that may impact Vendor's ability to guarantee the service level commitments above. RESPONSE: N/A

6.4 SERVICE LEVELS (On-Premises Solution Deployment)

1. What is your support availability in SLA as quoted? (hours/days, annually) RESPONSE: Our solution is cloud based, this section is not applicable
2. How would Sun Life be pro-actively notified of a significant software issue? (e.g. vulnerability) RESPONSE:
3. How do you identify different priorities for issues? RESPONSE:
4. What are your committed timelines for responding to a reported issue? (aka response time) RESPONSE:
5. What are you committed timelines for issue resolution? RESPONSE:
6. Provide a copy of your issue resolution procedures (including contacts, escalation procedures, etc.) as ATTACHMENT 5 . RESPONSE:
7. How often do you release major and minor updates? Do you provide hotfixes/patches, in between? What is your support policy for release currency? RESPONSE:
8. What monitoring is in place to ensure compliance with expected support SLA? RESPONSE:
9. What reporting is in place, and frequency, to demonstrate achievement of support SLA? RESPONSE:
10. What are the exceptions for which you are unable to maintain the outlined support SLA? RESPONSE:

6.5 DISASTER RECOVERY REQUIREMENTS

1. Do you have a documented Business Continuity policy that clearly defines your approach and response to a Business Disruption? If yes, please describe.
RESPONSE: All services will be hosted in the Microsoft Azure Cloud and as such will be covered by Microsoft's mature and extensive Disaster Recovery and Business Continuity Plans and Processes.
2. Have you completed a risk assessment with Sun Life previously? If yes, what approach do you use and when was this last updated?
RESPONSE: No
3. Have you assessed your supply chain risk, including the impact of losing a critical supplier?
a. What strategies do you have in place to address this risk?
RESPONSE:
Microsoft has a supply chain assurance program that helps inform the procurement process, which includes the business group and leadership approval chain. [They use a combination of supplier risk profiling and focused control-based assessments that include risk indicators, scoring, risk profile, and recommended courses of action](#)
4. Have you determined the impacts a significant business disruption would have to your organization (facility, technology, people, fiscal, service levels, supply chain etc)? Please expand on how you have identified and implemented strategies to address these impacts.
RESPONSE: All internal documents and processes are hosted in the Microsoft Cloud and is protected by following all of Microsoft Security Best Practices.
5. Please provide an overview of your Business Continuity and Crisis Management planning approach, including what scenarios are addressed in your plans.
a. How often do you test your Business Continuity and Crisis Management Plans?
b. What type of testing is performed and when was the last test completed?
c. Please provide a sample of a completed test report as **ATTACHMENT 6**.
RESPONSE: All services will be hosted in the Microsoft Azure Cloud and as such will be covered by Microsoft's mature and extensive Disaster Recovery and Business Continuity Plans and Processes.
6. Describe your IT disaster recovery processes that cover the services requested by this RFP.
a. When were they last updated?
b. What type of testing is performed and when was the last test completed?
c. Please provide a sample of a completed test report as **ATTACHMENT 7**.
RESPONSE: The proposed solution takes advantage of the built in Azure DR capabilities.
7. In the event of a business disruption, how quickly would you be able to return the services requested by this RFP back to full operations at an offsite location?
a. How much data loss is expected should this occur?
RESPONSE: Minimal data loss would be expected in the event of a business disruption. The proposed architecture includes locally and geographic redundant services and storage.

6.6 RECORDS MANAGEMENT

1. Data contained in documents processed by the solution is considered a business record by Sun Life. Describe the business record data the solution stores, and the purposes for storing that data.
RESPONSE: The proposed solution does not encompass business record management. It is our understanding that FileNet will be used for long term document retention.

2. If the Solution will store Sun Life records, how long will the records be retained in the solution? Please further expand on the following: a. What is the Solution's default setting for retention? b. Does the Solution allow custom retention for field level, batch level, etc.? RESPONSE: N/A
3. How does the Solution calculate the retention of records? RESPONSE: N/A
4. Do audit logs within your Solution track changes to records? If so, please describe the data captured in the audit log and how long the log is retained. RESPONSE: The proposed solution will keep track of data changes. Our solution can support SLF retention requirements, short, medium or long-term.
5. Will the Services provided by the Vendor require the Vendor to have custody of Sun Life records on behalf of Sun Life? RESPONSE: No
6. How long is Sun Life records retained by the Vendor? RESPONSE:
7. How will the Vendor manage Sun Life information once this project is complete? Please further expand on the following: a. Will Sun Life records be returned to Sun Life? b. If so, how? RESPONSE: No SLF records will be in the property of NathCorp
8. How does the Vendor propose to manage the application and documentation of holds for Sun Life records controlled and/or maintained by Vendor? RESPONSE: N/A

6.7 PRIVACY

1. Sun Life requires that Personal Information will only be used for the purpose of providing services under an Agreement and will not be used for application testing or development. Can you comply? RESPONSE: Yes
2. Will you be using aggregate/depersonalized information for your own purposes, beyond the services described in an Agreement? If yes, please confirm Sun Life is able to approve the use and Sun Life will require a description or evidence of the depersonalization/aggregation. RESPONSE: No
3. Please confirm that you can notify Sun Life in writing of a security breach (unauthorized access of to or disclosure of Confidential Information) within 24 hours from the time the breach is confirmed. Please further expand on the following: a. Are you prepared to cooperate with Sun Life by providing information relevant to the breach resolution? b. Are you prepared to assist Sun Life notify impacted individuals, or inform Sun Life before you notify? c. Do you have the ability to maintain records of the breach and the resolution as required by law?

RESPONSE: We can notify Sun Life as required above
4. Confirm your employees and subcontractor's receive privacy training on an annual basis RESPONSE: Confirmed
5. Are you prepared to provide advance notification to Sun Life of any changes in locations where Sun Life Confidential Information is stored or accessed from? RESPONSE: Yes
6. Are you prepared to cooperate with Sun Life if any instructions or direction is received from the Privacy Commissioner or other privacy authorities regarding the personal information processed while providing services to Sun Life. RESPONSE: Yes

7 PRICING

Respond to the requirements below in the space provided. Note that the price quoted must be inclusive of all requirements indicated in the RFP and Vendor must clearly identify all charges related to the requirements.

7.1 PRICING TERMS
1. Please confirm that price quotes identified in your Submission will remain valid through to the completion of contract negotiations, should Sun Life continue with your Submission. RESPONSE: Confirmed
2. All prices will be provided in the Canadian currency. Can you comply? RESPONSE: Confirmed
3. All expenses that are in excess of quoted charges require the prior written consent of Sun Life. RESPONSE: Confirmed
4. Fixed pricing for initial term, Cap on fee increases after the initial term? Acceptable, see pricing document for more information

7.2 PROPOSED TERMS
1. Sun Life requests that pricing be provided for 1, 3 and 5 year terms. RESPONSE: The pricing document reflects this request
2. Provide detail on any additional costs that are not part of your Proposal. RESPONSE: The pricing document covers this item

7.3 PURCHASE ORDER ACCEPTANCE AND INVOICE PROCEDURES
1. Sun Life requires that all invoices received reference a valid Sun Life purchase order number for payment process. Can you comply? RESPONSE: We can comply with this requirement
2. Sun Life requires all invoices be emailed in PDF format referencing purchase order numbers directly into Accounts Payable department. Can you comply? RESPONSE: We can comply with this requirement
3. Where individual frequent purchase orders are processed, Sun Life requires consolidated billing where applicable. File format to be provided in Excel as per Sun Life's requirements. A PDF invoice is to accompany file direct to Accounts Payable. Can you comply? RESPONSE: We can comply with this requirement

4. Where one purchase order is opened and multiple budget codes are charged, Sun Life requires consolidated billing where applicable. File format to be provided in Excel as per Sun Life's requirements. A PDF invoice is to accompany file direct to Accounts Payable department. Can you comply?

RESPONSE: We can comply with this requirement

5. Vendor has the ability to accept EFT payment?

RESPONSE: We have the ability to accept EFT payments

8 CONTRACT TERMS AND CONDITIONS

For Current Sun Life Suppliers

All Vendors responding to this RFP already have an agreement with Sun Life that can be used as the foundation agreement for their Submission.

For Potential Sun Life Suppliers

This section contains certain key contract terms that Sun Life expects to be incorporated in a definitive agreement.

Complete the table provided below. For any provisions not accepted, you must provide alternative language or an informative explanation for Sun Life's review and consideration in the area titled "Submission" following each statement. Equivocal statements that a provision is "subject to further negotiation" or similar statements are not acceptable and will be scored as a "does not comply".
Note: The following list of provisions is intended to highlight certain key terms; it is not intended to be a complete statement of requirements for the legal terms and conditions of the definitive agreement and is subjective to revisions by Sun Life. Sun Life intends that all commitments made by the Vendor in this Submission (both commercial and legal) will be incorporated into the final agreement.

- 1) Vendor should include a draft contract as Attachment 1 for Sun Life's review that would illustrate the proposed contract terms of its Submission and that would form the basis for a definitive agreement. Any such contract shall, to the extent it does not, be deemed to incorporate the terms listed below.

OR

- 2) Some Vendors may have an existing agreement with Sun Life that could form the agreement under which Vendor's Submission would be performed. If Vendor believes that an existing agreement with Sun Life adequately addresses the provisions of this section, please attach the applicable agreement and indicate your willingness to amend such agreement to accommodate any provisions listed below that are not already included in that agreement.

PLEASE IGNORE THE BELOW SECTION IF YOU'RE A CURRENT SUN LIFE SUPPLIER

8.1 CONTRACT PROVISIONS

1. Representations and Warranties.

Sun Life requires that the Vendor provide various representations and warranties with respect to the services and/or software including, but not limited to, the following:

- i. the Vendor has full right, power and authority to grant and provide all rights under the agreement and that the entering into and performance of the agreement by the Vendor has been duly authorized by the Vendor and such performance is not limited, restricted or in conflict with any other agreement by which the Vendor is bound;
- ii. that all services will be performed in a good and professional manner by duly trained employees of the Vendor who have the requisite experience to provide the services; and
- iii. that the services will be performed in compliance with all applicable legislation, including privacy laws;
- iv. that the software, documentation and the use thereof by Sun Life in accordance with the Agreement will not infringe the intellectual property rights of a third party;
- v. that the software, documentation and deliverables or other materials delivered to Sun Life under the Agreement if there are deliverables will not contain any viruses, other malware or any computer code that would (i) disable the software or impair in any way its operation based on the elapsing of a period of time, exceeding an authorized number of copies, advancement to a particular date or other numeral or any similar limiting routine (sometimes referred to as "timers" "counters" "time bombs", "time locks", or "drop dead" devices) or (ii) permit Vendor (or any third party) to access the software to cause such disablement or impairment (sometimes referred to as "traps", "access codes" or "trap door" devices), or any other similar harmful, malicious or hidden procedures, routines or mechanisms that would cause such programs to cease functioning or to damage or corrupt data, storage media, programs, equipment or communications, or otherwise interfere with operations;
- vi. that Vendor will use at least the measures identified in this agreement and in any event nothing less than commercially reasonable physical and logical security measures to prevent the unauthorized disclosure of or access to Sun Life's Confidential Information.
<<<if software is included>>>

RESPONSE: Acceptable as written

2. Ownership of Material: <<<where Vendor **WILL NOT** be modifying their proprietary software for Sun Life>>>

- i. The Vendor agrees that all reports and other data or materials generated or developed by the Vendor's employees under this agreement or furnished by Sun Life to the Vendor (collectively "Program Materials") shall be and remain the property of Sun Life. The Vendor specifically agrees that all copyrightable material generated or developed under this agreement or furnished by Sun Life to the Vendor shall be a "work made for hire" and that Sun Life shall be deemed the author thereof for copyright purposes. The Vendor specifically agrees that all copyrightable material generated or developed under the agreement shall be owned exclusively by Sun Life and the Vendor hereby assigns to Sun Life the ownership of the copyright in such materials, without the necessity of any further consideration, and Sun Life shall be entitled to obtain and hold in its own name all copyrights in respect of such materials. In addition, the Vendor waives any moral rights in the Program Materials furnished hereunder.
- ii. If and to the extent Vendor may, under applicable law, be entitled to claim any ownership interest in the Program Materials generated or developed by the Vendor's employees

under the agreement, the Vendor hereby transfers, grants, conveys, assigns, and relinquishes exclusively to Sun Life all of the Vendor's right, title and interest in and to such materials, under patent, copyright, trade secret, and trademark law, in perpetuity or for the longest period otherwise permitted by law.

- iii. The Vendor shall perform any acts that may be deemed necessary or desirable by Sun Life to evidence more fully transfer of ownership of all material designated under this Section to Sun Life to the fullest extent possible, including but not limited to the making of further written assignments in a form determined by Sun Life.
- iv. To the extent that any pre-existing rights are embodied or reflected in the Program Materials, the Vendor hereby grants to Sun Life the irrevocable, perpetual, non-exclusive, worldwide, royalty-free right and license to (1) use, execute, reproduce, display, perform, distribute copies of, and prepare derivative works based upon such pre-existing rights and
- v. any derivative works thereof and (2) authorize others to do any or all of the foregoing.

OR

Ownership of Material: <<<where Vendor will be modifying their proprietary software for Sun Life>>>

- vi. If Vendor modifies its Software or creates additional components to its Software for use by Sun Life, all such modifications or additional components (the "**Vendor Materials**") shall be owned by Vendor. The Vendor agrees that all copyrightable material generated or developed under this agreement that is not Vendor Materials, including reports and other data (collectively "**Program Materials**") shall be owned by and/or remain the property of Sun Life. Vendor hereby assigns to Sun Life the ownership of the copyright in such materials, without the necessity of any further consideration, and Sun Life shall be entitled to obtain and hold in its own name all copyrights in respect of such materials. In addition, Vendor will ensure that it obtains moral rights waivers in favour of Sun Life in the Program Materials furnished hereunder.
- vii. If and to the extent Vendor may, under applicable law, be entitled to claim any ownership interest in the Program Materials, the Vendor hereby does and agrees to transfer, grants conveys assigns and relinquish exclusively to Sun Life all of the Vendor's right, title and interest in and to such materials, under patent, copyright, trade secret, and trademark law, in perpetuity or for the longest period otherwise permitted by law.
- viii. The Vendor shall perform any acts that may be deemed necessary or desirable by Sun Life to evidence more fully transfer of ownership of all Program Material to Sun Life to the fullest extent possible, including but not limited to the making of further written assignments in a form determined by Sun Life.
- ix. To the extent that any pre-existing rights are embodied or reflected in the Program Materials, the Vendor hereby grants to Sun Life the irrevocable, perpetual, non-exclusive, worldwide, royalty-free right and license to (1) use, execute, reproduce, display, perform, distribute copies of, and prepare derivative works based upon such pre-existing rights and any derivative works thereof and (2) authorize others to do any or all of the foregoing.

RESPONSE: Acceptable

3. Vendor Indemnification

The Vendor will defend, indemnify and save Sun Life, its affiliates and agents, harmless from and against any liability, costs, loss or expense of any kind arising out of, or based on any claim, demand or action against Sun Life, its affiliates or agents, arising out of or relating to: (i) a breach

by Vendor of the warranties made by the Vendor in this Agreement, (ii) a claim that the software, deliverables, services, documentation provided by the Vendor or the use thereof by Sun Life in accordance with this Agreement infringes, misappropriates or violates the intellectual property or proprietary rights of a third party; and (iii) failure to provide the services in accordance with the agreement. Without limitation, the Vendor will pay any costs, damages, expenses or award of settlement, including legal fees and court costs, arising out of any such claim, demand or action, Sun Life agrees to give the Vendor prompt notice of any such claim, demand or action, and shall, to the extent not adversely impacted and at the Vendor's expense, cooperate fully with the Vendor in the defense and settlement thereof. The Vendor's obligations under this indemnity shall survive the termination of the agreement.

RESPONSE: Acceptable

4. Confidential, Personal Information and Information Security

4.1. **"Confidential Information"** means any data or information of Sun Life or its Affiliates, including:

- (a) any design, process, procedure, data-processing technique or computer program owned or licensed by Sun Life or its Affiliates;
- (b) any information about Sun Life and its Affiliates' finances, sales, marketing plans or business prospects;
- (c) any information relating to the clients and suppliers of Sun Life or its Affiliates; and
- (d) **"Personal Information"** which is information about an identifiable individual.

4.2. Vendor will keep all Confidential Information strictly confidential and will:

- (a) only collect, use and disclose Confidential Information for the purposes of performing the Services;
- (b) limit access to Confidential Information to those persons who have a clear need to know in order to perform the Services; and
- (c) require such persons with access to Confidential Information to keep such information confidential.

4.3. The provisions of this Section 6 respecting Confidential Information will not apply to the extent that such Confidential Information is not Personal Information and is not: (i) already known to Vendor before receipt or access from Sun Life, (ii) subsequently learned from an independent third party free of any restriction and without breach of this Agreement; (iii) or becomes widely publicly distributed through no wrongful act of Vendor; or (iv) independently developed by Vendor without reference to or use of any Confidential Information of Sun Life.

4.4. All Personal Information must be stored and processed in Canada.

4.5. Confidential Information may be disclosed pursuant to an applicable law, rule, regulation, or court order; provided, however, that Vendor will provide Sun Life prior notice of the required disclosure in order to afford Sun Life a reasonable opportunity to contest, limit and/or assist the Vendor in crafting such disclosure.

4.6. Vendor will comply with all applicable laws, including privacy. Vendor will cooperate and comply with any requests or instructions concerning privacy or data protection laws issued

by any privacy or data protection authority, including the Office of the Privacy Commissioner of Canada and any other governmental or regulatory authority.

4.7. Vendor will not commingle Sun Life's data with the data of its other clients. Vendor will keep Sun Life's data logically isolated from those of other clients at all times, including under adverse conditions.

4.8. Vendor agrees not to use Personal Information for application testing purposes, unless otherwise agreed in writing by Sun Life.

4.9. Sun Life, its auditors and its regulators are entitled to access Vendor's records relating to the Services and to audit and inspect Vendor's performance of the Services, including any security safeguards and controls related to the Services provided to Sun Life or the security of the Sun Life data including any Confidential Information. These audits and inspections may be performed annually upon prior written notice.

4.10. The parties agree that Sun Life data, including Confidential Information, will be hosted in Vendor data centres located in North America and in Vendor back up data centre located in North America for backup and disaster recovery purposes throughout the term of this Agreement. Prior to changing the location of such data centres, Vendor will notify Sun Life to obtain approval for such move and will not move Sun Life data until it receives approval from Sun Life. If the parties cannot agree upon the location of Sun Life data, Sun Life may terminate all or a portion of the Services without penalty.

4.11. "Security Incident" means any actual or attempted unauthorized or accidental access to, processing of, erasure of, loss of or use of any Confidential Information. Vendor agrees to immediately, or at the latest within twenty-four (24) hours, notify Sun Life upon learning of any Security Incident. Notification to be made to Sun Life's Incident Reporting Centre (1-888-224-8110).

4.12. Vendor represents and warrants that all employees who may access Sun Life confidential information will have participated in Vendor training regarding maintenance of the confidentiality and protection of Confidential Information.

RESPONSE: Acceptable

5. Withholding Tax.

Notwithstanding anything to the contrary in this agreement, it is understood and agreed that if Sun Life shall be required under the laws of Canada (including the Income Tax Act of Canada) to pay the Government any withholding tax in respect of amounts payable to the Vendor under this Agreement, Sun Life shall be entitled to withhold such taxes and remit the same to the appropriate government authority and such withholding and remitting shall constitute payment of the applicable amount pursuant to the terms of this Agreement.

RESPONSE: Acceptable

6. Liability Not Limited in These Circumstances.

In no event shall Vendor's liability under the Agreement be limited in the following circumstances:

- i. Damages caused by a breach by Vendor of a representation or warranty contained in the agreement;

<ul style="list-style-type: none"> ii. Damages caused by Vendor's breach of its obligations of confidentiality or information security; iii. satisfaction of Vendor's obligations of indemnification; iv. any claim for personal injury (including death) or damage to real or tangible property caused by the Vendor; v. damages resulting from the gross negligence; wilful misconduct, illegal acts of Vendor. <p>RESPONSE:</p>
<p>7. Termination.</p> <p>Sun Life reserves the right to terminate the Agreement (i) if the Vendor is in material breach of any terms of the Agreement, and such breach continues for a period of ten (10) days after receipt of written notice of breach from Sun Life; and (ii) at any time, without penalty, upon thirty (30) days prior written notice.</p> <p>RESPONSE: We prefer 30 days to resolve a breach of terms</p>
<p>8. Transition Services.</p> <p>The Vendor shall provide reasonable transition services in the event the agreement is terminated. If Sun Life terminates for convenience, Sun Life shall pay reasonable expenses associated with such termination. If Sun Life terminates as a result of the Vendor's breach or if the Vendor terminates for any reason other than for breach by Sun Life, then transition services will be at no cost to Sun Life.</p> <p>RESPONSE: Acceptable</p>
<p>9. Subcontracting.</p> <p>Vendor will not subcontract out any part of the Agreement or the Services without the express written consent of Sun Life. In the event Vendor uses a third party to perform all or a portion of the Services (a "Subcontractor"), Vendor will remain liable (financially and legally) for all acts and omissions of any Subcontractor. In addition, Vendor will have and maintain, during performance of the Agreement, written agreements with all employees or Subcontractors engaged by Vendor in performance hereunder, granting Vendor the rights sufficient to support all performance and grants of rights by Vendor, and incorporating as necessary provisions consistent with those set out in the Agreement (e.g. confidentiality, security, audit, ownership etc.) The rights that Sun Life may exercise against Vendor under the Agreement Sun Life may exercise against any Subcontractor (e.g. audit rights, security requirements, etc.).</p> <p>RESPONSE: Acceptable</p>
<p>10. Assignment.</p> <p>The Vendor will not sell, transfer, assign or subcontract any right or obligation under the agreement without the prior written consent of Sun Life. Sun Life shall be entitled to terminate the agreement without penalty or further liability should the Vendor have a change of control which is not approved of in advance by Sun Life in writing. Sun Life may assign its rights and obligations under the agreement to any affiliate, or to any party as a result of a merger, consolidation, restructuring, or similar transaction involving Sun Life, or to any party who purchases all or substantially all of the assets of Sun Life.</p> <p>RESPONSE: Acceptable</p>
<p>11. Governing Law.</p> <p>The governing law of the agreement will be the law of the Province of Ontario and the laws of Canada applicable therein.</p> <p>RESPONSE: acceptable</p>
<p>12. Material Outsourcing Requirements.</p>

Sun Life is regulated by OSFI, which has implemented Guideline B-10 that must be followed in association with outsourcing a material function/service to a third party (Material Outsourcing). The following provisions are necessary in any contract with a Vendor for Material Outsourcing.

RESPONSE: Acceptable

13. OSFI Audit Rights. Vendor shall annually provide Sun Life with a certificate from its external auditor confirming that the review of Vendor's internal control environment is adequate as it relates to the Services being provided to Sun Life. Vendor acknowledges that the Office of Superintendent of Financial Institutions (hereafter referred to as "OSFI") may find it necessary to have Sun Life's material outsourcing arrangements reviewed, examined or cause to be examined. Accordingly, Vendor undertakes and agrees as follows:

- (i) OSFI may exercise the right of Sun Life relating to audit and inspection rights and monitoring procedures; and
- (ii) OSFI may have access to and make copies of any internal audit reports and associated working papers and recommendations prepared for or by Vendor in respect of Services being performed for Sun Life, subject to OSFI agreeing to sign appropriate confidentiality documentation in form and content satisfactory to Vendor.
- (iii) Vendor will use commercially reasonable best efforts to seek the consent of its external auditor for the release to OSFI of any findings in the external audit of Vendor (and associated working papers and recommendations) that addresses the Services being performed for Sun Life, subject to OSFI agreeing to sign appropriate confidentiality documentation in form and content satisfactory to Vendor.

RESPONSE: Acceptable

14. Suspension of the Service During Dispute. Vendor agrees that Vendor may not suspend access to the Services in association with any dispute and instead, will employ the dispute resolution process identified in this Agreement to resolve any disputes between the parties.

RESPONSE: Acceptable

15. Business Continuity and Disaster Recovery. Vendor shall at all times maintain and comply with business continuity plans and procedures in place to enable Vendor to continue to provide goods/services as set forth herein in the event of an act of God, terrorism or other disaster or emergency situation (including but not limited to pandemics, systems breakdown and transportation issues) ("Business Continuity Plan" or "BCP"). The BCP shall at a minimum, address crisis management, business recovery and IT disaster recovery and shall include without limitation, alternative work sites; off-site back-ups of all data and relevant computer systems; personnel plans; and physical and remote access to a recovery site. Vendor shall: (i) review, test and update its BCP no less than annually; (ii) allow Sun Life participation in testing; and (iii) promptly notify (within one week) Sun Life in the event of any incident or change in its BCP which may impact Vendor's ability to provide services as set forth herein.

RESPONSE: Acceptable

16. Dispute Resolution. In the event that any dispute arises between the parties regarding the terms of the Agreement (each, a "Dispute"), then every such Dispute will be referred to arbitration pursuant to the provisions of the Arbitration Act (Ontario) S.O. 1991, Ch. 17, as amended or replaced, and in accordance with the following provisions: (a) the reference to arbitration will be to a single arbitrator mutually agreed to by each party who will be qualified by profession or occupation to decide the matter in Dispute provided that if the parties are unable to agree on an arbitrator within 30 days, the arbitration will be conducted by three arbitrators, one of whom will be chosen by Sun Life, one of whom will be chosen by Vendor and the third of whom will be chosen

by the first two chosen and the third arbitrator will be the chairman of the arbitration panel. In all cases, the arbitrators will be qualified by profession or occupation to decide the Dispute; (b) the determination arising out of the arbitration process will be final and binding upon the parties to the arbitration; (c) save and except as may be necessary in the course of enforcement of arbitration awards, the arbitration process and all persons participating therein will be subject to the confidentiality provisions set out in section [X] of the Agreement. The arbitrators and any other third parties not already bound by the provisions of this sub-clause participating in the arbitration will execute an undertaking to be bound by the confidentiality provisions set out in section [X] of the Agreement; and (d) the following matters will be excluded from arbitration (i) a decision by any party to terminate a Service for breach by the other party, (ii) any lawsuit involving third parties, and (iii) any allegation concerning a breach of the clause entitled "Confidential Information" in section [X] of the Agreement; or (iv) any matter involving intellectual property.

RESPONSE: Acceptable

9 EXTENDED RFP PROCESS

If you are selected to continue with your Submission and you have not recently provided this information to Sun Life, you will be contacted by the Procurement representative identified in Section 3, for the following information listed below. Please confirm in the below section, that all information will be provided in a timely manner if requested.

9.1 REFERENCES

1. Provide three (3) references from companies currently using similar services that Sun Life is seeking additional information on.

Please provide references using the "[Supplier Reference Template](#)" in the Attachments section above.

At Sun Life's discretion, the Vendor's reference(s) may be interviewed to assist with the rating of the Vendor's services and responsiveness to client's support requirements.

RESPONSE:

References are included as Attachment 9

9.2 SECURITY REQUIREMENTS

1. Provide response to the **Security Questionnaire** in the Attachments section above.

RESPONSE:

The Security Questionnaire is included as Attachment 10

10 RFP SIGN-OFF

The undersigned certifies that the Submission is in all respects bonafide, fair, and is made without collusion or fraud with any other person, that the prices are inclusive of all charges, fees and costs necessary for the implementation of the solution proposed in this Submission and that the statements made in the Submission are true and correct. As used in this RFP, the word "person" shall mean any natural person, joint venture, partnership, corporation or other business or legal entity.

AUTHORIZED SIGNATURE:



DATE: 4/13/23
PRINT NAME Simon Palmer
TITLE: Managing Director

COMPANY INFORMATION

NAME: NathCorp
ADDRESS: 1 Park Plaza, Suite 930
CITY/PROVINCE/STATE Irvine, CA
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