

WRAP-UP QUESTIONNAIRE

RFP for Wrap-Up Broker/Administrator Services

The following sections include the parts that must be included in the Administrator's response to this RFP. Answers to each section below must be labeled as formatted in the RFP.

RFP RESPONSE SECTION

Provide information about your firm, your personnel and your experience with large insurance accounts and Wrap-Up programs, and how you would propose to administer the Wrap-Up.

Please include average combined loss ratio of all Wrap Up projects over the last 5 years.

A. Wrap-Up Insurance and Estimated Cost

- 1) Provide an outline of standard Wrap-Up coverages (Workers' Compensation, Employer's Liability, General and Excess liability) including your proposed limits, deductibles and / or retention levels.
- 2) Identify the Wrap-Up insurance markets your firm has access to.
- 3) Identify the markets your firm will access for builder's risk, professional liability and surety.
- 4) Estimated Deducts: Assuming a minimum hard cost budget of \$TBD and \$TBD in labor over a three-year period, provide a traditional cost breakout by construction discipline, associated labor cost and standard premium costs for Workers' Compensation, General Liability and Excess Liability. [This estimate must represent what your firm believes will probably be deducted as insurance costs from contractors' bid.]
- 5) Wrap-Up Minimal Costs: Provide an estimate of Wrap-Up fixed costs that will probably be charged by the markets, exclusive of losses. (Minimal costs should include workers compensation, general liability and \$50 million of excess liability insurance.)

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- 6) Estimate of Losses: Based on **State of Florida** insurance rates and nature of the work, provide your best estimate of the total “incurred losses” for workers compensation and general liability that will fall within the deductible or retained limits that Program Sponsor could expect to experience. **Please include the historical loss ratio of projects your brokerage has done OCIPs on for the past 5 years.**
- 7) Professional Liability: Assuming a \$10 million limit, provide an estimated premium cost and probable deductible limit if the Owner were to procure either:
 - a) Project specific Professional Liability for all professional services hired in connection with the work.
 - b) Owner’s Protective Liability policy to cover contingent liability for losses in excess of the practice policies usually maintained by an architect, engineer or other professional service organization.
 - c) Under either optional above, specify the number of years the policy will cover for professional claims after project completion.

B. Wrap-Up Service Organization

- 1) Attach a brief resume of all team members (except full-time loss control engineers) planned for this account. For each team member, identify their experience with the number of years and type of accounts that involve Contractor or Wrap-Up accounts.

This should include the following:

- a. Key Account Executive
- b. Wrap-Up Administrator
- c. Program Marketing Specialist
- d. Loss Control Engineer- (Over-sight Role) [Full-time loss control will be provided by the Wrap-Up insurance market.]
- e. Claims Administrator (Over-sight Role)
- f. Others as determined by broker.

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- 2) Provide an organizational chart of team members and their roles that will be dedicated full-time or act in a support role to this account.

- 3) By team member, identify the approximate number of hours they will provide services for each year of service. Example:
 - a. 2017-18 Names, Role, Hours
 - b. 2018-19 Names, Role, Hours
 - c. 2019-20 Names, Role, Hours

SAMPLE WRAP-UP QUESTIONNAIRE

OCIP Man-hour Estimate by Team Member

Year	Name	Role	Hours
2017-18		Account Manager	
		On-site Administrator	
		On-sight Loss Control	
		OCIP Account Manager	
		OCIP Administrator	
		OCIP Administrator	
		Loss Control Oversight	
		Claims Oversight	
		Marketing & Carrier Negotiations	
2018-19		Account Manager	
		On-site Administrator	
		On-sight Loss Control	
		OCIP Account Manager	
		OCIP Administrator	
		OCIP Administrator	
		Loss Control Oversight	
		Claims Oversight	
		Marketing & Carrier Negotiations	
2019-20		Account Manager	
		On-site Administrator	
		On-sight Loss Control	
		OCIP Account Manager	
		OCIP Administrator	
		OCIP Administrator	
		Loss Control Oversight	
		Claims Oversight	
		Marketing & Carrier Negotiations	

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- 4) Is it anticipated the insurance company or other third party will provide a full time loss control engineer or consultant for this project?

C. Wrap-Up Marketing

- 1) List the key elements and endorsements under workers compensation and employer's liability.
- Insurance Carrier:
 - Policy Term:
 - Named Insured:
 - Interest:
 - Limits of Liability:
 - Employers Liability:
 - Endorsements:
- 2) List the key elements and endorsements under excess liability and how this coverage applies to underlying policies.
- Insurance Carrier:
 - Policy Term:
 - Named Insured:
 - Interest:
 - Limits of Liability:
 - Endorsements:

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D. Wrap-Up Administration

- 1) Bidding Stage: Explain what issues your firm will review during pre-bid contractor orientations.
- 2) Deducts: Explain how your firm reviews and verifies contractors' deducts upon award of a contract or subcontract. Give examples.
- 3) What is the recommended contract value threshold for enrollment in the Wrap-Up?
- 4) What classification or type of contractors should be excluded from a Wrap-Up program?
- 5) Contractor enrollment in the Wrap-Up: Identify the enrollment steps and include copies of the enrollment forms and sample correspondence sent to contractors during this process.
- 6) Certified Payroll Reporting must be on monthly basis: Attach a sample copy of your payroll reporting form.
 - Payroll:
 - Payroll Records:
 - Payroll Reports:
 - Overtime:
- 7) Claims reporting must be on a current basis identifying claimants by contractor; type of claim; paid and reserves. The Wrap-Up insurance company will select the key medical services, first aid process and processing serious cases.
 - a) Explain what steps your firm undertakes after a claim has been reported.

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- b) Explain your process for claim reporting; post-claim review process, drug testing, claim follow-up with insurance company; and reserve analysis;
- 8) Primary Loss Control will be assigned to the Wrap-Up carrier. Define the over-sight loss control role your firm will provide in regard to review of loss control field procedures, standards, enforcement, training, inspections, findings, recommendations and follow-up.
- 9) Data Management System: Describe the type of software and systems your firm uses in tracking insurance data, deducts, payroll, claims and status reporting. Include samples if available. Will Program Sponsor have direct access to the software?
- 10) Please describe in detail the administrative software program or system utilized for daily OCIP administration. Please describe if any third party systems are involved and if so what are those systems and how are they utilized. Also, please describe how data is collected and the ownership of any data as it pertains to the OCIP.
- 11) Contractor closeout: Explain what process your firm employs when a contractor's work is completed regarding final payroll, deducts, and claims,
- 12) Reports: Describe the type of Wrap-Up status reports the Owner will get and frequency. Include samples, if available.

E. Additional OCIP Services-

If applicable, attach optional services if proposed by broker.

F. References

Give two references (include names, company, and title and phone numbers) for the following:

- a. Wrap-Up accounts
- b. Contractor accounts
- c. Traditional client accounts
- d. Major insurance companies

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G. Fees & Services

Provide a detailed outline of service fees. Confirm the minimum and maximum costs to the client.