

Request for Proposal
THIRD PARTY ADMINISTRATION SERVICES FOR PROPERTY,
CASUALTY, & WORKERS' COMPENSATION
RFP 02-2026/2027



Addendum #1

Attachments:

- Historical Loss and Claim Counts – Ace Large Deductible Program/Cigna WC Program (currently administered by Gallagher Bassett) (pdf)
- Loss Runs – Workers' Compensation – All Years – Open/Reopen Claims Only (Excel format)
- Loss Runs – Third Party Liability/Property – All Years – Open/Reopen Claims Only (Excel format)
- Workers' Compensation Client Servicing Instructions (pdf)
- Third Party Liability Client Servicing Instructions (pdf)

Questions:

1. **Can you provide a copy of the current service agreements with TPA(s)?**

Answer: Please see Exhibit I – 2025-2030 Davies Contract.pdf, which was attached to the RFP.

2. **Can you provide the number of open claims by line of insurance to be assumed by the new TPA?**

Answer: Please see the "Loss Runs – Workers' Compensation – All Years – Open/Reopen Claims Only" (Excel format) and "Loss Runs – Third Party Liability/Property – All Years – Open/Reopen Claims Only" (Excel format) attached to this addendum.

Please note for the Third Party Liability/Property loss runs, the earliest date of loss is 01/27/2021.

3. **Section 5.5:**

C. The proposer must demonstrate experience administering a Workers' Compensation program since 2021 for one client with more than 35,000 full time employees.

D. Proposer must demonstrate experience administering a Third Party Liability program since 2021 for one client with more than 25,000 full time employees.

Do items C & D apply to Florida accounts, or would a TPA meet the requirements and experience with an entity outside of Florida?

Answer: For Minimum Qualifications C and D, a TPA can meet the requirements and experience with an entity outside of Florida.

- 4. Does Pensacola State College intend to award the full scope of services to a single contractor, or may the services be awarded to multiple contractors based on the individual lines of coverage, including property, casualty, and workers' compensation claims?**

Answer: Please see Section 6.1 Overview of the RFP, "Proposers must propose claims administration services for all of the above lines of coverage to be considered for this opportunity."

- 5. What is the total number of Indemnity Claims in the open inventory, including the Cigna WC Program?**

Answer:

Open Claims Only	Claim Count
Indemnity	100
Medical Only	64

Additionally, please see response to Question 2 and the attached Historical Loss and Claim Counts – Ace Large Deductible Program/Cigna WC Program (pdf) for the Cigna WC claim counts.

- 6. What is the total number of Medical Only claims in the open inventory?**

Answer: Please see response to Question 5.

- 7. Can you please provide us with a loss run, with data fields like the loss runs attached to this RFP, which show all open claims?**

Answer: Please see response to Question 2.

- 8. Provision 6.1.2 CURRENT STAFFING DESCRIPTION discusses the number of designated and dedicated adjusters are on the program for the WC and Third-Party Liability claims. Who is handling the Property Claims FCSRMC?**

Answer: The two (2) designated third party liability adjusters administer the property claims. Please note that the RFP does not require a specific staffing model. FCSRMC asks proposers to please indicate in your proposal details regarding your suggested staffing model.

- 9. Based on the loss runs provided, we see at least 27 open property claims with a forecast of 55 first party property claims per year. Are these claims being administered by the Liability adjusters referenced in section 6.1.2?**

Answer: Please see response to Question 8.

10. What is the annual utilization of Telephonic Case Management for the WC program?

Answer: There are currently 53 open claims assigned to the telephonic case management.

11. Section 6.1.2 CURRENT STAFFING DESCRIPTION indicates that the incumbent TPA is providing a “designated TCM Nurse.” Can you elaborate whether this TCM resource is 50% dedicated to the FCSRMC program? If not, what percentage of this nurse’s capacity is included in the fee?

Answer: Yes, 50%.

12. How many users of our claims and risk management information system does FCSRMC require?

Answer: FCSRMC requires 4-5 users, along with an estimated 2-3 users per college, totaling approximately 58-86 users. (This number is subject to change depending on who the member colleges want entering claim information.)

13. Per Section 6.3.1 BACKGROUND, the RFP states that in the event of catastrophic loss, the Consortium will select a CAT adjuster. Which firm do you plan to retain for CAT adjusting services?

Answer: FCSRMC works with Sedgwick and JS Held, per the carrier’s instructions.

14. Would the selected TPA in this RFP be required to make payments and receive information, reports, and payment instructions from said CAT adjusting firm?

Answer: Yes. In addition, the RFP provides that the selected TPA will develop specific service instructions with FCSRMC, the broker of record, and the carrier’s executive adjuster for the handling of its catastrophic claims.

15. Per Section 6.3.2 STAFFING REQUIREMENT the RFP suggests that the Proposers should agree to an average open caseload of no more than 125 case per adjuster. Does this apply to all lines of coverage? Can we present information and support of a different caseload level on certain lines of coverage?

Answer: FCSRMC is requesting that proposers agree to an average open case load of no more than 125 cases per licensed adjuster for workers’ compensation claims and for non-WC/third party liability claims. Please indicate any deviations from the requested RFP provisions in the Proposal Forms. FCSRMC will consider all proposals meeting the Minimum Qualifications. If you are proposing a different staffing model/caseload level, please detail such in your response.

16. In section 10.0 PRESENTATIONS, the RFP indicates that proposers may be invited to participate in further presentations. If these presentations were to be in-person, where would they take place?

Answer: The presentations will be held in person on November 3, 2026, from 9:00 AM to 12:00 PM (CT) and 1:00 PM to 3:00 PM (CT) in Broxton Hall, Building 27, 3rd floor, on Pensacola State College’s main campus at 1000 College Blvd., Pensacola, Florida 32504.

17. Please provide a breakdown of all open claims by line of business, including legacy claims and ACE Large Deductible Program claims.

Answer: Please see response to Question 2 and Question 5.

18. Please clarify the anticipated number of RMIS users that will require access.

Answer: Please see response to Question 12.

19. Please confirm whether pricing should be submitted on a Life of Contract basis or a Cradle-to-Grave basis.

Answer: "Administration of all new and old claims for the life of the contract plus an additional 180 days."

20. Please provide copies of any custom reports currently being utilized and identify any additional reports or sample reports you would like to receive.

Answer: Sample custom reports are not currently available at this time. In addition to the sample Stewardship Report, please provide sample reports your firm would expect to provide with this program (e.g., including but not limited to, loss run reports, claim summary/status reports, utilization reports, penalty report, cost containment reports, etc.)

21. Please provide a copy of any special claim handling instructions currently in place.

Answer: Please see the attachments Workers' Compensation Client Servicing Instructions and Third Party Liability Client Servicing Instructions attached to this addendum.

22. Please provide the annual volume of telephonic case management referrals and/or hours assigned. If available, please include this information for the past five years.

Answer: Please see response to Question 10.

23. Is the expectation that the successful proposer will provide at least one dedicated lost time adjuster, with all other claim resources being designated?

Answer: Please note that the RFP does not require a specific staffing model. FCSRMC asks proposers to please indicate in your proposal details regarding your suggested staffing model. If your staffing model is different than that indicated in the RFP (Section 6.2.2 and Section 6.3.2), please indicate any deviations from the requested RFP provisions in the Proposal Forms. FCSRMC will consider all proposals meeting the Minimum Qualifications. If you are proposing a different staffing model/caseload level, please detail such in your response.

24. Please confirm whether workers' compensation adjusters are expected to complete 24-hour three-point contacts on all claims, including both medical-only and lost time claims.

Answer: Yes.

25. Please clarify your expectations regarding recorded statements, including the claim types or circumstances under which they are required.

Answer: FCSRMC does not currently have a procedure dictating when recorded statements are required and relies upon the TPA to administer the claims using best practices.

26. Minimum qualifications (§5.5): Must the prime contractor independently satisfy each experience requirement, or may relevant experience of a proposed subcontractor or joint-venture member satisfy particular requirements? If the latter, what documentation and organizational structure would be required?

Answer: The prime contractor (proposer) must independently satisfy each Minimum Qualification.

27. Subcontracting (§6.1): How will the stated preference for services delivered without subcontractors be considered in evaluating a proposal that covers all required lines through a qualified team under one accountable prime contractor?

Answer: The stated preference for services delivered without subcontractors will be evaluated through the evaluation criteria's technical qualifications and proposer qualifications and experience.

28. Program priorities: What service improvements are the Consortium's highest priorities for the next contract, and which aspects of the current program are especially important to preserve?

Answer: The following response is not about service improvements for any current vendor. One of FCSRMC's highest priorities is good communication by a TPA with FCSRMC staff, member colleges' staff, the injured workers, and other third parties (e.g., treating physicians, etc.) FCSRMC believes that good communication by adjusters is key to a successful program.

29. First-year success: Beyond the published performance guarantees, what outcomes would the Consortium consider most important in evaluating the selected TPA's first year?

Answer: The Performance Guarantees will drive the Consortium's desired outcomes for the selected TPA's first year.

30. Coordination: Are there particular coordination needs among member colleges, Consortium staff, adjusters, and outside professionals that proposers should address in their staffing and service plans?

Answer: The selected TPA will be responsible for providing best-in-class claims handling, including but not limited to effective and proper communication between all relevant FCSRMC staff, member colleges' staff, and other third parties.

31. Transition (§5.10): Are there known challenges involving the Davies and Gallagher Bassett claim inventories, data completeness or formats, longstanding claims, or continuity of payments and reporting that proposers should account for? What access to data and incumbent support will be available during transition?

Answer: There are no known issues involving the claims data from either Davies or Gallagher Bassett. If FCSRMC chooses a TPA requiring a data transition, the incumbent TPA will work with FCSRMC to provide the successful proposer with access to FCSRMC's data digitally.

Additionally, while not a technical claims data issue, please note that the RFP requires that the selected proposer is required to be approved by Ace to administer the claims currently administered by Gallagher Bassett. Please indicate your firm's response regarding approval as a claims administrator by Ace in the "Transition Experience" section in the Proposal Forms.

32. Reporting and stewardship (§5.11 and §6.3.6): Beyond the specified reporting requirements, are there particular analyses or management decisions the Consortium would like its monthly reporting and annual stewardship reviews to support more effectively?

Answer: Not at this time.

33. Catastrophe response (§6.3.5): When an event affects multiple member colleges, what response priorities and coordination expectations should guide the TPA's catastrophe plan?

Answer: The RFP provides that the selected TPA will develop specific service instructions with FCSRMC, the broker of record, and the carrier's executive adjuster for the handling of its catastrophic claims.

34. Catastrophe pricing (§8.0): Please clarify whether extraordinary catastrophe field-adjusting services and related travel expenses must be included in the flat annual fee, or whether any separately approved charges are permitted.

Answer: Per Section 6.3.1, in the event of a catastrophic loss, the Consortium will select a CAT adjuster.

- If less than ten (10) buildings are involved, and the total CAT loss is estimated less than \$500,000, the proposer will handle the claims and **no additional charges will apply**.
- If more than ten (10) buildings are involved, and the total CAT loss is estimated less than \$500,000, the proposer will handle the claim, but may request authorization from the Consortium to utilize an independent adjuster.
- If the total CAT loss exceeds \$500,000, the proposer will set up claim files, however the property insurer(s) and/or their designee will handle the field adjustment of the claims.

Subject to the above, extraordinary catastrophe field-adjusting services and related travel expenses may be billed at negotiated rates as an allocated loss adjustment expense. Proposers should disclose any fees that are not included in the flat annual fee.

35. Participation requirements: Please confirm whether any advance registration, notice of intent, or other action is required before submitting a proposal.

Answer: No advance registration, notice of intent, or other action is required before submitting a proposal.