

Q&A – 2019 TWIA/TFPA Claims Services RFQ

Questions were edited to make them more generic, or combined if addressing a similar topic, in order to make TWIA/TFPA's answers to these questions more broadly applicable and relevant to all potential respondents. If your question was not answered to your satisfaction, please email ClaimsVendorServices@TWIA.org with your request for additional clarification.

Only questions originally submitted to TWIA/TFPA prior to August 30th, 2019 will receive additional clarification from TWIA/TFPA.

TWIA/TFPA

What were the PIF counts for TWIA/TFPA in 2017 and 2018?

Is it possible to receive a breakdown of Commercial lines vs Personal lines for both claims and policies in force for TWIA and TFPA?

TWIA

4/30/2017 – 248,636 policies (9,770 of which were commercial policies)

4/30/2018 – 219,818 policies (8,473 of which were commercial policies)

TFPA

12/31/2017 – 107,650 policies (TFPA does not provide a commercial policy)

12/31/2018 – 92,602 policies (TFPA does not provide a commercial policy)

How many claims in 2018 were commercial versus residential?

TWIA received 7,242 claims in 2018. 152 of these were on commercial policies. TFPA received 5,720 claims in 2018.

Adjuster Counts

Can the same adjuster be counted for Daily Residential and Catastrophe Residential?

Can the same adjuster be counted for Daily or Catastrophe Residential and Daily or Catastrophe Commercial?

Since each service is being applied for separately, applicants should include all qualified adjusters for each service being applied for. This may result in some overlap between those services.

When asked "Number of adjusters your firm will have certified to TWIA/TFPA specifications for this service each June 1st?" Is this the commitment number to TWIA/TFPA?

This is the number of adjusters that will be certified as being TWIA/TFPA deployment ready in the TWIA/TFPA Resource Management System (RMS) on June 1st of every year. It is understood that not all of those adjusters will be available for deployment at any given point throughout the entire year. TWIA/TFPA however would likely expect a firm with 200 adjusters certified to have more available at any given point in the year than a firm with only 50 adjusters certified.

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Is there a minimum resource commitment number to be eligible for each contract?

There is not a minimum resource commitment to be eligible, however, TWIA/TFPA desires to manage as few vendors as possible while still having sufficient resources to meet the needs of our policyholders in the event of a 1 in 100-year catastrophe event. As a result, some preference for larger vendors might be given, however, we will take into account quality, responsiveness, and other factors.

With regard to certifications, can you briefly summarize the certification process now that 2021 is no longer the certification provider?

Adjusters can be certified via either an online course created and maintained by TWIA/TFPA or through a live Hurricane Preparedness event TWIA/TFPA conducts yearly around the start of hurricane season.

Are certified adjusters only designated to one IA firm roster?

Adjusters can only designate to one IA firm roster per service. If an Adjuster is certified for multiple services (for instance Field Residential, Field Commercial, and Inside Desk) they can designate to one IA firm *per service*, or in the example provided above, 3 different firms for those 3 different services.

Field Adjusting Services

On Daily Residential Field Adjusting, there is a requirement to maintain a staff level to support caseload requirements of TWIA/TFPA. Can you please provide caseload requirements?

Caseload requirements can vary by event and type of claim. As an example, TWIA has some commercial policies of such size and complexity that it may require an adjuster be solely devoted to a specific claim for the entirety of an event.

Can we use our own proprietary apps/technology to manage the field assignments or would we be using TWIA/TFPA technology?

TWIA/TFPA strongly encourages the use of technology to improve the quality of inspection reports, so long as they at a minimum meet TWIA/TFPA's requirements as outlined in the Property Damage Evaluation Guidelines.

Do the Field Adjusters or IA Firm have any settlement authority?

Generally, no, though workflows could change depending on the nature of the event and needs of TWIA/TFPA and its policyholders.

Which estimating Programs are approved for the field and staff adjusters?

Xactimate

Will ladder assists and translation services be accepted as a pass-through expense?

Yes.

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How are assignments distributed to IA's?

TWIA/TFPA's Claims Management System automatically rotates assignments to all field inspection service providers.

Satellite Desk Adjusting Services

Is there an expected timeline of when the deliverables for Satellite Desk Adjusting are returned?

There will be, but it will be dependent on the nature of the event in question, specific workflows that are employed for that event, and with consideration for the complexity of the specific claim in question. As a result, there is not a "one-size fits all" timeline that can be provided at this time.

On satellite desk adjusting, is there a requirement for the space to be located in Texas?

TWIA/TFPA will be deploying its own staff to serve as quality analysts, provide additional oversight, and/or to provide technical assistance to satellite desk adjusting locations. As a result, proximity to Austin (and therefore location in the state of Texas) is a factor in determining which satellite desk adjusting providers we contract with.

What are TWIA's expectations for maximum capacity at a satellite office?

TWIA/TFPA has no expectations. The purpose of this RFQ is to canvass the marketplace in order to determine what is available.

Is it the desire of TWIA that the vendor allocate office space for their onsite personnel?

Yes

Do Satellite Desk Adjusting Services apply to daily claims and CAT?

TWIA/TFPA does not anticipate the need to use a Satellite Desk Adjusting location outside of a catastrophe event. However, TWIA/TFPA's needs could change, such as in the case of a business interruption to TWIA/TFPA's physical location or other unforeseen circumstances.

Is this a web-based system or would we need to install certain software on our computers?

TWIA/TFPA's Claims Management System is Guidewire, which is a cloud-based CMS requiring no software installation. Microsoft Office products, however, will need to be provided.

Application Questions

Are there current service issues with the present vendors or is RFQ just due to standard procedure?

TWIA/TFPA conducted an RFQ for adjusting services in 2013, 2016, and 2019. The next request will likely be in 2022 as part of our standard operating procedures.

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How many vendors will be on the final panel?

TWIA/TFPA does not have a predetermined number of vendors it is seeking. TWIA/TFPA will secure enough resources to meet its policyholders' needs in the event of a 1 in 100-year catastrophe event, ideally with as few vendor partners as possible.

If IA firm is a current vendor, but has additional services to offer, are we able to bid for them? And if so, do we just upload everything as "New Applicant?"

Yes. If a firm is currently performing a service for TWIA/TFPA but wishes to bid on services not currently being provided, they would respond as an existing service provider for the service they currently provide, and as a new respondent for the service they do not currently provide.

For firms who did not provide service to TWIA/TFPA during the above timeline, will they need to show an example of what their deliverables are in addition to the plan to ensure qualifications are met?

Firms are asked to explain how they will monitor and meet all qualifications they are attesting to in this RFQ. Evidence of previous success, including shareable reports, metrics, and/or references attesting to this, would be helpful.

If the IA company is already doing services for TWIA, do we need to submit information? Or will we be evaluated based on our past performance? Or do we need submit information and we will also be evaluated on performance?

Firms which are currently providing the applied for service to TWIA/TFPA will be evaluated on their previous performance with TWIA/TFPA, particularly during and after hurricane Harvey. Factors will include measured performance, responsiveness to TWIA/TFPA, resources actually provided, etc.

Two Announcements exist for TWIA and TFPA under different sites. Are we to complete an RFQ for TWIA and another RFQ for TFPA?

One response is enough for both TWIA and TFPA.

Can multiple documents be uploaded for an individual question within the RFQ upload area?

No, but they can be emailed to ClaimsVendorServices@twia.org. Be sure to make clear references to your RFQ response and what the attachments are related to.

Can you explain what or where I can find the firm adjuster license number?

The Texas Department of Insurance is responsible for the licensing of firms to perform adjusting services in the state of Texas. All licensing questions should be directed towards them. TWIA/TFPA only checks to ensure the respondent firm is complying with that requirement.

What is the file size limitation for upload of documents to the questions within the RFQ?

16 MB per question. Any larger files would need to be emailed to ClaimsVendorServices@twia.org.

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Is there a document/extract to download consisting of all RFQ questions?

There should be a PDF attached to the end of the RFQ Word document titled Example.PDF. Click on the file to open.

Can you provide a copy of the current contract(s) for each category of service illustrated in this RFQ?

TWIA/TFPA will be revising all contracts.

We provide desk adjusters and examiners to insurance carriers on a temp or permanent basis. We do not provide field services. My question is... would TWIA consider a company like this or is providing field services a requirement to qualify to meet the standards for this RFQ?

TWIA/TFPA will seriously consider all responses which meet the minimum qualifications laid out in the Claims RFQ, regardless of which or how many services are applied for.

Inspector Services

I am responding to the RFQ, specifically and exclusively for the content field adjusting services, and would like to know how to answer the questions regarding the certifications and adjusting licenses. Our specialists are not adjusting claims but only performing on site content inventory and are not required to have adjusting licenses.

The Contents Field Adjusting Services in this RFQ is for field adjustment of contents claims. That service requires the adjuster be properly licensed to handle property claims in the state of Texas. However, TWIA/TFPA is also soliciting unlicensed inspector services, which the question above appears to describe.

Does "Inspector Services" include engineering evaluations/investigations?

No

Fee Schedule

Can we see an old fee schedule for all of the services being requested?

Yes

Is there a set published fee schedule for contents and inspection services?

No. TWIA/TFPA would work with selected vendors to create one.

Questions Regarding Customer Care Service

Do you have times you'd expect the customer care team to be available? Would you want to know how many staff are available to provide customer care to policy holders?

TWIA/TFPA does not have any existing contracts with service providers strictly focused on a customer care team. As a result, TWIA/TFPA is soliciting qualified vendors to discuss what such a

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team would look like. Respondents are encouraged to describe their capabilities and how this service is provided to other insurance carriers.

For Contents Field Adjusting, will TWIA/TFPA be leveraging any inspection resources and inside desk adjusters for lower severity contents claims OR is there any interest in this model?

The Contents Field Adjusting service is for providers who will supply a licensed adjuster(s) that will handle the contents portion of large claims from FNOL to settlement.

However, TWIA/TFPA may be interested in an unlicensed inspector component to assist in contents adjustment. Proposals for that service should be included in a response to the “Inspector” section of the RFQ.

Does TWIA currently have a dedicated 1-(800)/toll free claim reporting line?

Yes, please see our website under “Filing A Claim”

Would insureds contact vendor directly or go through TWIA/TFPA’s after-hours phone line?

Potentially, however, TWIA/TFPA does not have any existing contracts with service providers strictly focused on a customer care team. As a result, TWIA/TFPA is soliciting qualified vendors to discuss what such a team would look like. Respondents are encouraged to describe their capabilities and how this service is provided to other insurance carriers.

Would the representatives be working in TWIA/TFPA’s system to provide answers to the customers?

For some services, yes.

Please confirm the request for Customer Service support is only for designated CAT events as there is a reference in the RFQ for possible afterhours, weekends and holiday coverage.

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If for CAT only are you expecting to have a Hot site ready at all times, expecting a fee for availability?

TWIA/TFPA does not have any existing contracts with service providers strictly focused on a customer care team. As a result, TWIA/TFPA is soliciting qualified vendors to discuss what such a team would look like. Respondents are encouraged to describe their capabilities and how this service is provided to other insurance carriers.

If for CAT but not Hot site availability, will you agree to a CAT plan ahead of time describing the actual services and approach needed?

TWIA/TFPA does not have any existing contracts with service providers strictly focused on a customer care team. As a result, TWIA/TFPA is soliciting qualified vendors to discuss what such a team would look like. Respondents are encouraged to describe their capabilities and how this service is provided to other insurance carriers.

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If not just for CAT, how many calls per day do you estimate?

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If not just for CAT would you agree to a monthly forecast process to ensure Service Levels are met?

TWIA/TFPA does not have any existing contracts with service providers strictly focused on a customer care team. As a result, TWIA/TFPA is soliciting qualified vendors to discuss what such a team would look like. Respondents are encouraged to describe their capabilities and how this service is provided to other insurance carriers.

Please provide the Average Handle Time for each call and confirm the numbers of calls generated by Harvey.

TWIA/TFPA does not have that information available

Will we need to Warm or Cold transfer calls?

TWIA/TFPA does not have any existing contracts with service providers strictly focused on a customer care team. As a result, TWIA/TFPA is soliciting qualified vendors to discuss what such a team would look like. Respondents are encouraged to describe their capabilities and how this service is provided to other insurance carriers.

What is the expected answer time for calls to be transferred in normal conditions and differently for CAT periods?

TWIA/TFPA does not have any existing contracts with service providers strictly focused on a customer care team. As a result, TWIA/TFPA is soliciting qualified vendors to discuss what such a team would look like. Respondents are encouraged to describe their capabilities and how this service is provided to other insurance carriers.

What specific Service Levels are required?

TWIA/TFPA does not have any existing contracts with service providers strictly focused on a customer care team. As a result, TWIA/TFPA is soliciting qualified vendors to discuss what such a team would look like. Respondents are encouraged to describe their capabilities and how this service is provided to other insurance carriers.

Please provide a written definition of each service level.

TWIA/TFPA does not have any existing contracts with service providers strictly focused on a customer care team. As a result, TWIA/TFPA is soliciting qualified vendors to discuss what such a team would look like. Respondents are encouraged to describe their capabilities and how this service is provided to other insurance carriers.