

Workers' Comp Questions

1. Attached is a supplemental application one of the company would like to be completed to clarify the transportation exposure. If a section doesn't apply, please mark "N/A".
 - Please see attachment 'TruckerSuppApp.pdf'.
2. The loss runs attached were produced on 3/26/19 which are provided with the RFP. Would you provide currently valued loss runs since the effective date has been pushed back?
 - Please see attachment 'Appendix_A_LossRuns_JUN.pdf'.
3. On page 3 of the RFP, it states an effective date of 7/1/19. It then states on page 6 under contract term that the contract will be from 9/1/19 to 6/30/20. Workers Compensation policies run for a one-year period. What is the desired policy term all said and done? Are you looking for it to coincide with your fiscal year?
 - The requested effective date on page 3 should be 9/1/2019.
 - The first sentence under the Contract Term section on page 6 should read as "The term of the contract will be from September 1, 2019 to August 31, 2020 however, TCC/TCCF reserves the right to modify the contract term."
4. If you are renewing the current policy with Chesapeake Employers, have you taken into consideration that an audit will be completed for your short term policy period if you move the insurance and the minimum earned premium on your current policy?
 - Yes, we have.
5. In reviewing the above captioned RFP there seems to be some confusion to the RFP as to whether it is for Claims Administration Services coupled with Risk Control Services or if it is for fully insured Workers' Compensation insurance. While the verbiage reads like a third party claims administration program, there are insurance related questions (The entire Pricing Provider Questions for example) contained in the RFP. A clarification on the intent of the RFP would be greatly appreciated.
 - The RFP is for our Workers Compensation Insurance Program as stated in the scope of work. However, we are looking for a full service provider that has open communication on claims management as well as risk control services.
6. What is the process for requesting underwriting information after the question due date?
 - All questions regardless of source are subject to the deadline posted in the RFP.

7. How do we coordinate carrier interviews and pre-quote site visits prior to quoting?
 - Carrier interviews or any need to speak with a carrier would be post award of the RFP.
 - A site visit also has no merit until an award has been made.

8. How do we access the safety programs, employee manuals and return to work programs?
 - Our safety program is carefully coordinated currently with our carrier.
 - Any suggestions regarding our policy manual or proposed changes to policy would be a discussion after the RFP has been awarded.
 - Return to work is always a goal depending on restrictions and availability.

9. How do we obtain additional information on claims that are currently open or in excess of \$25,000?
 - The status of all claims are included in the loss runs provided.

10. Can you please break down the Full Time vs. Part Time per the class codes?
 - Please see chart below

Class Code	Full Time Employees	Part Time Employees	Full Time Remuneration	Part Time Remuneration
88100 clerical	115	18	\$ 3,734,500	\$ 285,600
73820 bus drivers	51	11	\$ 1,405,000	\$ 154,600
83850 bus garage	5	-	\$ 221,175	\$ -
90150 building operations by owner	-	4	\$ -	\$ 70,900
91020 parks NOC grounds maintenance	-	2	\$ -	\$ 38,000
88690 child care	3	1	\$ 114,800	\$ 14,700

11. Can you please provide expiring premium?
 - \$173,749.00

12. The current policy term is from 7/1/19-7/1/20. The contract date is 9/1/2019. Can you please provide additional information as it relates to the mid-term move?
 - All information regarding our request is included in the RFP.

13. Your current program is July 1 to June 30. Should you select the incumbent carrier, are you willing to keep the July 1 policy date? Or would you still want to move to September 1?
- If the award is granted to our incumbent carrier, we would proceed with the in force policy.
14. In regards to the timeline, the renewal date for the Workers Compensation policy is 7/1/2019. However, the timeline established in the RFP would award the contract on or before 7/29/2019 and the contract would begin on 9/1/2019. Is it the intent of TCC/TCCF to acknowledge a new Agent/Broker of Record effective 9/1/2019? If not, is TCC/TCCF considering changing the effective date of their Workers Compensation policy? Please advise as to the intended outcome of having a broker contract effective 9/1/2019 but a Worker's Compensation anniversary renewal date of 7/1/2019.
- We will be working with the award recipient to return to a fiscal year renewal.
15. What strategies, vendors, programs, services are the insured currently using to reduce the total cost of claims?
- In the current plan we are actively involved with resolution of all claims, we utilize the carrier's loss control department and trainings relevant to our claims history.
16. How long has the Workers Compensation coverage been with the current broker?
- 2004
17. Is TCC/TCCF willing to share a PDF copy of its current Return to Work policy?
- Our policy is to always attempt to facilitate return to work based upon restrictions and availability.
18. The attached Claims Loss Run report was produced on 3/26/2019. Have there been any new Workers Compensation claims since that time?
- Please see the updated loss runs posted on the RFP site.
19. I am confused. The Policy is effective July 1st, but the proposal isn't due until July 15TH?
- In the RFP the contract award date is 07/29/2019. With a Contract year beginning date of 09/01/2019. See section RFP timeline.