



**REQUEST FOR INFORMATION (RFI)**  
**RFI No.: 16-0028**  
**FOR**  
**ADJUSTER SERVICES FOR CATASTROPHE RESPONSE**

**Refer ALL Inquiries to:**  
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## I. COMPANY HISTORY

In 2002, the Florida Legislature created Citizens, a not-for-profit governmental entity, whose public purpose is to provide insurance to applicants who are not able to purchase coverage in the private insurance market.

Citizens is governed by Section 627.351(6) Florida Statutes and operates pursuant to a Plan of Operation that is approved by the Financial Services Commission of the State of Florida. Citizens operations are supervised by a Board of Governors whose members are appointed by the Governor, CFO, President of the Senate and Speaker of the House. Additional information about Citizens can be found at: <https://www.citizensfla.com/about/generalinfo.cfm>

## II. PURPOSE

Citizens is seeking to optimize its catastrophe claims adjusting business model. As a part of its due diligence in this important process, Citizens is issuing this Request for Information (“RFI”) to seek input from the marketplace to assist and inform Citizens specifically related to determining the most productive, efficient, and effective business model to adjust catastrophe (“CAT”) claims as a discrete, stand-alone field adjusting function. **The scope of this RFI is specific to adjusting services for CAT claims.** Marketplace input in the form of responses and information through this RFI is a key component of Citizens’ assessment. Accordingly, Vendors who respond to this RFI are asked to provide detailed, explanatory responses that are specifically tailored to the information requested.

Under its current claims adjusting business model, Citizens has collectively procured litigated claims, non-litigated daily claims, and CAT claims adjusting services. It is Citizens’ intention to separately procure those three claims adjusting services and to have new contracts awarded no later than June 1, 2017.

Specific to Citizens’ current CAT claims adjusting model, Citizens relies on independent adjuster resources to respond to a CAT event. In the current structure, teams are established leveraging team leads who support desk adjusters who in turn provide task assignments to field adjusters. The field adjusters then send information back to the desk adjusters for resolution and settlement of claims. This entire process is overseen by Citizens staff who provide settlement authority and coverage escalation decisions. As a part of their responses to this RFI, Vendors are requested to provide information regarding the advantages / disadvantages of the foregoing model and information on alternative CAT claims adjusting models that Citizens should consider.

In assessing its future CAT claims adjusting model, Citizens’ key areas of focus include the capability, reliability, and quality of resources to adjust claims in response to a CAT. Ultimately, Citizens’ goal is reliable on-demand access to a scalable pool of qualified and credentialed adjusters who will timely deploy in response to a CAT event and who will fully perform when requested by Citizens upon very limited notice to do so. As further described in this RFI, Citizens is requesting input and information from the marketplace on how to best achieve this goal.

### **III. REQUESTED INFORMATION**

In response to this RFI, Citizens requests vendors to provide information that will help Citizens plan and develop a productive, efficient and effective CAT adjusting services program. Information provided may include details regarding vendor capabilities, reliability and quality characteristics. Vendors may also include information regarding the approaches available in the marketplace and recommendations for Citizens regarding how to structure and deliver a CAT adjusting services program that ensures on-demand scalability and reliable access to qualified and credentialed adjusters.

Citizens intends to use the information received from vendors to design a CAT adjusting services program for future implementation, including the development of a competitive solicitation for CAT adjusting services.

No specific format is required for a response (see Section VI). Citizens encourages vendors to provide an executive summary or cover letter detailing the Vendor's capabilities and recommendations for designing a CAT adjusting services program meeting Citizens' needs for scalability, capability, reliability and quality. In developing your response, please respond directly to the following questions. As necessary, Vendors are encouraged to provide other additional information as appropriate to aid Citizens in its understanding of marketplace capabilities..

#### **1. Capability**

- 1.1. What are the attributes of a claims adjusting model which optimizes the deployment of qualified and credentialed adjusting resources in response to a CAT event?
- 1.2. What are the advantages / disadvantages of procuring CAT adjusting services separately from litigated claims and non-litigated daily claims adjusting services? Describe how the separate procurement of CAT adjusting services may impact the ability to obtain and deploy qualified and credentialed adjusting resources in response to a CAT event.
- 1.3. What are the advantages / disadvantages of a CAT response adjusting model where a client-provided desk adjuster assigns tasks to an adjusting firm-provided field adjuster (who is responsible for contacting the insured, setting up an inspection, and providing a full scope and estimate of the damages)? Is there a different model which optimizes the deployment of field adjusters in response to a CAT event?
- 1.4. What is the impact on the capacity of deployable adjusting resources of using CAT adjusters only to assess and estimate damages using a standard estimating tool without performing any other adjusting services in the insurer's system?
- 1.5. Is a firm's exclusive specialization in CAT claim adjusting a significant factor in the capacity to deploy adjusting resources in response to a CAT event? Please explain your firm's response.
- 1.6. Is the geographic range within which an adjusting firm has deployable resources a significant factor in the capacity to deploy adjusting resources in response to a CAT event? Please explain your firm's response.
- 1.7. What are the five largest CAT deployments your firm has made? Provide additional detail such as number of adjusting resources requested, timing of the deployment, number deployed, adjuster roles, and claims handled.

- 1.8. If not already asked and answered, are there any other factors, issues, practices, or recommendations that Citizens should consider in optimizing its claims adjusting model for CAT events?

## **2. Reliability**

- 2.1. What specific measures does your firm undertake to solidify its relationships with adjusters and ensure that adjusters are willing and able to respond to a CAT deployment when needed? Describe all activities and processes used by your firm to ensure that adjusters deploy and perform as represented.
- 2.2. If an adjusting firm is (or adjusting firms are) procured solely to provide CAT adjusting resources, there may be entire hurricane seasons where no deployment is made. What measures can be taken by the client to assure the reliability of deployable adjusting resources after potentially extended periods of dormancy of the contract? What measures should be taken by the adjusting firm?
- 2.3. In the case of a major CAT event, it is foreseeable that a firm could have multiple clients requiring adjusting resources. Describe how your firm ensures that its commitments to all clients are fulfilled.
- 2.4. Particularly in the event of a hurricane CAT, the number of adjusting resources needed for a deployment will depend on the hurricane category and the population density in the landfall area. Accordingly, with a hurricane CAT event, the potential need for adjusting resources may range from those required to respond to a lower category hurricane in a sparsely populated area to a higher category hurricane in a densely populated area. In the case of Citizens, it is anticipated that up to 3,500 adjusting resources may be required to deploy in response to a major CAT in a population center or centers. Given these scenarios and the need for adjusting resources on short-term notice, provide your firm's perspective on how Citizens can best obtain necessary on-demand, scalable resources with very short notice? Describe what measures your firm undertakes to maintain a constant state of readiness for CAT deployments.

## **3. Quality**

- 3.1. What does your firm do to ensure a high standard of adjuster quality? Describe any credentialing requirements (such as background investigations, licensing, bonding / insurance), quality standards, training programs, and performance management activities.
- 3.2. What productivity analyses or statistics can your firm provide to demonstrate the quality of your firm's adjusting resources on a per individual adjuster basis, such as how many assignments, tenure with your firm, continuity and tenure in their profession, and percentage of deployment requests fulfilled?
- 3.3. How can a client best obtain assurances of the quality (meaning, for example, credentialing and training) of adjusting resources while still maintaining an efficient process to do so?

## IV. CALENDAR OF EVENTS

Listed below are the important events and dates for this RFI. Any change or modification to this calendar, modifications to this RFI, or other important notices will be accomplished by the posting of an addendum on the purchasing section of Citizens' website, at <https://www.citizensfla.com/solicitations>.

CALENDAR OF EVENTS	
Date	Action
11/10/2016	RFI Released
11/14/2016 – 12/15/2016	Response Submission
11/15/2016 – 1/20/2017	Requests for Additional Information

## V. RFI PROCESS

A RFI is a formal and open request to vendors for information concerning commodities or contractual services. Citizens intends to use the information obtained during this RFI process to develop a program for future implementation, develop future solicitations and implement future contracts related to CAT and other adjusting services. By using this RFI process to collect market information, Citizens ensures that vendors responding to this request for information remain eligible for future contract opportunities.

Responses to this RFI, including documentation, presentations and meetings will not be considered offers and cannot be accepted or used by Citizens to form a binding contract with the vendor. A future competitive solicitation for CAT adjusting services may be conducted based upon the information received from this RFI. No direct advantage or disadvantage will be conferred by responding or not responding to this RFI.

The RFI will be conducted in overlapping phases as follows:

**RFI Released - Initial Response Phase.** During the Initial Response Phase, vendors review the RFI document, compile a relevant response and submit a response to Citizens' identified Procurement Officer. The vendor may contact the Procurement Officer for assistance or questions regarding the RFI at any time. All documents and information submitted as a vendor response will be maintained by Citizens as a public record (see Section VII).

**Response Submission - Response Review Phase.** The Response Review Phase begins upon receipt of a Response and continues until Citizens completes its review of the information provided by Vendors. Citizens will review the information provided by each vendor in detail. During this review, Citizens may identify vendors from whom clarification, elaboration or follow up information would be beneficial to enhancing the overall information collection achieved through this RFI. Vendors identified for clarifying or elaborative follow up will be contacted by Citizen in the Request for Additional Information Phase.

**Request for Additional Information Phase.** Citizens intends to send a Request for Additional Information to one or more vendors participating in the Initial Response Phase. Vendors will be individually contacted to provide additional information when Citizens determines that clarifying, elaborative or consultative information will benefit Citizens in developing the most productive, efficient and effective business model to adjust CAT claims. Citizens may request this additional

information be provided through questions and answers or through scheduled meetings for the purpose of developing an enhanced understanding of market capabilities and program design options. Meetings will be arranged by the Procurement Officer and may be conducted telephonically or in-person at a mutually agreeable location.

Additional documents and information submitted by a vendor, including email correspondence and presentation materials, will be maintained by Citizens as a public record (see Section VII).

**Post RFI.** After the RFI is complete, Citizens intends to develop a CAT adjusting services program for future implementation, including the development of competitive solicitations. After completion of the RFI process, Vendors should not seek to communicate with Citizens regarding this RFI or the future CAT adjusting services program. Citizens has a statutory obligation to avoid conflicts of interest, both actual and apparent. By avoiding related communications outside of this RFI the vendor protects their opportunity to be eligible for future contract award.

## VI. RESPONSE FORMAT AND INSTRUCTIONS

There is no required format in which the responses are to be submitted. In addition to an executive summary or cover letter and other information relevant to the requested information in Section III. You may also submit associated documents such as white papers, market brochures, case studies and URL web links to information.

Vendors may submit responses via email, compact disk (CD) or hardcopy to the Procurement Officer. If submitting hardcopies, please provide 6 to 10 copies.

Please include the following identifying information on your response:

- RFI Number and Title (RFI No.: 16-0028, Adjuster Services for Catastrophe Response); and
- Vendor primary contact information, including telephone number and email address.

Any questions about this RFI should be directed to the Procurement Officer, who is the exclusive point of contact for all vendor initiated communications.

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## VII. PUBLIC RECORDS

By participating in this RFI process and submitting a Response, Vendor acknowledges the requirements of the Florida Public Record laws found in Ch. 119, Florida Statutes and s. 24(a), Art. I of the Florida Constitution (the "Public Record Laws"), and agrees to the provisions set forth in this section. Citizens is a public entity subject to the Public Record Laws. All Vendor Responses and written communications regarding this solicitation become public records upon receipt by Citizens and therefore are subject to public disclosure. If a vendor asserts that any portion of its Response or written communication is exempt from disclosure under the Public Record Laws (a "Protected Record") then the Vendor **MUST** comply with the following process:

- Clearly identify each portion of its Protected Record(s) that it believes is statutorily protected from disclosure;
- Submit a separate electronic copy of Vendor's response or written communication with only protected portions redacted; and
- Submit a separate redaction log that provides a specific statutory citation justifying each redaction.

If Vendor does not identify each portion of a Protected Record as specified herein, Citizens may produce Vendor's non-redacted copy in response to a public records request.

If Vendor has complied with the provisions of this section by identifying certain documents are Vendor's Protected Record(s) and Citizens receives a public record request for a Protected Record, then Citizens will produce the redacted copy provided by Vendor in response to the public record request. In the event a party is seeking the non-redacted portion of Vendor's Response and Vendor continues to assert in good faith that Vendor's Protected Record(s) are confidential or exempt from disclosure or production pursuant to Chapter 119, Florida Statutes, then Vendor shall be solely responsible for defending its position, or seeking a judicial declaration.

Notwithstanding the provisions of this section, in accordance with Federal or State law, Citizens will comply with any court order or government agency directive to produce a Protected Record.

Citizens will not accept any material that requires a non-disclosure agreement.