



REQUEST FOR INFORMATION (RFI)
RFI No.: 21-0025
FOR
ADJUSTER SERVICES

Refer ALL Inquiries to:

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This is a Request for Information (RFI) issued by Citizens Property Insurance Corporation ("Citizens"). This information is sought for planning purposes only. **This RFI is not a solicitation and will not result in a contract, nor does it create any obligation on the part of Citizens.** Citizens may use the information obtained through this RFI process in future solicitations.

I. INTRODUCTION

Citizens is seeking to optimize its claims adjusting business model for both Non-Catastrophe and Catastrophe residential and commercial claims. 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 Citizens claims from a multi-strategy perspective. Marketplace input in the form of responses and information through this RFI is a key component of Citizens’ assessment. Accordingly, vendors are asked to provide detailed, explanatory responses that are specifically tailored to the information requested.

Specific to Citizens’ current non-catastrophe claims adjusting model, Citizens relies on independent adjuster resources to handle the claims in the Managed Claims Model (MCM) where they handle all aspects of the claim including the field inspection, coverage determination, resolution, and settlement of the claim. These MCM adjusters are oversighted by a Citizens Manager/Supervisor.

Specific to Citizens’ current catastrophe claims adjusting model, Citizens relies on independent adjuster resources to serve in either a desk adjuster or field adjuster model. In the current structure, teams are established leveraging team leads who support desk adjusters responsible for the ownership, resolution, and settlement of claims. To accomplish this, these desk adjusters (Desk Adjusters) provide task assignments to field adjusters in one of the three areas below all of which are overseen by Citizens staff who provide settlement authority and coverage escalation decisions:

- 1) Field Adjusters: The field adjuster physically inspects the property and complete a fully scoped Xactimate estimate and then send information back to the Desk Adjusters for resolution and settlement of claims.
- 2) Fast-Track Adjusters: The Fast-Track adjuster contacts the Insured and gathers information via telephone allowing them to complete a fully scoped Xactimate estimate and sends information back to the Desk Adjusters for resolution and settlement of claims.
- 3) Field Inspectors: Field Inspectors augment the experienced independent adjusters and inspect the loss, document damages, attaching photos, and inputting data via a software tool that integrates with Xactimate. Based on their data input, Xactimate automatically creates the fully scoped estimate.

For all three task models, the Independent Adjusting Firms are contracted and expected to review all estimates via XactAnalysis prior to the claims being returned to the Desk Adjuster.

In assessing its future claims adjusting model, Citizens’ key areas of focus will be utilizing the same workflow(s) for both non-catastrophe and catastrophe residential and commercial claims leveraging components of our existing claim-handling models with the Independent Adjusting Firms providing the workforce to accommodate a multi-strategy claim-handling approach.

The model that is being considered would provide the assignment of a claim via Citizens claim system to an Independent Adjusting Firm. The firm would then assign the claim to a Desk Adjuster who would be responsible for the ownership and settlement recommendation of the claims. To

accomplish this, the Independent Adjusting Firm and/or the Desk Adjuster would have discretion (based on Citizen's guidelines) as to how to collect the field inspection data in one of the four methods below:

- 1) Desk Adjuster Phone Scope: The Desk Adjuster can contact the Insured and gather information via telephone allowing them to complete a fully scoped estimate.
- 2) Field Adjusters: The field adjuster physically inspects the property and complete a fully scoped Xactimate estimate and then send information back to the desk adjusters for resolution and settlement of claims.
- 3) Fast-Track Adjusters: The Fast-Track adjuster contacts the Insured and gathers information via telephone allowing them to complete a fully scoped Xactimate estimate and then sends the information back to the Desk Adjusters for resolution and settlement of claims.
- 4) Field Inspectors: Field Inspectors augment the licensed and experienced independent adjusters and inspect the loss, document damages, attaching photos, and inputting data via a software tool that integrates with Xactimate. Based on their data input, Xactimate automatically creates the fully scoped estimate.

All components of the claim handling would be oversighted by the Independent Adjusting Firms resulting in a fully reviewed completed estimate, settlement letter, and payment request which would then be returned to Citizens for final approval and ultimate resolution.

As a part of their responses to this RFI, Respondents are requested to provide information regarding the advantages / disadvantages of the aforementioned non-catastrophe and catastrophe models and information on alternative claims adjusting models for residential and/or commercial claims that Citizens should consider.

Ultimately, Citizens' goal is reliable on-demand access to Independent Adjusting Firms who can provide a fully scalable pool of qualified and credentialed adjusters who will handle claims in the aforementioned model for non-catastrophe and catastrophe claims. As further described in this RFI, Citizens is requesting input and information from the marketplace on how to best achieve this goal.

II. BACKGROUND

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 Operations 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, Chief Financial Officer, President of the Senate, and Speaker of the House. Additional information about Citizens can be found at: <https://www.citizensfla.com/about-us>.

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 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 an 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 an adjusting services program for future implementation, including the development of a competitive solicitation for 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 an 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, Respondents are encouraged to provide other additional information as appropriate to aid Citizens in its understanding of marketplace capabilities.

1. Capability

- 1.1. Based upon the services your firm offers clients, can your firm provide enough resources to scale and provide oversight for the model that Citizens is seeking to employ? Please explain your firm's response.
- 1.2. What are the advantages / disadvantages of a claim-adjusting model where a firm-provided Desk Adjuster is responsible for the ownership and settlement recommendations of a claim and has discretion (based on Citizens guidelines) to collect field inspection data through a Desk Adjuster phone scope, field adjuster, fast-track adjuster, or field inspector as further described in Section I above? Is there a different model which optimizes the deployment of field adjusters for non-catastrophe claims and/or in response to a CAT event?

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 both non-catastrophe and CAT deployments when needed? Describe all activities and processes used by your firm to ensure that adjusters deploy and perform as represented.
- 2.2. 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.
- 2.3. Given these scenarios and the need for adjusting resources that can operate in the model Citizens is proposing 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. 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
October 19, 2021	RFI Released
October 20 – November 4, 2021	Response Acceptance Period
November 5 – November 12, 2021	Requests for Additional Information

Please submit your response on or before **November 4, 2021.*

Response Acceptance Period. Responses may be submitted immediately after the RFI is released and will be accepted through the end of the Response Acceptance Period listed in the Calendar of Events. Responses should be submitted **no later than November 4, 2021**. Companies may submit Responses via email to the Procurement Officer on the cover of this RFI.

Citizens is unable to receive Response material via email if such material is provided using compressed file types (e.g., .zip) or if the total size of the email and attachment(s) is 10 megabytes (MB) or greater. Companies that submit their Response via email will receive an acknowledgement message within one business day. Companies that do not receive an acknowledgement should contact to the Procurement Officer to confirm that their Response has been received. The subject line for Responses should include the Company name, RFI number, and RFI title.

Requests for Additional Information. Citizens may begin reviewing Responses upon receipt. During its review, Citizens may identify a need for clarification, elaboration, or follow up information to enhance the overall information collected through this RFI. Companies identified for clarification, elaboration, or follow up will be contacted by Citizens. **Companies may also be**

requested to provide an online demonstration. These demonstrations are optional and will be at no expense to Citizens.

Amendments. Any change or modification to this RFI will be accomplished by the posting of an addendum on the purchasing section of the Citizens website under the posted RFI Number at <https://www.citizensfla.com/web/public/solcitations>.

Post RFI. After completion of the RFI process, responding companies should not seek to communicate with Citizens regarding this RFI. Citizens has a statutory obligation to avoid conflicts of interest, both actual and apparent. By avoiding related communications outside of this RFI the company protects their opportunity to be eligible for future contract award.

V. 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, to the Procurement Officer.

Please include the following identifying information on your response:

- RFI Number and Title (RFI No.: 21-XXXX, Adjuster Services); 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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VI. PROTECTION OF CONFIDENTIAL, PROPRIETARY OR TRADE SECRET MATERIAL

By participating in this RFI process and submitting a Response, a company 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.

All Responses and written communications regarding this RFI become public records upon receipt by Citizens. "Response" is herein defined as all materials submitted by the company pursuant to this RFI.

If a company claims trade secret protection from public record disclosure, they must submit with their Response one redacted version of their Response. The contents must be labeled "Redacted Response" and be void of any information the company deems exempt from Florida's public record law. If a company asserts that any portion of its Response or written communication is exempt from disclosure under the Public Record Laws (a "Protected Record") then the company MUST comply with the following process:

- Clearly identify each portion of its Protected Record(s) that it believes is statutorily protected from disclosure and provide a reason (e.g., the information is considered a "trade secret") and;
- Submit a separate electronic copy of the Response or written communication with only protected portions redacted.

If a company does not identify each portion of a Protected Record as specified herein, Citizens may produce the non-redacted copy in response to a public records request. If a company has complied with the provisions of this section by identifying certain documents are Protected Record(s) and Citizens receives a public record request for a Protected Record, then Citizens will produce the redacted copy provided by the company in response to the public record request. In the event a party is seeking the non-redacted portion of the Response and a company continues to assert in good faith that the Protected Record(s) are confidential or exempt from disclosure or production pursuant to the Public Record Laws, then the company 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.

END OF DOCUMENT