

The Commonwealth of Pennsylvania Department of General Services (DGS) Bureau of Risk and Insurance Management (BRIM) is issuing this Request for Information (RFI) to collect information on available Software as a Service (SaaS) products to assist in implementing an insurance management system to streamline the tasks performed by BRIM for the management of the State Insurance Fund. The SaaS solution(s) must enable the bureau to effectively and efficiently manage the existing State Insurance Fund to improve tracking and reporting of claim status. The Bureau of Risk and Insurance Management (BRIM) consists of two divisions in three locations across the Commonwealth: Harrisburg, Philadelphia and Pittsburgh. The first division is the Office of the Director Functions and Responsibilities which administrates Act 101/51 program, coordinates the Excess Property Coverage and contracts for all bonds for the Commonwealth, and reviews, investigates and negotiates settlements of claims and lawsuits. Both divisions play a vital role in the bureau's mission to protect and maintain the financial integrity of the Commonwealth's assets by administrating the Commonwealth's established liability and property self-insurance programs. The Self-Insurance programs include Automobile Liability Self-Insurance Fund (ALSIP), Employee Liability Self-Insurance Fund (ELSIP), Motor License Tort Claim Fund (MLTF), General Tort Claims Self-Insurance Fund and the State Insurance Fund. Please review this entire document, including the disclaimer section below, and complete the Survey and Business Requirements spreadsheet prior to responding.

The Bureau of Risk and Insurance Management (BRIM) manages Commonwealth's Self-Insurance programs and contracts for any additional Excess Property coverage as may be required by state agencies for Boiler & Machinery coverage and state system universities. The Bureau of Risk and Insurance Management (BRIM) also reviews, investigates, adjudicates and, as appropriate, pays tort claims and lawsuits against the Commonwealth and employees in accordance with Act 152 of 1978, which defines instances when the Commonwealth waives its right to sovereign immunity under the Constitution of Pennsylvania.

BRIM is comprised of two divisions and five Self-Insurance programs each with a unique role:

1. **Automobile Liability Self-Insurance Program (ALSIP):**

The Commonwealth of Pennsylvania is a qualified self-insurer for automobile liability under the Pennsylvania Motor Vehicle Financial Responsibility Law for its fleet of over 23,000 owned vehicles. If an accident occurs involving a Commonwealth owned vehicle, a Commonwealth employee operator will prepare an Automobile Accident or Loss Notice and submit it to the Bureau of Risk and Insurance Management. This program maintains a database for all commonwealth-owned property, when damaged or destroyed by fire, flood or other casualty, is the subject to claims from the State Insurance Fund. The term 'property' includes all buildings, equipment, furniture, or supplies purchased with Commonwealth funds. The division also handles claims to commonwealth-owned vehicles caused by third-parties. BRIM partners with

the Bureau of Vehicle Management and the Commonwealth agency that is responsible. The program also negotiates on behalf of the Commonwealth to recover any additional property damage losses.

2. Employee Liability Self-Insurance Program (ELSIP):

This program provides coverage when an accident or occurrence results in a personal injury liability claim against a Commonwealth employee, official or volunteer worker while acting in good faith and in furtherance of Commonwealth business. Claims for damages alleging negligence, violation of civil rights, employment discrimination, wrongful discharge, sexual harassment, assault, false arrest, defamation, invasion of privacy and errors or omissions are the types of claims that must be reported under the program. The program is responsible for reviewing claims for ELSIP eligibility, establish eligible claim files, process expenses and settlement transactions for eligible claims through the ELSIP fund and issues annual billings to all agencies or entities participating in the ELSIP program. The program will track the payment of the claim expenses and loss history.

3. Motor License Tort Claim Fund (MLTF):

This program is only for Pennsylvania Department of Transportation (PennDOT) claims that do not involve any of PennDOT's vehicles. Such as, improper design of roadway, lack of sight distance, line paint on vehicles.

4. General Tort Claims Self-Insurance Fund:

This program provides coverage claims for all agencies, except of Pennsylvania Department of Transportation (PennDOT), not involving Commonwealth owned vehicles. Such as, slip and fall injuries, malpractice claims against a doctor at a State hospital.

5. State Insurance Fund:

This program provides coverage for fire, casualty, perils of flood and flood related hazards or any other natural disasters for approximately 10,500 Commonwealth owned properties. This program also affords coverage to Commonwealth owned contents at leased locations in addition to Commonwealth owned buildings and contents. The Excess Property insurance policy was extended to cover the perils of Flood and Earthquake.

6. Act 101/51:

Two programs are administered by this Act that provide benefits to eligible surviving family members of emergency responders, law enforcement and National Guard members in the event of death in the line of duty. The Emergency and Law Enforcement Personnel Death Benefits Act, commonly referred to as Act 101, provides for a one-time payment of death benefits to the surviving spouse, minor children, or parents of firefighters, ambulance or rescue squad members, and law enforcement officers killed in the performance of their duties. Act 51

provides monthly supplementary income benefit equal to the monthly salary of the paid law enforcement officer, ambulance service or rescue squad member, firefighter, certified hazardous material response team member or National Guard member. The benefit is payable to the deceased's surviving spouse or, if there is no surviving spouse, to the deceased's minor children under the age of 18.

7. Notary (Surety) Bonds:

This program provides Faithful Performance Coverage for employees whom are notaries for the Commonwealth. The program electronically mails the Bond to the bonding company, the bonding company will reproduce a new Bond and then execute their portion of the Bond and return it to BRIM. The Bond is mailed to the Notary and BRIM invoices the agency the notary is employed by for the bond fee.

The Bureau of Risk and Insurance Management's mission to protect and maintain the financial integrity of the Commonwealth's assets, the Underwriting and Claims Division periodically must also employ the risk management technique of transferring risk to commercial insurance carriers where it is not practical or feasible to assume that particular risk. The Underwriting and Claims Division contracts for all insurance policies and bonds for the Commonwealth as well as the annuities for the State Lotteries and the Department of Revenue. Most insurance is contracted, and placement of very complex and specialty lines is achieved through brokers.

Currently, the two divisions and the five programs perform their duties through multiple non-integrated, information technology (IT) solutions and manual processes. These solutions include various word templates and multiple excel spreadsheets that are manually updated by BRIM staff.

DGS is interested in collecting information on technology systems that will help optimize the Commonwealth's Self-Insurance processes used to process claims, track insurance policies, compliance and reporting and facilitate a user-friendly system to pay and collect insurance claims for the commonwealth.

The ideal technology solution would include a solution to address the following:

Self-Insurance Processing

- Ability to use a customer request portal for agencies and claimants to complete on-line forms, real-time status tracking, communication with BRIM, check the status of a claim and historical information
- Ability to upload pictures, files, documents and video to the customer portal and automatically generate an email notification to the Adjuster there is activity on a claim
- Generate automatic alerts to BRIM when a new claim has been entered into the system and automatically assign it to the appropriate adjuster
- Provide a means for BRIM to track when payment for a claim is issued, including the payee's information, date of the check, the check number and the date the check cleared the bank

- Provide a 'role driven' graphical user interface (dashboard) able to display a near real-time representation of the Commonwealth's Self-Insurance programs applicable to the logged in user
- Ability to create or modify workflow processes as needed

Excess Property Policy & All Third Party Insurance

- The ability for BRIM to track all third-party policies effective date, expiration date, premium, deductibles and the ability to upload any documentation related to the policy
- The ability for BRIM staff to manage scheduled property and claims filed
- The ability for BRIM to invoice the agencies for Excess Property policy insurance premiums

Act 101/51

- The ability to track required documentation to process claims for payment and track documents required to start processing the claim
- The ability to track when payments are made to the beneficiary, the monthly amount paid to surviving member (s), schedule of payments to be made and the total dollar amount awarded to the beneficiaries

Reports and Data Analysis

- The ability to run ad hoc reports on any data captured by the system including but not limited to: fiscal year, executive summaries, claims paid, claims pending, policy renewal dates, reserve balance, payment status, Commonwealth owned property, surety bonds issued, claims subrogated, status of subrogation, claims litigated, claimants information, insurance information, tracking of Commonwealth owned vehicles, types of claims per agency
- The ability to schedule, email and archive reports and send email notifications every time a report is generated.
- The ability to generate an annual report to the General Assembly Pursuant to the Sovereign Immunity Act including payment for tort claims and expenses on behalf of all agencies for the fiscal year

Responses:

Interested vendors are encouraged to complete two activities to provide a response.

1. Please complete and submit the survey at the link below to provide a general overview of your product:

<https://www.surveymonkey.com/r/BRIMRFI>

2. Please complete and return the *Business Requirements* spreadsheet attached to this advertisement. The completed spreadsheet should be emailed to RA-GSBRIMRFI@pa.gov

Please complete the survey and email the completed spreadsheet on or before **05:00 PM Friday, February 1, 2019.**

DGS does not intend to take and answer questions, issue further information via bulletin or accept sales calls from vendors relative to this survey.

Surveys not completed and submitted by 05:00 PM Friday, February 1, 2019 may not be reviewed.

Presentations:

After a review of the submissions, the Commonwealth reserves the right to request presentations regarding the information submitted. At such presentations, respondents should be prepared to address any questions regarding their response to this RFI.

Disclaimer:

This RFI is issued solely for information and planning purposes and does not constitute a procurement solicitation. Responses to this notice are not offers and cannot be accepted by the Commonwealth to form a binding contract. No party is bound by the information provided in response to this RFI.

Respondents are solely responsible for all expenses associated with responding to this RFI. Respondents needing confidential treatment for any confidential and proprietary information they furnish must clearly identify that in their respective Responses. All information received in response to this RFI that is marked as Confidential and Proprietary Information will be handled in accordance with applicable law including the Right to Know Law, as amended.

Respondents to this Request shall not provide recommendations as to specific courses of action and shall not be deemed to be an advisor or consultant to the Commonwealth. The Commonwealth will evaluate the information presented and determine any subsequent course of action, which may consist of contracting for implementation of Commonwealth-determined work. Such work may be procured through any procurement method available, and respondents to this Request may be considered for selection to perform such work.

Responses to this RFI will not be returned. Respondents will not be notified of the result of the review, nor will they be provided copies of it.

Commonwealth Reservation of Rights:

The Commonwealth reserves the right to consider or reject any and all responses to this Request, to amend and/or reissue this Request and to abandon and then recommence at any time, or not recommence, this process. All costs of any response to this Request and participation in any presentations to the Commonwealth are solely the responsibility of the Respondent and the Commonwealth shall not be liable for payment of any such costs.