

LOUISIANA OFFICE OF RISK MANAGEMENT CLIENT INSTRUCTIONS FOR THE PROPERTY UNIT

The client instructions will provide specific requirements for ORM's Third Party Administrator (TPA). Also included are expected general claims handling practices, this is not an all-inclusive list nor does it address all aspects of claims handling. The TPA should continue to use industry-standard claim's handling practices, follow applicable state statutes, along with their internal claim's handling procedures to provide professional services which protect the interest of the State of Louisiana and offer exceptional customer service to the state agencies.

GENERAL PROPERTY CLAIMS INFORMATION

ORM INTERNAL AUTHORITY DESIGNATION AND CONTACT INFORMATION:

The primary contact for property claims is the ORM Property (PR) Supervisor. The ORM Property Unit includes Property, Equipment Breakdown, Bridge, Crime, and Employee Bond coverages. The ORM PR Supervisor is responsible for approval of payments over \$50,000, reserve and budget increases, and responding to claims questions from the TPA. If a submitted request is above the ORM supervisor's authority level, the supervisor will route the request to the appropriate person(s) within ORM. The ORM Property Claims Manager should be copied on all claims related email correspondence. If the ORM supervisor is out of the office, the Claims Manager will respond to time-sensitive requests. Contact information for the Property Unit is:

Patricia Barron – ORM Property Supervisor	225-342-6059	patricia.barron@la.gov
Terrica London – ORM Property Supervisor	225-342-8439	terrica.london@la.gov
Sherry Price – ORM Property Manager	225-342-8466	sherry.price@la.gov

COMMUNICATIONS BETWEEN THE TPA AND ORM:

As noted above the Property Claims Manager should be copied on all claims related emails. If there is a critical date or some urgency, flag email as high importance. The subject line for all emails should follow the following basic format:

Request being made | Agency - Claimant's Full Name | Claim Number | brief description, if needed

Examples: Expense Reserve Increase | ULL – Admin Bldg | 3017XXXXXXX
Budget Increase | OCFS – Region 1 Ofc | 3017XXXXXXX | US Forensics, \$75K
PYMT – Client Auth | LCIW – Medical Bldg | 3016XXXXXXX | GraceHebert \$58,759.21
Expert Request | OBH – Main Bldg | 3016XXXXXXX | Electrical engineer
LSU Alex – Show Barn | 3016XXXXXXX | cvg question or follow up
Lake Fausse SP | March 2016 Flood | Info from architect received

Emails sent with a specific inquiry/request should be replied to within the same email thread. This method will keep the email thread intact and easily reviewed. Reminder, if the email included an attachment, using the forward button keeps the attachment intact in the email thread. If the email relates to multiple claims (too many to list in the subject line), utilize the last example and list the related claim numbers at the beginning of the email.

BASIC CLAIM SETUP INFORMATION:

All claims should be assigned an ORM claim number based on the following format: Fiscal Year (FY), letter assigned to involved coverage, DOL, first two letters of claimant's last name (which on first party property claims is the agency's name), and four random numbers. The alleged date of loss on the reported claim or lawsuit determines the FY to be assigned. The assigned coverage letters are:

P = property, B = Equipment Breakdown (aka Boiler and Machinery), C = Crime, and T = Employee Bond

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Example: ORM Claim 17P0804MA5821

This is a property claim, claimant's last name is Main Building, the date of loss is DOL 08/04/2016, and 5821 is the assigned numbers.

The agency location code is a four-digit number provided by ORM via an excel spreadsheet labeled as ORM Master Location Listing – Effective XX-XX-XXXX. This information is updated periodically as agency changes occur. The location code is determined based on the agency that was directly involved in the incident. Thus, a claim for an agency under Louisiana Department of Health (LDH) should reflect the division/unit within LDH where the loss occurred, e.g., LDH - Office of Aging & Adult Services, should be set up under the Office of Aging & Adult Services.

RESERVES

Preliminary reserves should be set within 1 to 3 days. This reserve is set based on the loss notice received and the communication with the agency regarding the extent of damage and severity of damage. The preliminary reserve will need to be updated after the field adjuster has inspected or other information is received. This update will establish the initial reserves (both damages/indemnity and expenses), and should be completed within twelve (12) calendar days of the receipt of the claim. Initial reserves should be reviewed throughout the claim cycle and updated if new information regarding damages or claim expenses warrants.

The TPA has total incurred reserve authority of \$250,000. ORM reserve authority is needed to increase reserves with a total incurred reserve of greater than \$250,000.

Reserve requests shall be sent in a specific email format to the ORM supervisor with a copy to the claims manager, refer to email template below. If the reserve request is above the ORM supervisor's authority, it will be routed to the appropriate person within ORM for approval. Reserve increase requests and corresponding ORM approval shall be placed in the TPA's claim management system. A monthly report of all reserve changes and ORM authority must be submitted to ORM at the end of each month for auditing purposes.

The email subject line should be formatted in the following manner:

Reserve Increase | Claimant Name | Claim Number

Reserve Email Template (if one of the reserve buckets is not being increased, write "No increase" next to the appropriate reserve bucket):

Current expense reserve is:

Current damage reserve is:

Increase expense reserve to:

Increase damage reserve to:

If increase is approved the total for all reserves on this claim will be:

Reason for increase request: *provide a brief description for the increase for each "reserve bucket" being increased, e.g. Additional experts (engineer, cause and origin) are being retained, thus the need to increase the expense reserve or The scope of work has changed due to additional damage found. The damage reserve is being increased to align with the new estimated cost.*

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ORM reserve authority is not required for the following reserve changes nor should these be included on the monthly reserve report:

- A decrease in the reserve where the total incurred is over \$250,000.
- Funds are shifted from one reserve subcategory to another within a reserve bucket (expense, damages), but the total incurred amount is unchanged.

GENERAL CLAIM INVESTIGATION AND HANDLING PRACTICES, THIS IS NOT AN ALL-INCLUSIVE LIST:

ORM's TPA is responsible for performing a thorough investigation of all claims. Claims should be investigated to allow for coverage determination and to accurately document the claim file to support settlement or denial of the claim.

- The agency should submit a loss notice to the TPA. Upon its receipt and review, if there is missing information, the TPA should immediately notify the agency and advise that the claim cannot move forward until the missing information is submitted.
 - Required claim information includes, but may not be limited to, the agency's name and location code, the involved building name, the building's site code, and the building number. It takes both the site code and building number to provide a unique building identification number.
- Personal or telephone contact must be made within one (1) business day following receipt of the claim with agency personnel that has knowledge of the claim.
- TPA examiner shall send an acknowledgment of claim to the agency. This correspondence must include, at a minimum, the following information:
 - Claim number
 - Unique building identification number, i.e. site code and building number (XXXXXX/XXX)
 - Provide policy limits for coverages attached to the involved building, e.g. building, computer equipment, mobile structure, business interruption, fencing, etc.
 - Instruct the agency to reference the claim number and building ID on all future correspondence, i.e. email, mail, invoices, etc.
 - Remind the agency they must follow their own procurement guidelines when pursuing repairs or replacement.
- Property inspections are to be scheduled within three (3) business days from receipt of claim, or sooner if the loss severity merits immediate inspection.
- All claims greater than \$7,500 require an adjuster (TPA examiner or independent adjuster) inspection with a report. This activity should include, at a minimum, investigation of the loss with causation identified, subrogation potential or lack thereof discussed, sufficient adequately labeled photos to document loss and damages, estimate of covered damages, diagram(s), and a scope sheet..
- A loss that is anticipated to be under \$7,500, does not negate the TPA's responsibility to investigate the claim, properly document the loss, and make a coverage determination.
- Agency investigative reports, fire reports and photos, etc. should be obtained when applicable.
- All losses over \$500,000 **must** have an initial inspection by the TPA examiner assigned to the claim. This inspection does not preclude the TPA from obtaining assistance from an independent adjuster if needed. ORM shall be provided with a detailed, preliminary report within 10 days. However, if there are issues

requiring immediate attention or action, the field adjuster should notify the examiner immediately. In turn, the examiner should notify the ORM supervisor.

- Reporting: All inspections/investigations should address the cause of loss, coverages triggered, coverage concerns, damages, subrogation potential, use of experts, and reserves, etc. Photos should be taken during the inspection to provide an overview of the damages or lack thereof. All report photos should be labeled to include the room name and a brief description. First reports should be received by the examiner within ten days of the loss or sooner.
- All field reports should be forwarded to the ORM supervisor with a copy to the ORM manager.
- The TPA will contract with the experts, if the claim warrants. **ORM should be consulted with and approval issued before an expert assignment is made.** Once the expert's report is received, it should be forwarded to the ORM supervisor and the ORM manager copied.
- If a coverage issue arises, the TPA examiner will provide the ORM supervisor with details of the loss and issues affecting coverage. The examiner will present his/her coverage assessment to the ORM supervisor and the ORM Supervisor will review and provide a final determination of coverage.
- A Claim Review Committee may review claims involving complex coverage or repair issues, and/or disputed claims.
- Losses in excess of \$50,000 must contain a Statement of Loss. The SOL should show the triggered coverages, the limits, and the damages. Application of the deductible should be shown.
- There is a statewide remediation and emergency services contract that agencies must utilize when retaining the services of a remediation company for damages involving an ORM claim.
- Water Mitigation / Remediation Activities
 - Claims involving interior water damage (flooding, water line burst) should have water mitigation activities started as soon as possible. The examiner **must** communicate with agency regarding the agency's responsibility to monitor and document the progress of the mitigation efforts to their building/contents.
 - The examiner should inform the agency that the remediation company should provide them with a proposed scope of work, that is, the work required for stabilization. The remediation company's scope should be available shortly after they complete the walk-through to assess the damage. The agency should request the scope proposal from the remediation company and upon its receipt, forward it to the TPA examiner.
 - It is the examiner's responsibility to review the scope, make contact with the remediation company to discuss any concerns, and ensure any non-covered remediation activities are identified, and the agency is informed.
 - A loss involving a large mitigation project may trigger the need for a firm to be hired to oversee and direct the remediation company's activities. This should be discussed with ORM immediately. These types of firms can be used at various stages throughout the remediation process, the sooner they are in place, the more control and direction they will have over the project.
 - Disposal of business personal property items should not occur without the TPA's permission and proper documentation, such as identifying photographs and an inventory list of damaged items that includes age, manufacturer/brand, model and serial numbers (if applicable), and description.
- It is the TPA examiner's responsibility to establish the scope of repairs that are covered under the Self-Insurance Program.

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- The TPA examiner will provide a scope sheet of the covered claim repairs to the agency. When presenting the scope to the agency, encourage the agency to commence repairs as soon as possible.
- It is crucial that the examiner explains to the agency, that only items covered by the policy will be eligible for payment/reimbursement. Non-covered items must be identified to the agency. This will ensure they understand what is not covered by the claim and alert them to pursue other sources of funding for those items. When the agency places the project out for bid, any items being repaired/replaced that are not part of the covered claim should be clearly delineated on the bids and, once awarded, on the pay applications.

Repair contracts must be done in accordance with the agency's procurement guidelines.

- Claims cannot be paid until repairs/replacement are made and the cost is incurred (contractor can be paid directly once repairs are made), reference Title 4, Administration Code, Chapter 5, PPM10.
- The TPA should instruct the agency to provide them with a copy of all bids received once the agency has solicited bids, along with the actual bid request. This will document proper procurement procedures.
- The TPA should review the bid of the winning proposer and ensure any non-covered repairs, and their associated cost are separated out from the covered repairs.
 - The agency should be reminded that change orders to the contract may not be eligible for payment by ORM. Thus, any change order to the contract that the agency expects to be covered by and paid for by ORM, **must** be submitted to the TPA for approval **prior** to commencement of the repairs. It is important to remember that not all items in a change order will be covered items, thus a detailed review by the TPA is mandatory. Examples of damage repairs that may not be covered are:
 - ◆ Upgrades/Betterments
 - ◆ Interior water damage due to water intrusion without an exterior opening created on the building by wind or hail.
 - ◆ Business personal property left out in the open and damaged by water
 - ◆ Repairs/Replacement required due to mold
 - ◆ Repairs/Replacement required due to asbestos abatement (see policy for specifics on exclusion)
- Payments are usually made directly to the repair vendor/contractor. Payments may be made directly to the agency when the agency is being reimbursed for repair costs it paid. This presumes that the agency has followed its own procurement guidelines in commissioning the work and that the work performed encompassed only covered items. Contractor and vendor payments must include the original invoice, the claim number, the building identification number, and the project worksheet (PW) number if FEMA is involved.
 - If a payment request involves more than one building:
 - ◆ The invoice must include a breakdown of cost per building
 - ◆ An invoice that simply divides the invoice amount evenly among multiple buildings will not be processed for payment, unless this method of payment allocation was previously approved by ORM.
 - ◆ The TPA should allocate the payment to the appropriate claim as broken down on the invoice.
 - ◆ A file note should be made listing the total amount of the invoice and the amount allocated to the claim. The note should include the vendor name, invoice number, and invoice date.

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- Once all repairs have been completed, the TPA should contact the agency to ensure all invoices have been submitted for payment and request a letter/email confirming same. If there are no other coverage items opened on this claim, once the confirmation letter/email is received, then the file may be closed.
- Claims where Facility Planning & Control (FP&C) are managing the project repairs:
 - FP&C may become involved when the damage will require involved/complex permanent repairs or when the architectural/design changes are a component of the repair work.
 - When involved, FP&C will follow its established bid/repair and capital outlay guidelines to facilitate repairs to State property.
 - When FP&C is managing the project repairs, the TPA is to coordinate with FP&C to establish the scope of loss. The TPA has the same responsibilities when dealing with FP&C, as it does when dealing only with the agency, as it relates to identifying covered and non-covered repairs and reviewing solicitation for bids and awarded bids. Any items not covered under the Self-Insurance Fund, is the responsibility of the agency. If the claim was due to a CAT event, then there may be funding for non-covered items via FEMA's Public Assistance Program. If FEMA is involved, this should have been identified at the beginning of the claim's process.
 - Once repairs being managed by FP&C are completed and all related invoices have been paid, the TPA should receive a letter from FP&C advising the project is complete. At that time, if there are no other opened coverage items on the claim, it can be closed.
- According to PPM10, the agency has three years from the date of loss to commence the repairs. Although it is preferable that repairs be made in a timelier manner, the agency is given three years. The examiner should make the agency aware that failure to make prompt repairs may allow or cause additional damage to the building. Further damage caused by a failure to repair, delay or inaction, may not be covered under the policy.
- If the property remains unrepaired 24 months after the loss date, the TPA will make contact with the agency reminding them of the three-year deadline and ascertain the agency's current plan to perfect repairs.
- In the event of a Presidential declared disaster, the TPA will coordinate its investigation and claim payments with State and Federal agencies and the State's commercial insurers. Refer to the Catastrophe Section for further details.
- The TPA will represent the State in the presentation of its claims to its excess insurance carriers for all catastrophes.

CATASTROPHE CLAIMS - GENERAL HANDLING PRACTICES & SPECIAL INSTRUCTIONS, THIS IS NOT AN ALL-INCLUSIVE LIST:

In addition to the items listed under the General Claim Investigation and Handling Practices section, the following special instructions apply to catastrophic losses. A catastrophe event may bring in the involvement of ORM's excess insurance carriers and/or federally funded programs such as FEMA's Public Assistance (PA) program or HUD's Community Development Block Grant (CDBG).

- An initial meeting with ORM, TPA management, and CAT resources should take place to:
 - Identify size of the CAT
 - Determine which part of the state was most impacted by the event and allocate field resources accordingly
 - Set parameters and schedule of reports needed to manage the CAT

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- Discuss CAT reporting to the excess market
- Evaluate broker involvement
- A kickoff meeting with the TPA's catastrophe (CAT) team is **required** to ensure the CAT team is brought up to date on ORM's handling guidelines for the current event, discuss any coverage items specific to the State and provide a Q&A opportunity for the CAT team.
- Whether the field adjuster is part of the CAT team or one of the local adjusters, they are expected to submit a report package that follows the reporting format and captioning as requested by ORM.
- The field adjuster is expected to investigate, inspect, and document the claim. Although a CAT event may be due to a hurricane, it is insufficient for the CAT adjuster to list "wind damage" as the cause of loss and incident description for every CAT claim. The CAT adjuster is expected to investigate the claim and provide a detailed accounting of involved perils and causes of loss, i.e. if there was water intrusion was it due to wind driven rain or was there a created opening.
- If the President declares a major disaster or emergency, then FEMA's Public Assistance (PA) program may become available to State agencies if their loss occurred in a declared parish. The PA program can provide the State agencies with a source of funding for non-covered portions of their claim if the items are PA eligible. The PA program is managed by FEMA and administered by Louisiana Governor's Office of Homeland Security & Emergency Preparedness (GOHSEP) as the recipient. In most cases, ORM will serve as the sub-recipient for the PA grants.
- Therefore, after a declared event the TPA will work with GOHSEP and ORM's Disaster Management Unit to provide general instructions to the State agencies to facilitate the agencies' Request for Public Assistance (RPA) submissions and the formulation of the Project Worksheets (PW).
- As the sub-recipient, ORM's Disaster Management Unit works with the user agency to establish PWs for their damages. A designated project specialist will be assigned to the agency.
- The TPA will instruct State agencies to provide the claim number and damaged building's identification number to FEMA/GOHSEP/ORM's Project Specialist
- Associate claims for damaged contents or mobile structures with the building providing the coverage for these items. Utilize that building's identification number when reporting the contents or mobile structure damage. A building's unique identification number consists of the six-digit site code and a three-digit building number, e.g., 214302/005.
- Once catastrophe claims are submitted, the TPA will provide the usual claim notifications to the agency. The agencies should be instructed to take photographs of damages as soon as possible after the event. This is beneficial to the agency, as it will help document their claim directly after the event and prior to the inspection. The photographs should be dated and labeled.
- The TPA should inform the agency when an independent adjuster (IA) is assigned, along with the IA's name, firm name, and contact information.
- The field adjuster may need to coordinate an inspection with the agency, the project specialist, GOHSEP, and/or FEMA.
- The TPA and field adjuster will still follow the same guidelines regarding coverage determination and identification of covered and non-covered repairs. Reviews of the designer's scope (usually associated with large projects), solicitation for bids, the awarded bid, and change orders will also be required. Only change orders to the construction contract that are for covered items will be considered as part of the

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insurable claim. However, the non-covered change order items may be FEMA eligible. Thus the agency should advise their project specialist of the change order.

- It is imperative that accurate scopes are developed and submitted as soon as possible to ensure covered, and non-covered items are identified and documented. This is essential to the project worksheet development for the PA program.

EQUIPMENT BREAKDOWN CLAIMS

ORM has a commercial policy for equipment breakdown (EB) claims with a \$50,000 deductible. The TPA examiner should always refer to the actual policies for specific details.

The current Equipment Breakdown Policy is through XL Catlin Insurance. The carrier has designated a dedicated equipment breakdown adjuster for ORM claims. All claim correspondence should be sent directly to this adjuster. The loss reporting information and adjuster's contact information is:

Email Loss Notifications To - napropcasclaimnewnotices@xlcatlin.com

Copy the email to - Dlofton@bmllossconsultants.net
ray.walton@xlcatlin.com

Dedicated Adjuster - David Lofton
925-203-9022 x102
dlofton@bmllossconsultants.net

EQUIPMENT BREAKDOWN CLAIMS REPORTING & HANDLING:

- The TPA will report all equipment breakdown claims immediately to the carrier with a copy to designated equipment breakdown (EB) adjuster. A template for the TPA's loss notification email is provided at the end of this section. This template will be used when notifying the carrier of a loss.
- The EB adjuster will email an acknowledgment letter to the TPA examiner within one business day.
- The EB adjuster will investigate and adjust all reported losses.
- It is recommended that the EB adjuster copy the TPA examiner on all correspondence with the State agency.
- If the EB adjuster's inquiries to the state agency for information are unsuccessful, after two attempts the EB adjuster will contact the TPA examiner for assistance.
 - If the TPA's attempt to obtain the necessary information from the state agency is also unsuccessful, the TPA should notify the ORM supervisor.
- The EB adjuster may assign a Risk Control Consultant to visit the loss location, if needed.
- The EB adjuster will provide the TPA with the investigation status, reserve recommendations, and coverage determination within 15 days.
 - It is recommended that reports, updates, and request for additional information be performed via email to help expedite the claims process.
- The EB adjuster will provide subsequent status updates regarding the investigation and settlement every 15 business days.
- The EB adjuster will inform the TPA examiner if the loss will likely equal or exceed \$50,000, within 24 hours of this determination.
- The EB adjuster will provide a Statement of Loss and coverage position on all covered losses to the TPA examiner.

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- If coverage is afforded under the Equipment Breakdown Policy but the claim is less than ORM's \$50,000 deductible, the EB adjuster will provide the TPA examiner with:
 - Correspondence stating the claim is below the deductible
 - The scope of repairs needed
 - The EB adjuster will be available to review the repair estimates received by the agency to ensure the work is in line with the EB adjuster's scope
- In the event a loss is not covered by the Equipment Breakdown Policy, the EB adjuster will provide the basis of the declination along with the applicable policy language in correspondence to the TPA.
 - The EB adjuster will address any denial letters to the TPA **not** the user agency.
 - The TPA will issue a denial or partial denial to the user agency, if one is needed, after consideration of any other potential coverage.

EQUIPMENT BREAKDOWN CLAIM TRACKING:

The TPA will track covered losses in excess of \$50,000 and review monthly after 50% or more of the aggregate is reached.

LOSS NOTIFICATION EMAIL TEMPLATE

NOTIFICATION OF LOSS - New Claim Assignment: Policy #US00071907PR17A

****Please reference Sedgwick Claim # on all correspondence****

Reminder: Policy Number will change each year

Sedgwick is the Third Party Administrator for the State of Louisiana Office of Risk Management. The assigned Sedgwick examiner's contact information is located at the bottom of this email.

ATTENTION ASSIGNED ADJUSTER:

Attached is the Property Report Form (loss notice) and claim information provided by the agency. Contact the agency representative listed on the Property Report Form to obtain further details regarding this loss.

Please determine the cause of loss and scope of damages. Upon completion of your investigation, provide determinations as to coverage, scope, and amount of covered damages to the Sedgwick examiner.

****DO NOT SEND YOUR FINDINGS/DETERMINATIONS TO THE SITE OR AGENCY CONTACT****

If you have any questions, please do not hesitate to contact me.

FINE ARTS CLAIMS

ORM's fine arts claims are covered via commercial insurance policies. There is an agency deductible of \$2,500. Currently ORM has a commercial primary policy and a commercial excess policy. Both of these policies must be exhausted, before the Self-Insurance Program coverage documents could be triggered for possible additional coverage. The TPA examiner should always refer to the actual policies for specific details.

PROPERTY - FINE ARTS CLAIMS REPORTING & HANDLING:

When the TPA receives notice of a claim involving a fine arts claim, the TPA will report the claim to ORM's Broker of Record as shown below for all losses. The carrier will assign an adjuster to handle the claim, fully investigate the claim, and provide recommendations to the TPA examiner. The TPA examiner will review the recommendations for concurrence with the carrier's adjuster. The carrier's adjuster will then obtain the

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appropriate proof of loss/release. The carrier will forward the completed documents along with the claim payment to the TPA. The carrier will make all claim payments to the Office of Risk Management. Payments will be applied as recoveries and Sedgwick will disburse the funds in accordance with PPM10 guidelines.

Broker of Record contact for reporting a fine arts claim (for Primary and/or Excess Fine Arts policies):

Ellen Ross
Arthur J. Gallagher & Company, Inc.
250 Park Avenue, 3rd Floor
New York, NY 10177
Telephone: 212.994.7080
Email: Ellen_Ross@ajg.com

TPA CLAIMS EXCESS REPORTING INSTRUCTIONS (TPA MGMT FUNCTION)

In the event of an occurrence or a catastrophe that may exceed the Self-Insurance Fund's limits and access ORM's excess policies, the TPA will report to and provide updates directly to the various excess carriers.

TPA reporting/updating triggers:

- Losses expected to reach \$50M must be reported to the carriers in the primary layer.
- Losses expected to reach \$150M must be reported to primary layer and excess layer.
- Losses expected to reach \$275M must be reported to the primary layer, excess layer and 2nd excess layer.
- Losses expected to reach \$562.5M must be reported to the primary layer, excess layer, 2nd excess layer and 3rd excess layer (or treaty layer if named hurricane).

The TPA will provide reports/updates as needed to each of the carriers, as required. Reports to the carriers may be emailed en masse; however, each carrier's policy number, name, and contact person must be in the body of the report. Copy all reports to ORM's Broker of Record, the ORM Property Manager, and the ORM Disaster Management Administrator.

A schedule of the property policies and associated carrier contacts will be provided to the TPA. The TPA should contact ORM's Underwriting Unit for updates to the schedule.

ADDITIONAL INFORMATION / RESOURCES

ADDITIONAL INFORMATION:

Sedgwick's Property CAT Overview

Attached is the Sedgwick's Property CAT Overview providing time commitments and procedural issues related to the handling of a catastrophic event. This information should be utilized in conjunction with the Property Client Instructions.

ORM Field Adjuster Guidelines and Sample Reporting

The TPA was provided with a Field Adjuster Guidelines document and a sample reporting template to be used for both CAT and non-CAT events. This information should be utilized in conjunction with the Property Client Instructions.

RESOURCES:

LAORM Website for State Agencies - <http://laorm.com/>

This site is maintained by the State's TPA and provides claim reporting information and access for all lines of coverages and for Loss Control.

PPM List – <http://www.doa.la.gov/Pages/osr/ppm/ppm.aspx>

After clicking on the link you will arrive at a DOA web page with a Policy and Procedure Memoranda (PPM) listing. The listings are hyperlinks which will allow you to view the specific PPM.

ORM Insurance Information Notices (IIN) - <http://www.doa.la.gov/Pages/orm/Insurance-Information-Notice.aspx>

Insurance Information Notices are emailed to agencies and posted on the ORM website. The notices provide updates and clarifications. IINs can be viewed at the link provided.

ORM –Property Reporting Form – 1st Party Losses - <http://www.doa.la.gov/Pages/orm/Property-Claim-Reporting.aspx>

UND-1, UND-4.1, UND-4.2 and UND-4.3 Forms - <http://www.doa.la.gov/Pages/orm/Exposure-Reports.aspx>

The UND forms are Property Exposure Update/Report Forms. These forms are used by the agency to report a new building; change the name of an existing building or other building information; report a building was sold, donated or completed demolished; and change reporting values for scheduled items (contents, computers, mobile structures, etc.) Should the agency inquire about reporting this information, please refer them to the link provided.