

**REQUEST FOR QUALIFICATIONS  
(RFQ)**

**AUDIT OF SELF-INSURED/SELF-ADMINISTERED  
LIABILITY CLAIMS and WORKERS' COMPENSATION CLAIMS**

*Notice:*

*All questions relative to this RFQ should be directed to:*

Judy Boling  
Florida Sheriffs Risk Management Fund  
2090 Summit Lake Drive  
Tallahassee, FL 32317  
Email: [judy.boling@fsmf.org](mailto:judy.boling@fsmf.org)

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# **REQUEST FOR QUALIFICATIONS**

## **Purpose**

The purpose of this Request for Qualifications is for the Florida Sheriffs Risk Management Fund (FSRMF) to engage an experienced claims auditing firm/individual to conduct a complete and thorough claim review and audit of three self-insurance programs (lines of business).

## **General Background**

The FSRMF is a self-insurance fund created for Florida Sheriffs by Sheriffs. The FSRMF offers three self-insurance programs: Florida Sheriffs Self-Insurance Program (FSSIP), which covers law enforcement liability and public official's liability; Sheriffs Automobile Risk Program (SHARP), which covers automobile liability and automobile physical damage; and Florida Sheriffs Workers' Compensation Self-Insurance Program (FSWCSIP), which covers workers' compensation and employer's liability. Our coverages and services are designed specifically for Florida Sheriffs and their unique insurance needs. Currently, there are 59 participants in FSSIP, 49 participants in SHARP, and 28 participants in FSWCSIP.

## **Scope of Services**

Respondents should have the capability to conduct the claims audit for the FSSIP, SHARP and FSWCSIP programs remotely. The FSRMF will coordinate access to the claims files via its claims management system, Origami.

The auditor(s) shall use appropriate sampling techniques that will provide a 90% level of confidence. The sampling techniques and methodology shall be outlined in the RFQ response and should be a representative mix of all loss years and loss severity levels. The scope of the audit is to evaluate the practices and procedures used by the FSRMF in processing its members' liability and workers' compensation claims. As of April 30, 2021, there are 1,288 open FSSIP claims (events), 1,489 open SHARP claims (events) and 801 open FSWCSIP claims.

The scope of services to be performed should include the following as a minimum:

1. An evaluation of the timeliness, adequacy and accuracy of claimant and member communications, claim reserves and claim payments and the impact to each program;
2. An evaluation of the level of adjuster direction and supervisory oversight, including effective litigation management;
3. An evaluation of the adequacy of file organization and documentation, including a well-considered and proactive plan of action;
4. A determination of the effectiveness and thoroughness of claims investigation techniques, including the appropriate use and direction of outside investigative services;
5. An evaluation of the effectiveness of liability pre-suit settlements, including adherence to settlement authority;
6. An evaluation of the process of managing and containing defense counsel costs;
7. Suggestions for improvement in claims handling, reserving and reporting;
8. An evaluation of the timely recognition and preservation of subrogation rights;
9. An evaluation of the effectiveness of medical cost containment efforts, as well as appropriate use of nurse case managers and utilization review services on workers' compensation claims.

The auditor(s) should be prepared to discuss preliminary audit findings and recommendations at the conclusion of the audit. A written report detailing specific findings shall be submitted within 21 calendar days of completion of the audit. This written report should identify strengths, areas of improvements, findings, conclusions, and recommendations.

## **Qualifications**

The respondent submitting a response will be expected to employ staff with at least 20 years of progressive claims experience, including claims management, to conduct the audit. Expertise in the areas of liability and workers' compensation is required. Thorough understanding and familiarity with law enforcement liability, public official's liability and workers' compensation presumption claims is highly desired. A description of specific capabilities or experiences that distinguish you from other respondents should be included.

## **Response Requirements**

Your response must include, in the order listed below, the following:

1. The background on your firm and Curriculum Vitae or resume detailing qualifications and experience of key personnel responsible for delivering the claims audit services. Specific experience in conducting workers' compensation, liability, automobile liability and automobile physical damage audits should be highlighted;
2. A list of entities that you have completed work for in the past five (5) years. Please include the name and telephone number of the person to contact for references. This reference list should also include the scope of services provided (i.e., investigation, claims audits, monitoring of claims, risk management services, etc.);
3. An explanation of your claims auditing philosophy;
4. A copy of a liability claims audit and a workers' compensation claims audit completed by your firm. Please redact any sensitive information;
5. An explanation on how you will determine the sample size of claims to be reviewed;
6. A flat fee quote for services that is inclusive of all your costs and expenses;
7. A statement which assures the FSRMF that you have insurance coverage in the following areas: 1) Workers' Compensation, and 2) General Liability. The successful respondent will be required to provide evidence of these coverages upon implementation of the contract.

## **Selection Process**

This RFQ will be posted to the FSRMF website ([www.fsrmf.org](http://www.fsrmf.org)) for a minimum period of 30 calendar days beginning Monday, May 3, 2021. Any questions about this RFQ should be submitted **in writing only** via email to Judy Boling (contact information listed below).

**Telephonic questions will not be accepted.** Responses to all questions will be posted to the FSRMF website.

Responses must be received no later than 4:00 p.m. on Friday, June 4, 2021. **No exceptions will be permitted.** Please forward your **electronic** responses to:

Judy Boling  
Florida Sheriffs Risk Management Fund  
2090 Summit Lake Drive  
Tallahassee, FL 32317  
Email: [judy.boling@fsrmf.org](mailto:judy.boling@fsrmf.org)

Any costs associated with the response will be assumed by the respondent and will not be the responsibility of the FSRMF. The FSRMF reserves the right to waive any requirements in the RFQ. All submitted responses shall become the property of the FSRMF and may be subject to disclosure under Florida public records laws. False, incomplete, or unresponsive statements in connection with a response may be sufficient cause for its rejection.

The FSRMF Selection Committee will make a decision on the respondent that, in the Selection Committee's sole opinion, best meets the FSRMF's needs and concerns. This is a professional services agreement and cost is only one, but not the controlling, factor in awarding the contract. Respondents will be notified of the Selection Committee's recommendation on or before Friday, July 9, 2021. The claims audit should be completed, and final report submitted, by Monday, October 4, 2021.