

**PLAN RFP for Pool Administration Services**  
**Questions & Responses**

**Question Set 1**

**1) Can you provide us with the job descriptions of the current staff?**

*ABAG: See attached*

**2) It is not completely clear from the RFP, is it expected that liability Litigation Management services and oversight of the TPA should be included?**

*ABAG: While the TPA handles the day to day claim adjusting and claim investigation activities, the pool administrator is expected to oversee all contractor activity, including litigation management (coverage and settlement authority), in concert with the Claims Committee.*

**3) Please confirm that the referenced Program Administrator cost of services of \$1,669,971 does not include third party providers of general risk management services and other technical experts. If those amounts are included in the total, please provide a breakdown.**

*ABAG: Contracted services, specifically: Claims Administration, Actuarial services, Insurance Broker services, Risk Control services and Claims Audits are not included in the stated cost of services and these components should be excluded from your proposal. The cost of services noted above aligns directly with the scope of services included in the RFP.*

**Question Set 2**

**General Information Questions:**

**1) Does ABAG consider insurance brokerage, actuary, claims administration or other related outside vendor services as presenting a “conflict of interest” in the provision of Pool Administrative Services?**

*ABAG: In absence of full transparency and disclosure, there is potential for perceived conflicts. Each relationship will be evaluated independently on a case by case basis.*

**2) Would current vendors that provide such services to ABAG PLAN be precluded from consideration as the Pool Administrative Services provider?**

*ABAG: No. As PLAN business needs evolve, current vendor service contracts may change. This would be assessed on a case by case basis as well as on merit.*

**Cost of Services Questions:**

**1) How is the “current cost of the scope of services” (\$1,669,971) determined?**

*ABAG: Contracted services are not included in the stated budget. The budget amounts listed align directly to those services included in the RFP. Aside from Claims Administration, Actuarial activity, Risk Control and Audit functions, all other activities are handled in-house by the current Pool Administrator.*

*The current cost is primarily derived from staff salaries, including an overhead component (Cost allocation model). The current cost also includes direct and indirect expenses associated with the PLAN operation.*

**2) Has the current Program Administrator tracked time and expense associated with its services? If so, will you provide any associated documentation?**

*ABAG: ABAG currently has a dedicated staff in the positions noted so time and expense is not calculated.*

Please refer to the organizational chart and job descriptions provided earlier. PLAN has 5 FTE and 1 PTE with a total of approximately 10,500 budgeted hours.

### **Appendix A, Exhibit A Questions:**

**1. I.A. 2. a) services include “Securing meeting venue and hotel accommodations”. Is the Administrative Services firm chosen expected to bear the actual cost of the venue and hotels?**

*ABAG: These costs are included in the PLAN Administrative budget and should be reflected in your proposal. In general, only two meetings (Annual Board meeting and Annual Retreat) are conducted off premise. All other meetings are hosted by ABAG at our local office. On occasion, meetings may be held at an alternate location (PLAN member provides meeting facility and food costs are reimbursed from administrative fund budget).*

**2. I.A. 3. What is the expected frequency of various committee meetings? Is the Administrative Services firm expected to bear the cost of the venue?**

*ABAG: PLAN’s Board and Committee Calendar for 2016/17 is attached. The calendar is representative of the actual number of meetings which occur each fiscal year. In addition, Ad Hoc meeting may be called by the Executive Committee or Committee Chair. During 2016/17 we had a number of special meetings with the Executive Committee focused primarily on ABAG-MTC consolidation activities which should dissipate going forward. The Claims Committee meets 4 times a year, on average. Your proposal should contemplate a minimum of 12 PLAN meetings.*

**3. Item VI. Personnel**

**a. Does ABAG expect to retain any of the existing staff associated with ABAG PLAN administrative service?**

*ABAG: This is a feasible option and your proposal may contain an alternative to staffing which would utilize current assigned ABAG staff.*

**i. Should our proposal contemplate replacing the ABAG PLAN administrative service of all the following staff?: James Hill (RM Officer, now retired); Courtney Ruby, Finance Director; Kenneth May, Corporate Counsel; Gertruda Luermann, RM Analyst; Kimberly Chase, Adm. Asst.; Jill Stallman, Claims Mgr.; John Salee, Claims Asst.; Roslyn Morris, Adm. Analyst. If not, which of the above positions does ABAG contemplate retaining as in-house administrative staff?**

*ABAG: ABAG finds these to be key functional roles; however, your proposal may include an alternate structure to what currently exist while achieving the same or better results. We leave this open noting the PLAN Board of Directors currently reserves the right to appoint the Risk Management Officer.*

**ii. If staff will be dismissed from ABAG employment associated with ABAG PLAN services, what is the proposed timing of such dismissal?**

*ABAG: As employees of ABAG, ABAG staff employment would align with the contract date and current terms/conditions of their collective bargaining agreement with ABAG (SEIU) should that become the chosen path.*

**iii. Will the successful bidder be free to pursue direct employment of any of those individuals?**

*ABAG: Yes, contingent on the availability and desires of current and previous staff.*

### **Question Set 3**

**1) What is the relationship between ABAG and ABAG PLAN?**

*ABAG: The Association of Bay Area Governments (ABAG) acts as a regional planning agency for the 9 Bay Area Counties (101 Cities). Pooled Liability Assurance Network (PLAN) was created by ABAG in 1986 to address the*

*scarce availability of affordable insurance for some of its member agencies. PLAN is a separate legal entity (non-profit public benefit corporation) formed for the specific purposes of sharing risk between its participating member agencies.*

*PLAN is a corporation operating under its own bylaws and risk sharing agreements. PLAN has no employees. Since its inception, PLAN has contracted with ABAG to provide dedicated staffing and certain shared services to effectively administer the program.*

**2) There appears to be significant interplay between ABAG staff assigned (at least part-time) to PLAN, and the pool administrator. Please tell us more about the current staffing:**

**a. How many FTEs are devoted by the incumbent Pool Administrator to the account?**

*ABAG: ABAG has 6 dedicated staff (5 FTE + 1 PTE) assigned to PLAN. Additionally there are a minimum of 5 “non-PLAN” ABAG staff who offer periodic assistance through shared services.*

**b. Into what program areas are the Pool Administrator’s FTE’s allocated? Are job titles/job descriptions available?**

*ABAG: Please refer to the organizational chart and job descriptions provided earlier. Staff is dedicated to all PLAN programs and an estimated 10,500 hours apply to all programs (Property/Liability).*

**c. It appears the PLAN Executive Director/President and Risk Manager were both employees of ABAG, previously, but have now left the organization due to retirement. Does the RFP contemplate replacing either of these positions with contract staff?**

*ABAG: All PLAN staff including the two positions noted above are employees of ABAG. Under the current business relationship between ABAG and PLAN Corp., the Executive Director of ABAG serves as the President of PLAN in an honorific role. The PLAN Risk Manager is dedicated solely to PLAN. The Risk Manager also serves as Secretary of PLAN Corporation, thus the reference to Risk Management Officer.*

*Should this relationship be severed the new pool administrator would be expected to work with PLAN Executive Committee and Board leaders to identify replacements for these roles.*

**d. It appears several ABAG staff members have a role in monitoring PLAN claims, separate and apart from the claims adjustment work being performed by York. Is it anticipated that ABAG staff will continue in these roles or does the RFP contemplate replacing these positions with staff supplied by the contracted pool administrator?**

*ABAG: There is no current expectation and bidders are invited to propose their most effective and cost-efficient solutions so as to not jeopardize the quality and cost of pool administration services.*

**3) The December 7, 2016 Board agenda included an item entitled, “ABAG Staff Consolidation Implementation Action Plan.” Can you tell us more about the proposal to the Board and any direction/action taken by the Board? How does the consolidation plan impact this RFP and the work of the Pool Administrator?**

*ABAG: PLAN Corp does not have any employees and is a separate legal entity. All contracts for services between ABAG and PLAN will be renegotiated between MTC and ABAG/PLAN once the staff consolidation is completed. It is expected that this transition will be seamless and will not impact the pool administration of PLAN.*

*With that said, there is some level of organizational risk associated with the ABAG/MTC merger/consolidation which prompted the members, as risk professionals, to conduct due diligence and issue this RFP to explore alternative options. Should PLAN alternatively engage in a contract for services with a party other than MTC, the ABAG-MTC staff consolidation will have no bearing going forward.*

**4) Another December 7, 2016 Board agenda item regarding the draft RFP references “the need for successful integration into the new MTC organization.” What staffing implications are there for the Pool Administrator in connection with this initiative?**

*ABAG: As noted above, PLAN has no employees and the current dedicated administration team for PLAN is provided via contract with ABAG. As the current PLAN employees transition to MTC it is envisioned that the same team will be provided to PLAN by MTC via a new restructured contract for services.*

**5) It is our understanding York has a contract to adjust claims and serve as the claims administrator and that the Pool Administrator’s role will be limited to overseeing/supervising York’s performance as claims administrator. Please confirm our understanding is correct and that the Pool Administrator has no role as primary claims adjuster/administrator.**

*ABAG: Your understanding of the current arrangement is correct, as stated. Your proposal should exclude TPA services as previously described.*

**6) We anticipate a similar role (i.e., a liaison/supervisory/oversight role) with PLAN’s other service provider/vendors (Bickmore Risk Services, Alliant risk services, Cathie Bigger-Smith, Du-All Safety, etc.). We understand that each vendor has its own contractual services agreement with PLAN and the Pool Administrator’s role is to oversee/coordinate all the vendor services to PLAN’s benefit. Please confirm.**

*ABAG: Your understanding of the current arrangement is correct, as stated. It is the Pool administrator’s role to continually assess the value and quality of the current contracted services structure and determine what, if any, changes should be considered by the Committee / Board Members.*

**7) What is the expectation with regard to services being provided by the assigned regional risk managers assigned to each PLAN member? Will these continue on as presently constituted, or are they to be included in the proposed Pool Administrator’s services?**

*ABAG: Our current structure is that we have one Risk Manager for all PLAN members. Your proposal may provide otherwise. From a risk control/safety perspective, we have a contracted Risk Control Professional servicing members’ general needs. PLAN also relies on specific subject matter experts to address specific loss control/safety needs.*

**8) Tell us more about the training/service delivery expectations for the Pool Administrator included in the RFP? Approximately how many member training events is the Pool Administrator currently planning/delivering/orchestrating? Also, approximately how many questions/direct requests for member assistance are submitted annually by PLAN members that require the Pool Administrator’s involvement?**

*ABAG: PLAN members hold each other accountable via an agreement to adhere to certain Best Practices. ABAG staff currently works with contracted Risk Control professionals to monitor and audit compliance to these best practices. ABAG has a dedicated in-house Senior Risk Control Analyst who is charged with the responsibility of facilitating our training efforts. In concert with these efforts, ABAG staff (Risk Manager) also conducts a variety of training sessions to PLAN members and their staff.*

*A copy of our training schedule is attached for your review.*

**9) Who is serving as ABAG’s broker for liability and property placements? Is the broker or the pool administrator issuing certificates of coverage/insurance, vehicle ID cards, etc. on behalf of members?**

*ABAG: Alliant is the current insurance broker for all PLAN insurance needs, including XS Liability and Property/Crime placements outside of the pool layer. ABAG staff created their own in-house certificate management system which allows members to produce their own basic certificates. PLAN staff handle the majority of requests involving extensions of coverage under PLAN MOC (Additional insured requests/recitals). PLAN staff issue the invoices for renewal premiums and include updated Declaration Pages as well as vehicle ID cards.*

**10) Will the Pool Administrator have a role in providing contract reviews/risk transfer advice to PLAN members?**

*ABAG: This is a priority in terms of PLAN best practices (Insurance Requirements in Contracts) and PLAN's preference as a component of your proposals since it is a recommended Best Practice.*

**11) What are PLAN's expectations with regard to growing its membership? In the last 5 years how many new members has ABAG considered for membership/admitted? Please clarify how the pool administrator will be expected to "vet" new prospective PLAN members? Will these efforts include marketing visits or pre-membership site inspections performed by the Pool Administrator? About how many member visits would the pool administrator be expected to conduct, annually?**

*ABAG: PLAN's member makeup is rather unique given all members being required to be located within the 9 counties bordering the San Francisco Bay. In the last five years two additional Towns/Cities had been considered for joining while three members have since left the pool. The vetting process for new applications and for withdrawals is predetermined and noted in PLAN's governing documents which include actuarial analysis and reports on risk and cost implications to the pool. The Board votes on whether to admit new members or to agree to withdrawal of current members at the annual June Board Meeting. The Pool Administrator coordinates these activities.*

**12) With regard to the PLAN's financial activities are checks cut/invoices developed by ABAG staff or the Pool Administrator? Approximately how many checks are cut per month (or per year)? Also, please tell us about the volume of invoicing (number of invoices and amounts)?**

*ABAG: Under the current arrangement ABAG provides supplemental staff to serve in the pool finance and administration roles. The claims TPA issues claims checks routinely out of a separate PLAN funded banking trust account which is reconciled monthly to claims activity. For non-claim payments (budgeted direct expenses), checks are disbursed by ABAG financial staff on an as-needed basis. Payables are processed at least once monthly.*

*Member claims are paid and deductible recoverable amounts (member self-insured retention) are invoiced monthly for 3rd party claim payments within the member's retention. ABAG's Finance Department has an Accountant assigned to PLAN responsible for Account Receivables related to deductible recoveries.*

**13) Does PLAN use an investment advisor (e.g. PFM or Chandler)? To what extent will the Pool Administrator be involved in making investment decisions or carrying out investment/transfer orders and transactions?**

*ABAG: PLAN investments are governed by our Investment Policy through which PLAN investment guidelines and objectives have been established. The Finance Committee is responsible for ensuring compliance with our Investment Policy and the Board of Directors has final decision-making authority based on the recommendations of the Committee. The Pool Administrator works with these stakeholders to coordinate and present the information as well as present the recommendations and facilitate the discussion to determine what decisions are made, if any.*

**14) Apart from the Claims Committee, it appears PLAN conducts about 10-12 board/executive board/committee meetings per year. Please confirm our understanding is correct. In addition, it appears the Claims Committee meets as frequently as monthly, if needed. Is the meeting frequency described above, working well, or are there plans to change the meeting schedules? What percentage of these meetings are held by electronic means v. in-person?**

*ABAG: PLAN's Board and Committee Calendar for 2016/17 is attached (zip file). The calendar is representative of the actual number of meetings which occur each fiscal year. In addition, Ad Hoc meeting may be called by the Executive Committee or Committee Chair. During 2016/17 we had a number of special meetings with the Executive Committee focused primarily on ABAG-MTC consolidation activities which should dissipate going forward. The Claims Committee meets 4 times a year, on average. All meeting are held in-person with the Claims Committee meetings often conducted telephonically. Your proposal should contemplate a minimum of 12 PLAN meetings.*

**1) Looking at the Board and Committee Meeting Schedule for 16/17 which meetings would be attended by the financial and treasury manager? Assuming Board or Directors, Executive and Finance Committee, but what about other committees?**

*ABAG: The Finance Director is required to attend the above –noted meetings and does not regularly attend other committee meetings unless there is a report to present or if specifically requested.*

**2) Do the members pay premium annually, quarterly or monthly? Is the total premium expected to increase, decrease or be stable over the next few years?**

*ABAG: PLAN program premium contributions are calculated and paid annually. Please refer to our most recent Actuarial report to evaluate premium contribution trends.*

**3) It appears that the pool only handles the claims that are above SIR for the various cities. Please confirm. What is the volume for general liability and property claims that do hit the pool? Is there a table that shows this over the last 5 years?**

*ABAG: All liability claims are handled from dollar one. Property claims contain a first part deductible feature. The five year average for number of Liability claims incurred is 475\*. The five year average for Property claims is 156\* (\* counted at the claim level).*

**4) York Risk Services handles the claims as the TPA starting in 2015. Do you know if they have an impress account or how are the claim payments made?**

*ABAG: Claims are paid through an impress account / Trust account. York has limited authority to pay expenses and limited authority to pay loss/indemnity both defined in our service agreement. All claim settlements require explicit authority from the Member Entity, Claims Manager, Risk Manager or Claims Committee depending on the amount.*

**5) What is the Staff composition currently managing the program? Is this paid or volunteer staff, and how many staff handles this?**

*ABAG: ABAG provides 6 dedicated staff to PLAN for Pool Administration Services. The staff currently involved are noted in the RFP.*

**6) The financials show that the pool has vehicles (fully depreciated) but are they still in use and by whom? How many total vehicles?**

*ABAG: PLAN Corp owns 1 vehicle that is used by ABAG staff to respond to on-site emergencies, in person meetings, attend work-related activities and training, conduct on-site individual claim reviews, to name a few.*

**7) Looking at the 2015 audit and the ten-year claims development, the pool has had some very high expenses in the unallocated line. Seems like the pool's expenses have been high compared to what we would normally see for a pool of this size. Are there any particular reasons for this?**

*ABAG: We respect and accept your observations and ask that you propose methods to contain or reduce the expense elements in question.*

**8) Also, do we have ABAG PLAN's express authorization to reproduce the ABAG PLAN logo in connection with our upcoming proposal/submission? RPA would agree that the ABAG PLAN logo would only be used for the purpose of presenting our proposal due for submission on 1-31-17.**

*ABAG: Yes, for the sole purpose of responding to the RFP we are agreeable to allow the usage of PLAN's logo.*

#### **Question Set 4**

##### **1. Finance**

**a. What are the data exchange protocols between the PLAN and the TPA to produce financials?**

*ABAG: The assigned PLAN staff and financial analyst have access to York's automated claim facility (Claims Connect/FOCUS) to monitor and assess claim financial activity, including member deductible recoverables. Deductible recoverables are entered in our Oracle platform via an automated interface developed by our systems team.*

*At least twice annually (December 31/June 30 valuations) TPA claim data is provided to our Actuary to develop forward projections (premium contributions) and to book bulk program reserve changes to the Financials.*

**b. Does processing of all daily financials include claim payments? Are claim payments made daily, weekly, monthly?**

*ABAG: Claims payments are processed by the TPA via an impress/Trust account. Claim payments may occur daily. A defined process is in place for pre-funding larger payments (\$50k and above) as they may require additional scrutiny and review by the Pool Administrator and/or Claims Committee.*

**c. Can we get a copy of Best Practices and/or procedures manual?**

*ABAG: PLAN's Best Practices Program is proprietary and available to members on a restricted access basis. With that said our Best Practices closely follow generally accepted industry best practices.*

**d. What is involved with calculating the Retrospective Plan balances? Is this performed annually or more frequent?**

*ABAG: The Actuary performs an "Allocation of Net Assets" report annually.*

**e. What is the process for maintenance of PLAN's CAJPA accreditation? Is this an annual requirement?**

*ABAG: PLAN is not currently accredited through CAJPA but holds this as a future goal.*

**f. What is the administration fund contingent reserve? What is it designed to do?**

*ABAG: Contingency Reserve / Fund is otherwise known as program surplus for this fund category (Administrative Fund). This fund is designed to ensure the program has continuity in the event of a disruption of service (natural disaster, catastrophe, etc.). The target minimum for the Admin Fund Contingent Reserve is 25% of the operating budget.*

**2. Claims**

**a. What are the data exchange protocols between the PLAN and the TPA?**

*ABAG: Currently, York has developed data exchange protocol with our provider of Actuarial services and data transfer (files) is handled directly between the two at the direction of PLAN staff.*

**b. What is the desired relationship between TPA/Administrator/PLAN?**

*ABAG: PLAN is an engaged group who follow best practices and understand the direct correlation between pre-claim frequency prevention activity and the post-loss analysis cycle. The Claims TPA arrangement is contractual and the Pool Administrator is to assure the TPA is honoring their agreements and constantly working to keep claim payments down. The relationship amongst all parties is one of striving for a shared goal while working collaboratively to arrive at the best outcomes. Currently contact amongst the three groups (PLAN Staff, TPA and members) occurs regularly/daily.*

**d. Does PLAN TPA handle claims from ground up for members or only within PLAN retained layer? If only within PLAN retained layer, who handles claims within member deductible layer?**

*ABAG: The claims are handled and paid from cradle to grave. For claim payments made within a member's retention, we currently invoice members monthly. PLAN TPA (York) has developed a monthly report that calculates the under-deductible amounts due. ABAG distributes these reports with invoices to members and oversees/manages*

*the accounts receivable process. ABAG systems team has developed an interface between the York report and our Oracle platform.*

### **3. Risk Management and Underwriting**

#### **a. How has member pricing/premium allocation been determined? Gross up actuarial loss pick with costs, expenses and excess premium?**

*ABAG: Member premium contributions are a function of pool loss expectancy at a defined confidence level. Member premium contributions include Actuarial retained loss projection at the pool level, XS Insurance, Property/Crime Insurance and all program administrative expenses.*

#### **b. How have costs been allocated by member – exposures, expenditures, employees, other?**

*ABAG: Allocation is made based on an Actuarial determined premium distribution formula that takes into consideration loss costs, admin costs, experience-modality (X-mod) and relative exposure (payroll and revenue) to the pool as a whole. Premium increases/decreases are capped at +/- 30% to provide additional program cost stability.*

#### **c. Is PLAN required to file rates and forms with the state? If so, how often?**

*ABAG: No, we are a pool not an insurance company. We are non-regulated and fall outside the statutory parameters of an admitted insurer.*

#### **d. Liability limits are \$30M. What is the Property limit?**

*ABAG: PLAN participates in the nationwide PEP/IP Property program that provides broad form coverage and limits as high as \$1B program-wide for all insureds participating in the program. PLAN is insured under the PEP/IP program with a program deductible of \$100K. PLAN members have a \$5K program deductible. For certain perils covered under the PEP/IP program there are different deductible amounts and in some cases sub limits apply depending on the peril or coverage feature. See attached Property Program Summary.*

#### **e. Does the state perform conduct exams? If so, how often?**

*ABAG: As a non-regulated self-insured program, ABAG PLAN is not under the jurisdiction of the State Department of Insurance, thus no state examinations occur.*

#### **f. Can we get a copy of Best Practices and/or procedures manual?**

*ABAG: PLAN's Best Practices Program is proprietary and available to members on a restricted access basis. With that said our Best Practices closely follow generally accepted industry Best Practices.*

#### **g. Are members represented by brokers/agents or is the placement direct with PLAN?**

*ABAG: ABAG PLAN is contracted with Alliant for outside insurance placement. Members work with PLAN staff closely during the underwriting process and staff works collectively with all members to gather needed information to support their general or specific insurance needs.*

### **4. IT/Systems**

#### **a. What is the data interface with the existing system and vendors and would the administrator be granted system access?**

*ABAG: Yes, there is a data interface with the claims TPA and the Pool Administrator would be granted access to the system. Claims Connect/FOCUS can produce canned as well as ad hoc reports. PLAN has an Administrative Analyst that assists staff and members in this area.*

#### **i. Does system rate, quote, issue policies or does this process happen outside of the IT system?**

*ABAG: The Claims TPA system only addresses claim activity. This information is supplied to the Actuary who then calculates proposed rates. The broker and ABAG staff currently work together to generate and deliver program renewal information, declarations, program summaries and invoices.*

**ii. Data repository – values, vehicle counts, limits, exposures, etc.?**

*ABAG: ABAG staff and Broker do keep historical data on insurance assets, including autos and maintain a Statement of Values for all members and update it as changes are reported. This data is the property of PLAN and contractors have access on an as needed basis. The broker has provided PLAN with on line access to the property (asset) inventory system (OASYS).*

**5. 2016 Outlook/Goals**

**a. There were a few initiatives in place, can you provide some information regarding the results for the following:**

**i. Risk assessments audit program – member best practices, urban forest best practices, sewer risk management protocols.**

*ABAG: As a Risk Sharing group Best Practices are a cornerstone of how to hold each other accountable and how to mitigate frequency. These are ongoing initiatives that the Pool Administrator is responsible for maintaining. A risk assessment scorecard is produced annually and ranks performance in each best practices category. Members must achieve all of the standard best practices goals to be eligible for grant program funding. A copy of the scorecard is provided to each member annually through the Risk Management Committee.*

**ii. Liability – stable loss funding rates. Property – premium stabilization and coverage enhancement.**

*ABAG: Rate stabilization is a constant challenge given the program's high retention limit (\$5 million). PLAN staff explored several options to reduce program exposure and offer additional program stability. That said, PLAN recently began utilizing reinsurance (\$2.5 million XS \$2.5 million) as a buffer for the program retention layer. This has proved effective in stabilizing program/member costs.*

**iii. Severe weather related risk management.**

*ABAG: It can be difficult to measure success in these areas given the catastrophic implications but indicators of forethought, preparation and the like for upcoming severe weather has been deemed a success in reducing severe weather outcomes. Working in close conjunction with member Public Works departments, we have used claim experience to identify potential “hot spots” and we maintain regular communication with the members. We recently developed a Local Hazard Mitigation planning and Resilience reference guide for member agencies. With the assistance of our Loss Control consultant, an El Nino informational brochure was created for members to disseminate to residents and businesses to further raise awareness and to help plan both proactively and after an event on what to do and who to contact for assistance. Early indications are very positive.*

**6. Website –**

**In addition to the public information shared via the website, what Members Only information does the website need to provide?**

*ABAG: Members need access to all policy level information, best practices program information and any white papers or materials prepared by Risk Management consultants and specialists. Members also use the PLAN website for certificate issuance on "routine" certificates.*

**Is a secure portal providing members on-demand access to claims and/or policy information desired functionality?**

*ABAG: Yes. Members currently do have such access. Given the current relationship with our TPA, there is no need to create or develop an alternative system.*

**7. Proposed consolidation of ABAG and MTC –**

**Please confirm there will be no responsibilities assumed by the administrator regarding the combined entities if and/or when the merger is finalized.**

*ABAG: Correct. The consolidation of ABAG and MTC staff is a separate activity.*

**8) Does the PLAN require all pool administration employees be located in CA?**

*ABAG: As a service-oriented group, ABAG currently employs local staff who spend significant time and effort interacting in-person (face to face) with members. This includes member field visits related to risk assessments or best practices, hosting off-site training meetings, responding to catastrophic claim needs and engaging in any risk management related endeavors with our outside consultants.*

*That said, all assigned staff should be located in Northern California and within the boundaries of our operations (9 Bay Area counties and/or including Sacramento Metro Area).*