OWNER CONTROLLED INSURANCE PROGRAM (OCIP)

Fitting The Pieces Together: Your CSU Campus has been impacted by an OCIP GL Claim: What is your Plan of Action?
Agenda

- Introduction
- Alliant/CSU OCIP Claims Team
- OCIP Coverage Overview
- What is an OCIP?
- Benefits of an OCIP
- OCIP GL Claim Handling Protocols
- Questions & Discussion
CSU/Alliant OCIP Claim Team Directory

Ty Von Hoetzendorff
Vice President, Claims
Construction Services Group
Alliant Insurance Services, Inc.
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Responsibilities
GL Claims POC
Liaison between CSU, Carrier and Claims TPA

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Responsibilities
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Liaison between CSU, Carrier and Claims TPA

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Responsibilities

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Responsibilities

Responsibilities

Responsibilities
Core OCIP Coverage – in Place

OCIP Coverage Overview

Excess Liability
$100 Million XS
Follow Form Excess Liability

General Liability
$2M Each Occurrence
$4M General Aggregate
$4M Products/Completed Ops
$2M Personal/Advertising Injury

Employer’s Liability

Workers’ Compensation
Statutory Limits
What is an OCIP?

CSU has purchased a centralized insurance program on behalf of all eligible Contractors and Subcontractors (of any tier) while they perform work on the Project Site.

CSU is the First Named Insured

Enrolled General Contractor, Subcontractors are Additional Insureds
Benefits of an OCIP

- Higher Efficiencies
- Elimination of Cost Redundancy
- Higher Limits
- Consistent Coverage
- Coordinated Claims/Loss Control
- Minimizes Cross Litigation
- Little to no Insurance Administration
General Liability Claims Lifecycle

**GL Claim Forms/Resources:**
- GL Incident Handout
- CSU Claim Forms and Definitions
- OCIP GL Loss Form

**After a GL Loss Happens:**
- Photograph the accident location
- Complete the GL Loss Form
- Identify the involved GC/Subcontractor
- Identify the PMK at the Campus

**Where do I send everything?**
Zachary Gifford (CSU Director, Systemwide Risk Management) and Ty von Hoetzendorff (Alliant GL Claims Advocate)

**GL OCIP Penalty/Contractors Obligation**
The GC and Subcontractor can be required to have retention amounts withheld, as per CSU General Conditions

**Campus Cooperation**
Cooperate with GL adjuster for timely resolution of GL the Loss
Campus to allow GL adjuster and their experts to inspect the loss location, etc.

**Any Water Damage?**
Have a remediation company come out immediately
The Campus is responsible for making the repairs and doing the dry down

**Questions?**
GL Claim questions go to the GL Claims Adjuster
Procedural questions/issues go to Ty von Hoetzendorff at Alliant

If your claim involves property damage to a project being built, this is considered a builder’s risk (BRIP) claim, not a GL OCIP Claim
OCIP GL Claim Handling Protocols (1)

Photograph
Take photographs of the accident location

Fill out
Fill out the OCIP GL Loss Form as completely as possible

Identify
Identify the General Contractor and Subcontractors involved in the loss
## OCIP GL Claim Handling Protocols (2)

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<th>PMK</th>
<th>Email</th>
<th>Mitigate</th>
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| Identify the person most knowledgeable (PMK) for the CSU campus | Immediately email all claim-related information to:  
- Zachary Gifford  
  zgifford@calstate.edu  
- Edward Villanueva  
  evillanueva@calstate.edu  
- Tim Buresh  
  tburseh@calstate.edu  
- Ty Von Hoetzendorff  
  tvon@alliant.com | Do everything possible to mitigate the damage on an emergency basis |
OCIP GL Claim Handling Protocols (3)

If loss involves damage to existing campus property

**General Liability**
3rd Party Liability Claim

CSU Campus = Claimant
OCIP Enrolled Contractors = OCIP insureds
Follow Claim Handling Protocols and Immediately email all claim-related information to:
- Zachary Gifford zgifford@calstate.edu
- Edward Villanueva evillanueva@calstate.edu
- Tim Buresh tburseh@calstate.edu
- Ty Von Hoetzendorff tvon@alliant.com

If loss involves property damage to the Project being built

**Builder’s Risk**
Course of Construction

Report to Robert Frey rfrey@alliant.com
OCIP GL Claim Handling Protocols (4)

If loss involves a bodily injury

**General Liability**
3rd Party Liability Claim

- Do not admit fault or make promises the CSU OCIP will pay for any damages
- Cooperate with OCIP adjuster to effectuate timely resolution

If loss involves water damage

**General Liability**
and/or
**Builder’s Risk**

- Have a remediation company conduct an inspection and provide campus with a cost of repair estimate
- If loss < $10,000 → One Estimate
- If loss > $10,000 → Two Estimates
- The campus is responsible for making the repairs and doing the dry down
- The campus needs to allow the GL adjuster and their investigators/experts to inspect the loss location
Questions & Discussion

Problems/Questions?

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