CSU The California State University



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?

The Broker Of Choice



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.

T: (213) 605-1059 TVon@alliant.com Responsibilities
GL Claims POC
Liaison between CSU,
Carrier and Claims TPA

Zachary Gifford
Senior Director Risk Management
The California State University,
Office of the Chancellor

T: (562) 951-4568 ZGifford@calstate.edu Responsibilities

Michael Quinn
Claims Advocate Lead
Construction Services Group
Alliant Insurance Services, Inc.
T: (550) 374 3400

T: (559) 374-3602 MQuinn@alliant.com Responsibilities
WC Claims POC
Liaison between CSU,
Carrier and Claims TPA

Tim Buresh
Chief of Construction Services
CPDC, Office of the Chancellor

T: (424) 903-9412 TBuresh@calstate.edu

Edward Villanueva Construction Program Manager CPDC, Office of the Chancellor

T: (562) 951-4179 Evillanueva@calstate.edu Responsibilities

Responsibilities



OCIP Coverage Overview

Core OCIP Coverage – in Place

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.

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

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



OCIP GL Claim Handling Protocols (1)

Fill out

Photograph

Take photographs of Fill out the OCIP GL the accident location Loss Form as completely as

possible

Identify

Identify the General Contractor and **Subcontractors** involved in the loss



OCIP GL Claim Handling Protocols (2)

PMK

Identify the person most knowledgeable (PMK) for the CSU campus

Email

Immediately email all claim-related information to:

- •Zachary Gifford zqifford@calstate.edu
- Edward Villanueva evillanueva@calstate.edu
- •Tim Buresh tburseh@calstate.edu
- •Ty Von Hoetzendorff tvon@alliant.com

Mitigate

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 <u>evillanueva@calstate.edu</u>
- •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 \rightarrow 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







