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2/18/26

The following (Q&A) will serve as Amendment #2 to NYSIF's Request for Proposals (RFP) for Pay0As0You-Go Software-as-a-Service Programs, bid number 2026-03-INS. Material in this Amendment supersedes any contradictory material in the RFP.

Please note that the due date for the submission of bids **remains the same.**

All bids are due 2/26/26, by 2:00 p.m.(eastern).

Sincerely,

A handwritten signature in black ink, appearing to read "V. Ginardi", is written over a faint, light-colored rectangular stamp or watermark.

Vincent Ginardi
Contract Management Specialist 3

Name
RFP #
Amendment 1

Question #	RFP Page #	RFP Section and Sub-Section Reference #/Heading	Question	NYSIF Response
1			Could you please confirm the primary business objectives for this initiative (e.g., improving accuracy of auditable payroll, reducing audit cycle time, enabling pay-as-you-go capabilities) and how NYSIF will measure success in year 1 and year 3?	The primary business objectives of our PayGo program is to provide our policyholders the most convenient and accurate method of premium payment available while we receive the added benefits of improved cashflow, higher retention rates and payroll accuracy. Success is measured by our increased adoption and reduced audit variances.
2			For the functions described in the RFP (policy administration, billing, premium audit, payroll data ingestion, portals), can you share which systems currently own each of these functions and whether NYSIF expects the selected solution to replace, augment, or integrate with each of them?	The NYSIF PayGo program has been embedded in NYSIF's proprietary systems for nearly a decade. They are fully integrated into our policy admin and billing systems and selected solutions will be required to integrate with our existing processes.
3			The RFP references payroll-related data and/or pay-as-you-go concepts. Can you clarify which payroll providers, bureaus, or third-party systems NYSIF expects us to integrate with, the expected integration pattern (API vs. file-based), and the typical frequency and volume of payroll submissions?	The selected vendors will integrate with payroll providers and not bureaus or data aggregators. The vendor will communicate with NYSIF through a file transfer or API on a weekly basis for transmission of payroll information. Policy attributes are generally transmitted to the vendor on an adhoc or daily basis. The ability to connect to all payroll providers is a scorable element of this RFP.
4			Can you confirm which premium audit types are in scope (e.g., physical, virtual, voluntary/self-reporting, telephone) and whether NYSIF expects the solution to support end-to-end audit workflow (assignment, scheduling, data collection, review, billing adjustments, and dispute handling) or only specific portions of the process?	The NYSIF premium audit process is not a component of this RFP aside from the transmission of annual wage information collected by the vendor through the course of the policy year on a per policy basis.
5			What are NYSIF's expectations for policyholder and producer self-service in relation to premium audit and pay-as-you-go (e.g., upload payroll data, respond to audit questionnaires, view audit status and results, request corrections), and which user groups should have access to which capabilities?	A selected vendor must provide a portal for policyholder/ producer self-service for the input and management of employee information, wages, and payment sources. As the premium audit process is not a part of this RFP, any information obtained relating to premium audit capabilities in vendor responses will not be evaluated for selection of vendors.
6			Are there specific New York regulatory, record-retention, or audit-trail requirements (beyond standard WC premium audit practice) that the solution must support—for example, mandated reports, structured exports to external agencies, or specific reconciliation controls between reported payroll, audited payroll, and billed premium?	Our audit-trail requirements include standard reports detailing reported payrolls, calculated premiums, collected premiums and remitted premiums. In addition, the carrier portal must provide these reports and all policy level information and track changes to employee or wage information (static or reported) inclusive of payments dunned and collected. Additionally, please refer to Appendix A, Section 10 for information concerning NYS record requirements.
7			Could you please confirm NYSIF's target go-live timeline, any hard deadlines (e.g., contract expirations with current vendors, fiscal year constraints), and critical blackout periods where production changes are not permitted?	There are no hard deadlines and NYSIF will integrate vendors on a rolling basis as resources are available.
8			Is NYSIF open to a phased implementation (for example, starting with a subset of lines, audit types, or pay-as-you-go capabilities) if that approach reduces risk and accelerates time-to-value? If so, which scope elements would you consider highest priority for phase 1?	This RFP is limited to NYSIF's workers compensation book. Pay as you go capability is the sole purpose of this RFP, therefore the only priority.
9			Can you please confirm whether the scope of this RFP is limited to a technology solution that supports NYSIF's internal premium audit operations, or whether NYSIF is also seeking an outsourced/BPO model in which the vendor provides premium audit staff and manages some or all of the audit processes on NYSIF's behalf?	The scope of this RFP is limited to pay as you go capabilities and integration with our native systems for purposes of payroll reporting and premium collection.

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10			Can you clarify whether group or list billing arrangements (for example, consolidated billing for employer groups, associations, or multiple policies under a single billing account) are in scope for this initiative, and, if so, how you expect premium audit and/or pay-as-you-go processing to interact with those billing arrangements?	NYSIF bills on a per policy basis regardless of group or association membership. However, a single policy may consist of multiple entities.
11			Can you elaborate on how NYSIF plans to weight functional fit, implementation approach, risk/complexity, and commercials in the evaluation, and whether there is any flexibility to propose alternative options (e.g., configurations where certain requirements are addressed via integration with your existing PAS/Billing solutions rather than native capabilities)?	Bidders' proposal must explain how the Bidder would meet the Technical Requirements of the RFP. Any options outside the scope of the RFP may result in a lower evaluation score or the determination that the proposal was non-responsive.
12	147	Appendix Z Fee Schedule Proposal	The quantity for years 4 and 5 is only 1800, does that mean 1800 additional or only 1800 total?	Per the fee schedule and for evaluation purposes only, NYSIF estimates 1800 policies per year.
13			When are you looking to have a decision made by?	Not material to RFP.
14	111	Appendix M PARTICIPATION BY MINORITY AND WOMEN-OWNED BUSINESS ENTERPRISES: REQUIREMENTS AND PROCEDURES	If the organization is not a minority or womens owned business, does this form need to be completed?	Yes, Forms 101 and 106 of Appendix M must be included with the proposal.
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