Attachment 6 – Claims Management Solution Questionnaire

Please provide the Primary contact and two backup contacts responsible for this RFP response

	Primary	Backup	Backup
Name:			
Title:			
Phone:			
Email:			

A. General Organization

1. What is your company's legal registered name? (Provide name exactly as it should appear in official documentation)
2. Where is your company headquartered?
3. In what year was your company founded?
4. Describe your company's current ownership structure, including: (i) public or private company status, (ii) stock exchange listing information if public, and (iii) major ownership stakes and controlling interests if private. Explain any recent, pending or planned ownership changes, mergers, or acquisitions.
5. Describe your company's governance structure, including Board of Directors composition and key committees.
6. Detail any parent companies, subsidiaries, or affiliated entities that would be involved in providing the proposed solution.
7. How many full-time employees does your company currently have?
8. What is your company's annual revenue?
9. What is your company's current profitability status? (Negative, break even, profitable)
10. What percentage of your revenue is recurring revenue?
11. What was your revenue growth rate over the last 12 months?
12. Provide key financial stability metrics including: (i) debt-to-equity ratio, (ii) current ratio, (iii) operating cash flow for the last 3 years, and (iv) current credit ratings from major agencies.
13. What percentage of revenue does your company invest in Research & Development?
14. Describe your company's specific experience in the workers' compensation insurance industry, including years of experience and key milestones.
15. Describe your experience with New York State insurance regulations and compliance requirements, including: (i) years operating in NY market, (ii) current NY clients, (iii) NY-specific solution features, and (iv) compliance monitoring approach.
16. Detail any regulatory actions, material litigation, or significant compliance violations related to your solutions in the past 5 years, including: (i) nature of incidents, (ii) resolution status, (iii) preventive measures implemented, and (iv) current compliance status.
17. List up to five major technology partnerships. For each, include the partner’s name and scope of partnership.
18. List up to five major System Integrator (SI) partnerships. For each, include the partner’s name and scope of relationship.

B. Claims Offering

1. What is your workers compensation claims solution called?
2. When was the solution originally released?
3. What is the current version?
4. What percentage of your customers are on the current version?
5. What percentage of customers are on a version released in the last 3 years?
6. What percentage of customers have completed at least one upgrade?
7. If your product has been substantially re-architected (e.g., on-premise to cloud), when did this occur? (Provide month/year)
8. Describe your product roadmap for the next 24 months, including: (i) planned major releases, (ii) anticipated features, (iii) regulatory change incorporation approach, and (iv) technology modernization strategy.
9. Describe your release cycle and version management approach, including: (i) release frequency, (ii) typical upgrade timeframes, (iii) client notification process, and (iv) backward compatibility policies.
10. Explain your configuration vs customization philosophy, including: (i) business-user configurable capabilities, (ii) technical resource requirements, (iii) customization management, and (iv) upgrade impact handling.
11. What license/revenue models do you offer? Do you have a preferred model? (e.g., perpetual, term, SaaS)
12. For subscription licensing models, describe what is included (e.g. one time license fee, hosting, maintenance, support, upgrades, etc)
13. What is your license cost basis (DWP, user seats, etc.)?
14. What is the size of your product design and engineering team
15. What training options do you provide? (onsite, online etc.)
16. Provide implementation statistics for your claims component, including the number of: (i) US P/C primary insurers using it as part of a suite, (ii) US P/C primary insurers using it standalone, (iii) governmental insurance carriers using it standalone, (iv) US P/C primary insurers using it for workers' compensation, and (v) US P/C primary insurers using it for workers' compensation specifically in New York state.
17. Describe the distribution of your claims clients by size, including the portion that are: (i) large insurers (>$1B written premium), and (ii) medium & small insurers (<$1B written premium).
18. Specify the number of insurers currently using your claims solution in each deployment model, including: (i) on-premise, (ii) hosted at data center, (iii) hosted on a public cloud (e.g., AWS, Azure, etc.), and (iv) hosted on a private or vendor-managed cloud.
19. Explain your solution's NY workers' compensation capabilities, including: (i) built-in compliance features, (ii) WCB system integration, (iii) NY-specific reporting, and (iv) jurisdiction-specific calculations.
20. Describe your NY workers' compensation experience, including: (i) number of NY clients, (ii) EDI compliance, (iii) security requirement adherence, and (iv) forms/workflow expertise.

21. What is your NY regulatory change management process, including: (i) monitoring procedures, (ii) implementation approach, (iii) release timelines, and (iv) client communication protocols.
22. Describe your ability to respond rapidly or by a fixed deadline to functionality changes resulting from legislative or administrative requirements (often in constrained timeframes).
23. Describe the use of AI within your claims solution, including: (i) specific claims processing functions that utilize AI, (ii) types of AI technologies employed (e.g., machine learning, natural language processing), (iii) length of time these AI capabilities have been in production, (iv) number of clients currently using these AI features, and (v) measurable benefits achieved.
24. How do you use AI to support claims decisions, including: (i) types of decisions AI assists with, (ii) role of AI in fraud detection, (iii) use of AI in medical bill review, (iv) AI-assisted document processing capabilities, and (v) integration with manual claims processes.
25. Describe your AI oversight mechanisms, including: (i) how humans review and validate AI-generated decisions, (ii) documentation of AI-supported decisions, (iii) processes for periodic assessment of AI outputs, (iv) staff roles and responsibilities in AI oversight, and (v) procedures for correcting AI errors.
26. How do you ensure your AI system's fairness and transparency measures, including: (i) methods for identifying and remediating bias, (ii) explainability of AI decisions, (iii) disclosure mechanisms for AI use, (iv) processes for regular fairness audits, and (v) approaches to ensuring equitable outcomes.
27. Outline your AI risk management framework, including: (i) security and privacy risk assessments, (ii) compliance with NIST AI Risk Management Framework, (iii) testing procedures for AI system reliability, (iv) controls for data accuracy and quality, and (v) mechanisms for ongoing risk monitoring.
28. Describe your AI system's privacy and data protection measures, including: (i) data minimization practices, (ii) retention policies, (iii) accuracy verification procedures, (iv) data subject control mechanisms, and (v) disposal procedures.
29. Describe your change management approach and typical scope. Include examples of your approach with organizations of a similar size and scale.
30. Describe how you handle digital accessibility compliance within your solution. See Appendix NYS-p08-005.

C. Implementing Your Claims Solution

1. What is your standard implementation methodology and framework for claims system implementations?
2. Describe your implementation phases and key activities within each phase, including: (i) duration estimates, (ii) key deliverables, (iii) quality gates, and (iv) governance model.
3. Detail your typical project organization structure, including: (i) key roles and responsibilities, (ii) reporting relationships, (iii) governance committees, and (iv) escalation paths.

4. What project management tools and templates do you provide as part of your standard implementation methodology?
5. How do you approach client implementation leadership? (e.g. in-house, partner led, both options)
6. How do you approach client implementation staffing? (e.g. in-house, partners etc)
7. What is the average time from contract signing to go-live for single state, single line claims implementation?
8. What metrics do you use to measure implementation success? How do you ensure business transformation success beyond just technology implementation?
9. Describe your approach to managing scope and changes during implementation, including: (i) change control process, (ii) impact assessment methodology, (iii) approval workflows, and (iv) documentation requirements.
10. Detail your risk and issue management approach, including: (i) identification methods, (ii) tracking procedures, (iii) mitigation planning, and (iv) escalation criteria.
11. Detail your top three implementation challenges and mitigation strategies, including: (i) challenge description, (ii) frequency of occurrence, (iii) mitigation approach, and (iv) success metrics.
12. What is your approach to business process analysis and design during implementation, including: (i) current state assessment, (ii) future state design, (iii) gap analysis methodology, and (iv) process optimization recommendations?
13. Describe your configuration management approach during implementation, including: (i) environment strategy, (ii) version control, (iii) promotion procedures, and (iv) configuration documentation standards.
14. What is the size of your in-house implementation/professional services team?
15. Do you typically staff implementations with offshore staff? If so, please describe the staffing model (roles, locations, approach, etc.). If you partner with other offshore providers, please identify the partner or partners that will participate in the NYSIF implementation.
16. What participation of your resources (vs an SI) do you anticipate in this project? What are their roles?
17. What help do you need from NYSIF? Please describe in detail the required NYSIF internal resource allocation including role, number of individuals, experience levels, and % allocations. Are there other roles you anticipate being filled by NYSIF employees during this project?
18. Describe your knowledge transfer methodology, including: (i) documentation standards, (ii) training approach including who will perform training and their qualifications, (iii) transition process, and (iv) ongoing support model.
19. Explain your testing methodology, including: (i) test planning approach, (ii) automation capabilities, (iii) UAT support model, and (iv) performance testing procedures.
20. Describe your approach, tools, and techniques for the development and testing processes. Include a description of the development approach, description of testing

environments including pre or mirror of prod testing, unit testing, and end-to-end testing.

21. Describe your data migration approach, including: (i) mapping methodology, (ii) validation processes, (iii) quality assurance procedures, and (iv) legacy system migration experience.
22. Describe your approach, high-level project plan, and typical deliverables for implementations of your claims solution in the following areas:
    a. Documenting planning assumptions and decisions.
    b. Facilitating communication among the stakeholders.
    c. Defining key management review for content, scope, and schedule.
    d. Providing a baseline for progress management and project control.
    e. Developing a scope statement that includes the project objective and milestones.
    f. Developing a description of deliverables such as workflow, requirement, or design documents.
    g. Developing a Work Breakdown Structure (WBS) as a baseline scope document that includes, at minimum, scope definition, requirements gathering, design, development, testing, implementation, training, and transition as applicable. The WBS must show a level of detail that demonstrates your understanding of the effort required to complete the project.
    h. Developing high-level subsidiary project management plans to address (i) schedule management, (ii) quality management, (iii) staffing management, (iv) communications management, and (v) risk management.
    i. Describing your issue resolution process.
    j. Describing your contingency planning and post-implementation monitoring process.
    k. Describing how you will manage subcontractors effectively where subcontractors are proposed to be engaged.
23. Describe your method and timeline of communicating and testing system changes or upgrades, including those of a subcontractor, that could affect NYSIF systems or processes.

C.1 About Your Implementation Subcontractor/Systems Integrator (if applicable)

Only vendors utilizing a Partner/Systems Integrator need to complete this section. If you are not using a Partner/Systems Integrator you can skip to the next section.

1. What is the system integrator's legal registered name? (Provide name exactly as it should appear in official documentation)
2. Where is that company headquartered?
3. What role(s) will do you propose the subcontracting/systems integrator plays in the NYSIF implementation?
4. Please explain why you are subcontracting with this company for this proposal.

5. What are the skills and knowledge sets that the SI brings to the NYSIF project? What do you see as their key differentiators versus their competitors?
6. What is the total headcount of partners' consultants focus on your claims solution?
7. How many implementations of your claims system has the partner/SI been involved in? How many implementations have they led/been the prime party?
8. Describe your approach to identifying/advising/supporting business process changes to best support OOTB features.
9. Does the partner have experience with NY workers compensation? Please explain.

D. About Your Support Model and Organization

1. Which support features are included as standard service with no additional fee?
2. What is the size of your in-house support team?
3. Where are your support resources located? [Note: NYSIF permits only US-based employees to support its systems and work hours must align with NYSIF work hours in Eastern Standard Time]
4. Describe your support team structure, including: (i) experience levels by tier, (ii) required certifications, (iii) staff retention rates, and (iv) coverage hours.
5. Which customer engagement initiatives do you offer? (e.g. Online community, Customer advisory committee, Customer Success Manager, User event/working groups)
6. Describe the support features included as standard service with no additional fee, including: (i) Service Level Agreement (SLA) commitments, (ii) online issue tracking capabilities, (iii) single point of contact availability per client, (iv) 24x7 support coverage, and (v) downtime for maintenance, (vi) guarantee for support availability, (vii) guarantee for response time.
7. Explain your backup and recovery capabilities, including: (i) backup frequency and retention, (ii) Recovery Time Objectives (RTO), (iii) Recovery Point Objectives (RPO), (iv) backup encryption, and (v) recovery testing procedures.
8. Describe your incident response and business continuity capabilities, including: (i) incident classification and response procedures, (ii) notification processes, (iii) disaster recovery procedures, (iv) service continuity planning, and (v) recovery testing protocols. Please provide an example.
9. Describe your service level commitments and support model, including: (i) system availability targets, (ii) performance metrics, (iii) response time guarantees, (iv) problem resolution timeframes, and (v) support tier structure.
10. Detail your incident escalation procedures, including: (i) escalation criteria, (ii) timeframes, (iii) communication protocols, and (iv) management involvement thresholds. Technical issues, including but not limited to system failures, must be reported to NYSIF within one hour of discovery, and ensure availability of the support staff resources.
11. Detail your product enhancement request process, including: (i) submission procedures, (ii) evaluation criteria, (iii) prioritization approach, and (iv) communication protocols.

12. Do you provide services to monitor and maintain compliance with jurisdictional updates such as those required by NY WCB? Please explain the process.

E. Third-Party Risk Management

1. Does your company have an assigned Information Security Manager?
2. Do you maintain written information security and data privacy policies and procedures?
3. Do you maintain insurance coverage related to security and data privacy failures? What level of coverage do you maintain?
4. Do you conduct annual business continuity plan (BCP) testing?
5. How do you manage supplier/subcontractor security standards?
6. How do you approach client's third-party risk assessment processes?

F. Cloud Hosting and Operations

1. Which cloud provider(s) do you use?
2. Is the product and roadmap the same across cloud and on-premises offerings?
3. What components of the solution (if any) are shared across clients (multitenancy)?
4. Which of the following standard cloud categories best describes your solution? (IaaS, PaaS, SaaS) If other is selected, please describe your solution’s cloud category.
5. What is your cloud deployment model? (Community cloud, hybrid cloud, private cloud, public cloud, other). If other is selected, please describe the cloud deployment model.
6. Describe your cloud infrastructure and security architecture, including: (i) deployment model, (ii) data center locations and certifications, (iii) network security architecture, (iv) system redundancy, and (v) infrastructure monitoring capabilities.
7. Detail your operational security and maintenance procedures, including: (i) change management, (ii) patch management, (iii) vulnerability scanning, (iv) penetration testing, and (v) security baseline enforcement.
8. Outline your transition and exit management procedures, including: (i) data return procedures, (ii) format specifications, (iii) transition timeline, (iv) knowledge transfer approach, and (v) final data destruction protocols.
9. Detail your data residency capabilities, including: (i) data center locations, (ii) sovereignty compliance, (iii) cross-border protocols, and (iv) verification methods.
10. What are your backup and recovery procedures, including: (i) backup frequency, (ii) retention periods, (iii) recovery time objectives, and (iv) testing methodology.
11. Describe your performance monitoring and reporting, including: (i) key metrics tracked, (ii) monitoring tools, (iii) client access protocols, and (iv) alert thresholds.
12. Please provide your solution's scalability to address large data volumes, concurrent users and the associated performance metrics. Please provide details of performance/scalability testing that has been performed.

G. Partner Ecosystem

1. List the vendors that your solution pre-integrates with. Indicate which vendor integrations are supported by you as part of your product roadmap (ecosystem partners), vs vendors where the client is responsible for the integration.

H. Security

Attachment 6 – Claims Management Solution Questionnaire

1. Provide your most recent Cloud Security Alliance (CSA) Consensus Assessment Initiative Questionnaire (CAIQ). If you don't have a current CAIQ, please explain why and provide equivalent security documentation.
2. Detail your comprehensive data security architecture and risk management framework, including: (i) data classification methodology, (ii) risk assessment framework, (iii) security controls by data sensitivity level, (iv) compliance monitoring and reporting, and (v) security incident response procedures. Is the Security Incident Response Plan in compliance with ITS Policy NYS-P03-002 (or successor policy)?
3. Describe your encryption implementation across all data states as it pertains to NYS ITS Encryption Policy NYS-S14-007, including: (i) data at rest, (ii) data in transit, (iii) data in use, (iv) key management procedures, and (v) encryption standards compliance.
4. Outline your access control and authentication framework, including: (i) user authentication methods, (ii) role-based access control, (iii) privileged access management, (iv) access review procedures, and (v) authentication token implementation.
5. Explain your compliance framework and certification maintenance, including: (i) industry standards compliance, (ii) regulatory requirements, (iii) data privacy controls, (iv) security certifications, and (v) compliance monitoring.
6. Detail your data management and protection measures, including: (i) data classification implementation, (ii) retention policies, (iii) destruction methods, (iv) data sovereignty compliance, and (v) third-party data sharing controls.
7. Please advise of data breaches, including ransomware, that have occurred in the past three years.
8. Describe your data breach process and protocol including notification timeframes.
9. Please describe how you limit unauthorized viewing of PII (personally identifiable information), PHI (protected health information), and NPI (non-public information) in the application. Describe practices and measures such as anonymizing, sanitizing aggregated data. Include details on methods and tools used as available.
10. For your cloud SaaS offering, please describe which state, national, and international-level security regulations you support (e.g., NYDFS, NAIC, CCPA, GDPR, etc.).
11. For your cloud SaaS offering, please confirm if your organization follows a security framework (SSE-CMM, NIST, COBIT, ISO/IEC 27000). Please confirm if your cloud SaaS offering supports SOC1 and SOC2.
12. Describe Authentication Tokens used and how you maintain compliance with NYS ITS Policy S14-006 (or successor policy).
13. Describe your compliance with National Institute of Standards and Technology (NIST) policies including but not limited to (i) NIST Federal Information Processing Standard Publication 140-2, (ii) Standards for Security Categorization of Federal Information and Information Systems, (iii) NIST Special Publication 800-53, (iv) NIST Special Publication 800-57 Part 1, (v) NIST Special Publication 800-088r1, (vi) NIST Special Publication 800-111, (vii) NIST Special Publication 800-122, (viii) NIST Special Publication 800-131A, (ix) NYS ITS Information Security Policy NYS-P03-002, (x) NYS ITS Information Security Risk Management NYS-S14-001.

I. Technology

1. Please describe the overall architecture of your solution. Please discuss your approach to data, application, security, and technology. Identify what components of your architecture are shared/multitenant, and which are dedicated. Please describe your tech stack (i.e., Database, OS, etc.) for your on-premises and SaaS offerings.
2. Describe your API and integration architecture, including: (i) available APIs and purposes, (ii) supported integration patterns, (iii) documentation approach, and (iv) versioning strategy.
3. Does your system offer APIs/integrations that are fully documented and exposed to customers? Please list the APIs that are available.
4. List the vendors that your solution pre-integrates with. Indicate which vendor integrations are supported by you as part of your product roadmap (ecosystem partners), vs vendors where the client is responsible for the integration.
5. Please list and describe pre-built integrations to the list of integration points on APPENDIX: X.
6. Please describe end-user features for extracting data from the system.
7. Please describe the data architecture of your reporting solution. Please describe all staging areas, repositories, data models, dictionaries, data movement approaches, and presentation tools. Please describe tooling available for extracting data from core systems, any limitations on extractable data and whether the data extraction tooling is an incremental cost to your core system. **(Attach detailed documents as necessary to answer this question comprehensively. Documentation needs to be clearly labeled and identified for example "See attached documentation - <filename1.pdf> Page X, <filename2.docx>Page X Section X")**
8. Please describe configuration of the following items in detail. Please indicate what configuration tool is used and who typically does the configuration (e.g., a business SME, business analyst, IT analyst, carrier developer, vendor developer, etc.).
    a. Roles, access, and authorization
    b. Existing screen modifications
    c. New screens
    d. Screen navigation
    e. Documents, including forms and correspondence
    f. New data elements
    g. Workflow (predefined tasks, automated assignment, etc.)
    h. Rules
    i. Inbox
    j. General look and feel
    k. Table maintenance, list of values, etc.
    l. Reports (new and existing)
    m. Third-party integrations
    n. Fees
    o. Other configurable items in your system

    p. New external interfaces for data
    q. Product rules

9. Describe your system's ability to handle the volume of batch processes required to support claims handling process workflows. Does your system have any limitations to the number of batch processing jobs it can support?