

121819



TEXAS DEPT. OF INSURANCE
AUSTIN, TEXAS
APPROVED
OCT 09 2012

September 25, 2012

Texas Department of Insurance
Attn: Mr. Mark Worman
33 Guadalupe
Austin, TX 78701

Re: Resubmission of EXIGIS, LLC. Insurance Questionnaire for Approval by Texas Department of Insurance [Ref: Senate Bill 425]

TDI #: 9212542196
File Link #: 121819

EXHIBIT A

Summary of EXIGIS RiskWorks® rm.Compliance® Process

STEP-1: Initiation of Certificate of Insurance Request by [National Data and Voice Services Provider] (the 'Client')

Client initiates certificate of insurance request within EXIGIS RiskWorks system for new Vendor

1. Client inputs information about the Vendor and contract (i.e. the 'type' of goods or services being purchased)

STEP-2: Designation of Insurance Broker(s) by Vendor

Vendor receives email requesting Insurance Broker contact information

1. Vendor clicks on link contained in the email and is routed to a secure web form
 - a. Vendor inputs the name and email address of its Insurance Broker(s) for each of the coverage lines specified and mutually agreed upon in the contract

STEP-3: Submission of Certificate of Insurance by Insurance Broker(s)

Each Insurance Broker (as designed by the Vendor) receives a separate email requesting a certificate of insurance and related insurance information for the coverage lines placed on behalf of the Vendor

1. Insurance Broker clicks on email link and is routed to a secure and partitioned section of RiskWorks rm.Compliance
2. Insurance Broker is asked to furnish a certificate of insurance evidencing each coverage line placed on behalf of the Vendor. In case of an incorrect designation, RiskWorks rm.Compliance allows the Insurance Broker to indicate that they are not responsible for one or more requested coverage lines

- The screen provides fulfillment instructions and allows the Insurance Broker to immediately provide an electronic certificate of insurance via direct upload (11 file types supported) to RiskWorks rm.Compliance or provide a certificate of insurance at a later date via email or fax

Please note: RiskWorks rm.Compliance does not create or generate the certificate of insurance. Furthermore, RiskWorks rm.Compliance does not require any specific certificate of insurance type or format. All certificates of insurance are provided by the respective Insurance Broker in their format and utilizing their language.

STEP-4: Completion of Insurance Questionnaire by Insurance Broker

Following completion of Step-3, the Insurance Broker is instructed to complete an Insurance Questionnaire documenting the details evidenced on the certificate of insurance. The web form includes fulfillment instructions and utilizes structured data fields to capture basic information relating to each required coverage line.

Please note: RiskWorks rm.Compliance does not require an Insurance Broker to complete the Insurance Questionnaire. If an Insurance Broker elects not to complete all or part of the Insurance Questionnaire the request is routed (via email) as an exception request to the designated Client contact person for review. If so determined, RiskWorks rm.Compliance enables the Client contact person to grant an exception by waiving completion of the Insurance Questionnaire.

1. The following static informational text is displayed in the header of the Insurance Questionnaire:

To verify compliance with agreed upon insurance requirements, please complete and submit the below Insurance Questionnaire. **This Insurance Questionnaire is for informational purposes only and does not confer any rights or obligations other than the rights and obligations conveyed by the policy.**

2. The following coverage lines (and related data field questions) may be required and included on the Insurance Questionnaire depending upon the type of contract between Vendor and Client:

- a. **General Liability**

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- i. What is the Coverage Effective Date? (mm/dd/yyyy):

- Date field allowing the Insurance Broker to either type in the effective date in the format as indicated or to select a date from a calendar.

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- ii. What is the Coverage Expiration Date? (mm/dd/yyyy):
 - *Date field allowing the Insurance Broker to either type in the expiration date in the format as indicated or to select a date from a calendar.*
- iii. What is the General Aggregate Limit?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- iv. What is the Each Occurrence Combined Single Limit (BI/PD)?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- v. What is the Products and Completed Operations Aggregate Limit?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- vi. What is the Medical Expense Limit (any one person)?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- vii. Who is the Carrier?
 - *Pick list field allowing the Insurance Broker to select the Carrier from a list of Insurance Carriers [generated from AM Best].*
- viii. Carrier Rating:
 - *Read-only text field populated automatically when the Insurance Broker selects the Insurance Carrier [per above question vii] (populated from AM Best ratings).*
- ix. Does the Policy endorse [Client], its subsidiaries, affiliated companies, directors, officers, employees and agents as Additional Insureds?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- x. Does the Policy have a Primary and Non-Contributory endorsement?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*

b. Automobile Liability

This Insurance Questionnaire is for informational purposes only and does not confer any rights or obligations other than the rights and obligations conveyed by the policy.

- i. What is the Coverage Effective Date? (mm/dd/yyyy):
 - *Date field allowing the Insurance Broker to either type in the effective date in the format as indicated or to select a date from a calendar.*
- ii. What is the Coverage Expiration Date? (mm/dd/yyyy):
 - *Date field allowing the Insurance Broker to either type in the expiration date in the format as indicated or to select a date from a calendar.*
- iii. What is the Each Occurrence Combined Single Limit?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- iv. What is the General Aggregate Limit?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*

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- v. Who is the Carrier?
 - *Pick list field allowing the Insurance Broker to select the Carrier from a list of Insurance Carriers [generated from AM Best].*
- vi. Carrier Rating:
 - *Read-only text field populated automatically when the Insurance Broker selects the Insurance Carrier [per above question v] (populated from AM Best ratings).*
- vii. Does the Policy cover all Owned, Non-Owned or Hired vehicles?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- viii. Does the Policy have a Primary and Non-Contributory endorsement?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*

c. Workers' Compensation

This Insurance Questionnaire is for informational purposes only and does not confer any rights or obligations other than the rights and obligations conveyed by the policy.

- i. What is the Coverage Effective Date? (mm/dd/yyyy):
 - *This field allows the Insurance Broker to either type in the effective date in the format as indicated or to select a date from a calendar.*
- ii. What is the Coverage Expiration Date? (mm/dd/yyyy):
 - *This field allows the Insurance Broker to either type in the expiration date in the format as indicated or to select a date from a calendar.*
- iii. What is the Employers' Liability Bodily Injury by Disease/Accident Limit?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- iv. What is the Employers' Liability per Disease Limit?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- v. What is the Employers' Liability by Disease per Employee Limit?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- vi. Does the Policy provide Workers' Compensation Statutory Limits (only applicable where required by law)?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- vii. Does the Policy have an endorsement for Workers' Compensation Marine Exposures/Charters?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- viii. Does the Policy have an endorsement for the Longshore and Harbor Workers' Compensation Act?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- ix. Does the Policy have an endorsement for the Outer Continental Shelf Lands Act?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*

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- x. Who is the Carrier:
 - *Pick list field allowing the Insurance Broker to select the Carrier from a list of Insurance Carriers [generated from AM Best].*
- xi. Carrier Rating:
 - *Read-only text field populated automatically when the Insurance Broker selects the Insurance Carrier [per above question x] (populated from AM Best ratings).*
- xii. Is the Policy endorsed to provide a Waiver of Subrogation?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- xiii. Does the Policy have a Primary and Non-Contributory endorsement?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*

d. Excess/Umbrella Liability

This Insurance Questionnaire is for informational purposes only and does not confer any rights or obligations other than the rights and obligations conveyed by the policy.

- i. Does the Insured have an Excess/Umbrella Policy?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- ii. What is the Coverage Effective Date? (mm/dd/yyyy):
 - *Date field allowing the Insurance Broker to either type in the effective date in the format as indicated or to select a date from a calendar.*
- iii. What is the Coverage Expiration Date? (mm/dd/yyyy):
 - *Date field allowing the Insurance Broker to either type in the expiration date in the format as indicated or to select a date from a calendar.*
- iv. What is the Excess/Umbrella Policy per Occurrence Limit?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- v. What is the Excess/Umbrella Policy General Aggregate Limit?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- vi. Who is the Carrier?
 - *Pick list field allowing the Insurance Broker to select the Carrier from a list of Insurance Carriers [generated from AM Best].*
- vii. Carrier Rating:
 - *Read-only text field populated automatically when the Insurance Broker selects the Insurance Carrier [per above question vi] (populated from AM Best ratings).*

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e. Property Insurance

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- i. What is the Coverage Effective Date? (mm/dd/yyyy):
 - *Date field allowing the Insurance Broker to either type in the effective date in the format as indicated or to select a date from a calendar.*
- ii. What is the Coverage Expiration Date? (mm/dd/yyyy):
 - *Date field allowing the Insurance Broker to either type in the expiration date in the format as indicated or to select a date from a calendar.*
- iii. Is the Policy issued on a Replacement Cost basis?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- iv. Does the Policy have an Equipment Floater with a Replacement Cost provision or a Replacement Cost endorsement?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- v. Is the Policy issued to provide All Risk Property coverage for Earthquake?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- vi. Is the Policy issued to provide All Risk Property coverage for Flood?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- vii. Is the Policy issued to provide All Risk Property coverage for Business Interruption?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- viii. Is the Policy issued to provide All Risk Property coverage for Extra Expense?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- ix. Does the Policy endorse [Client] and its members and affiliates as loss payee?
 - *Drop down menu with 'Yes' or 'No' as defined selection options.*
- x. Who is the Carrier?
 - *Pick list field allowing the Insurance Broker to select the Carrier from a list of Insurance Carriers [generated from AM Best].*
- xi. Carrier Rating:
 - *Read-only text field populated automatically when the Insurance Broker selects the Insurance Carrier [per above question x] (populated from AM Best ratings).*

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f. Crime Insurance

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i. What is the Coverage Effective Date? (mm/dd/yyyy):

- *Date field allowing the Insurance Broker to either type in the effective date in the format as indicated or to select a date from a calendar.*

ii. What is the Coverage Expiration Date? (mm/dd/yyyy):

- *Date field allowing the Insurance Broker to either type in the expiration date in the format as indicated or to select a date from a calendar.*

iii. What is the Crime/Fidelity Bond Minimum Limit?

- *Numeric field allowing the Insurance Broker to enter a currency value.*

iv. Who is the Carrier?

- *Pick list field allowing the Insurance Broker to select the Carrier from a list of Insurance Carriers [generated from AM Best].*

v. Carrier Rating:

- *Read-only text field populated automatically when the Insurance Broker selects the Insurance Carrier [per above question iv] (populated from AM Best ratings).*

g. Armored Car Insurance

This Insurance Questionnaire is for informational purposes only and does not confer any rights or obligations other than the rights and obligations conveyed by the policy.

i. What is the Coverage Effective Date? (mm/dd/yyyy):

- *Date field allowing the Insurance Broker to either type in the effective date in the format as indicated or to select a date from a calendar.*

ii. What is the Coverage Expiration Date? (mm/dd/yyyy):

- *Date field allowing the Insurance Broker to either type in the expiration date in the format as indicated or to select a date from a calendar.*

iii. What is the Armored Car Policy Minimum Limit?

- *Numeric field allowing the Insurance Broker to enter a currency value.*

iv. Who is the Carrier?

- *Pick list field allowing the Insurance Broker to select the Carrier from a list of Insurance Carriers [generated from AM Best].*

v. Carrier Rating:

- *Read-only text field populated automatically when the Insurance Broker selects the Insurance Carrier [per above question iv] (populated from AM Best ratings).*

h. Garagekeepers Legal Liability

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i. What is the Coverage Effective Date? (mm/dd/yyyy):

- *Date field allowing the Insurance Broker to either type in the effective date in the format as indicated or to select a date from a calendar.*

ii. What is the Coverage Expiration Date? (mm/dd/yyyy):

- *Date field allowing the Insurance Broker to either type in the expiration date in the format as indicated or to select a date from a calendar.*

iii. What is the General Aggregate Limit?

- *Numeric field allowing the Insurance Broker to enter a currency value.*

iv. What is the Each Occurrence Combined Single Limit (BI/PD)?

- *Numeric field allowing the Insurance Broker to enter a currency value.*

v. Who is the Carrier?

- *Pick list field allowing the Insurance Broker to select the Carrier from a list of Insurance Carriers [generated from AM Best].*

vi. Carrier Rating:

- *Read-only text field populated automatically when the Insurance Broker selects the Insurance Carrier [per above question v] (populated from AM Best ratings).*

i. Error and Omissions (E&O) Insurance

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- ii. What is the Coverage Expiration Date? (mm/dd/yyyy):
 - *Date field allowing the Insurance Broker to either type in the expiration date in the format as indicated or to select a date from a calendar.*
- iii. What is the Professional/E&O Minimum Limit?
 - *Numeric field allowing the Insurance Broker to enter a currency value.*
- iv. Who is the Carrier?
 - *Pick list field allowing the Insurance Broker to select the Carrier from a list of Insurance Carriers [generated from AM Best].*
- v. Carrier Rating:
 - *Read-only text field populated automatically when the Insurance Broker selects the Insurance Carrier [per above question iv] (populated from AM Best ratings).*

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