Request for Proposal
Maine Turnpike Authority
Workers' Compensation Third Party Administrator
Questions & Answers

1. What is the original inception date of MTA becoming self-insured? 1983

2. The RFP does not explicitly state if tail claims are to be taken over by the new TPA if the incumbent is not selected. Is it the intent of this RFP that the winning TPA will handle all tail/historical claims as well as new injuries? All historical claims and new claims

3. To properly price the claims fees, can we please get a financial summary of all historical claims data including: Please see attached report
    - the number of lost time, medical only and record only claims sub-totaled by policy year
    - breakout of claim counts by open vs closed claims by claim type by policy year
    - the paid, reserved, recovered and total incurred sub-totaled by claim type by policy year

4. Please also provide the last 10 years of detailed loss runs – This report contains sensitive information, please email ncarll@maineturnpike.com to request a copy of this report.

5. What are the payrolls by NCCI class code and number of employees covered by class code? #5506 – 106, #7380 – 24, #8810 – 125, #9410 – 140

6. What is the current experience mod factor and can we have a copy of the current calculation worksheet? See attached

7. Who are the current actuary, CPA firm and corporate counsel the winning TPA will work with? Foster & Foster, RKO & Wipfli and Nelson Larkins- PretiFlaherty.

8. What bank does MTA use for the WC investment fund and claims checking account? Portland Trust and Androscoggin Bank

9. Who is the current excess carrier and what are the current policy limits by specific stop loss and aggregate? Arch Insurance -$1,000,000 Employers Liability limit for each accident/ $750,000 self-insured retention.

10. In terms of loss control services, how many hours per year is typically used or required by MTA? None – MTA has inhouse safety

11. Deadline for proposals is changed from October 30, 2026 to November 6, 2026 @4:00PMEST

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MAINE TURNPIKE AUTHORITY
ACCUMULATED CLAIM REPORT ALL FUND YEARS
AS OF: 09/30/2026

	Indemnity					Medical					Total			
Month	Open	Closed	Total	Tot Paid	Incurred	Month	Open	Closed	Total	Tot Paid	Incurred	Claims	Total Incurred	Carrier Reimburse	Net Incurred
FUND YEAR -- 01/01/1983 to 12/31/1983															
0	0	9	9	$43,079.48	$43,079.48	0	0	15	15	$3,876.33	$3,876.33	24	$46,955.81	$0	$46,956
FUND YEAR -- 01/01/1984 to 12/31/1984															
0	0	12	12	$219,839.13	$219,839.13	0	0	18	18	$2,297.79	$2,297.79	30	$222,136.92	$0	$222,137
FUND YEAR -- 01/01/1985 to 12/31/1985															
0	1	10	11	$233,559.01	$280,550.75	0	0	32	32	$3,908.59	$3,908.59	43	$284,459.34	$0	$284,459
FUND YEAR -- 01/01/1986 to 12/31/1986															
0	0	17	17	$287,984.02	$287,984.02	0	0	15	15	$738.02	$738.02	32	$288,722.04	$0	$288,722
FUND YEAR -- 02/01/1990 to 01/31/1991															
0	0	29	29	$849,682.79	$849,682.79	0	0	26	26	$5,668.33	$5,668.33	55	$855,351.12	$0	$855,351
FUND YEAR -- 02/01/1991 to 01/31/1992															
0	0	18	18	$484,290.31	$484,290.31	0	0	44	44	$8,659.63	$8,659.63	62	$492,949.94	$0	$492,950
FUND YEAR -- 02/01/1992 to 01/31/1993															
0	0	17	17	$89,180.81	$89,180.81	0	0	44	44	$14,058.56	$14,058.56	61	$103,239.37	$0	$103,239
FUND YEAR -- 02/01/1993 to 01/31/1994															
0	0	14	14	$97,877.46	$97,877.46	0	0	61	61	$19,059.77	$19,059.77	75	$116,937.23	$0	$116,937
FUND YEAR -- 02/01/1994 to 01/31/1995															
0	0	28	28	$553,274.71	$553,274.71	0	0	58	58	$10,835.30	$10,835.30	86	$564,110.01	$0	$564,110
FUND YEAR -- 02/01/1995 to 01/31/1996															
0	0	16	16	$169,739.32	$152,862.86	0	0	47	47	$9,271.04	$8,929.06	63	$161,791.92	$0	$161,792
FUND YEAR -- 02/01/1996 to 01/31/1997															
0	0	16	16	$122,469.77	$115,874.67	0	0	47	47	$28,368.67	$27,973.67	63	$143,848.34	$0	$143,848
FUND YEAR -- 02/01/1997 to 01/31/1998															
0	0	25	25	$484,278.28	$460,682.72	0	0	58	58	$14,124.03	$14,124.03	83	$474,806.75	$0	$474,807
FUND YEAR -- 02/01/1998 to 01/31/1999															
0	0	17	17	$399,027.06	$399,027.06	0	0	51	51	$19,582.87	$18,492.55	68	$417,519.61	$0	$417,520
FUND YEAR -- 02/01/1999 to 01/31/2000															
0	0	19	19	$1,299,685.54	$1,296,966.49	0	0	34	34	$23,055.31	$23,055.31	53	$1,320,021.80	$0	$1,320,022
FUND YEAR -- 02/01/2000 to 01/31/2001															
0	0	25	25	$234,699.34	$234,699.34	0	0	38	38	$11,525.03	$11,525.03	63	$246,224.37	$0	$246,224

MAINE TURNPIKE AUTHORITY
ACCUMULATED CLAIM REPORT ALL FUND YEARS
AS OF: 09/30/2026

	Indemnity					Medical					Total			
Month	Open	Closed	Total	Tot Paid	Incurred	Month	Open	Closed	Total	Tot Paid	Incurred	Claims	Total Incurred	Carrier Reimburse	Net Incurred
FUND YEAR -- 02/01/2001 to 01/31/2002															
0	0	19	19	$353,215.49	$333,215.49	0	0	25	25	$10,490.75	$10,490.75	44	$343,706.24	$0	$343,706
FUND YEAR -- 02/01/2002 to 01/31/2003															
0	0	27	27	$547,790.28	$547,790.28	0	0	35	35	$19,501.85	$19,501.85	62	$567,292.13	$0	$567,292
FUND YEAR -- 02/01/2003 to 01/31/2004															
0	1	31	32	$1,308,223.89	$1,363,610.27	0	0	30	30	$11,736.36	$11,736.36	62	$1,375,346.63	$222,334	$1,153,013
FUND YEAR -- 02/01/2004 to 01/31/2005															
0	0	20	20	$184,690.50	$175,680.41	0	0	34	34	$23,539.90	$23,539.90	54	$199,220.31	$0	$199,220
FUND YEAR -- 02/01/2005 to 01/31/2006															
0	0	16	16	$1,026,220.01	$1,026,220.01	0	0	41	41	$25,680.86	$25,680.86	57	$1,051,900.87	$351,246	$700,654
FUND YEAR -- 02/01/2006 to 01/31/2007															
0	0	24	24	$572,114.73	$557,127.42	0	0	33	33	$17,423.19	$17,276.03	57	$574,403.45	$0	$574,403
FUND YEAR -- 02/01/2007 to 01/31/2008															
0	0	24	24	$459,152.90	$456,448.90	0	0	35	35	$33,198.11	$33,198.11	59	$489,647.01	$0	$489,647
FUND YEAR -- 02/01/2008 to 01/31/2009															
0	0	21	21	$558,376.29	$557,258.57	0	0	34	34	$29,294.75	$29,294.75	55	$586,553.32	$0	$586,553
FUND YEAR -- 02/01/2009 to 01/31/2010															
0	0	31	31	$319,378.34	$319,378.34	0	0	25	25	$14,083.68	$14,083.68	56	$333,462.02	$0	$333,462
FUND YEAR -- 02/01/2010 to 01/31/2011															
0	1	29	30	$590,077.30	$622,014.61	0	0	32	32	$16,397.50	$16,397.50	62	$638,412.11	$0	$638,412
FUND YEAR -- 02/01/2011 to 01/31/2012															
0	2	21	23	$928,993.15	$1,222,871.23	0	0	33	33	$28,762.15	$28,762.15	56	$1,251,633.38	$0	$1,251,633
FUND YEAR -- 02/01/2012 to 01/31/2013															
0	0	20	20	$560,625.69	$525,625.69	0	0	24	24	$17,493.93	$15,740.77	44	$541,366.46	$0	$541,366
FUND YEAR -- 02/01/2013 to 01/31/2014															
0	0	18	18	$160,822.30	$160,822.30	0	0	31	31	$26,553.64	$26,117.73	49	$186,940.03	$0	$186,940
FUND YEAR -- 02/01/2014 to 01/31/2015															
0	0	20	20	$568,871.50	$556,849.47	0	0	26	26	$17,797.42	$17,797.42	46	$574,646.89	$0	$574,647
FUND YEAR -- 02/01/2015 to 01/31/2016															
0	2	11	13	$423,541.60	$586,630.09	0	0	28	28	$20,530.54	$20,530.54	41	$607,160.63	$0	$607,161
FUND YEAR -- 02/01/2016 to 01/31/2017															

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MAINE TURNPIKE AUTHORITY
ACCUMULATED CLAIM REPORT ALL FUND YEARS
AS OF: 09/30/2026

	Indemnity					Medical					Total			
Month	Open	Closed	Total	Tot Paid	Incurred	Month	Open	Closed	Total	Tot Paid	Incurred	Claims	Total Incurred	Carrier Reimburse	Net Incurred
0	0	10	10	$107,657.77	$107,657.77	0	0	37	37	$35,025.87	$35,025.87	47	$142,683.64	$0	$142,684
FUND YEAR -- 02/01/2017 to 01/31/2018															
0	1	13	14	$337,770.66	$426,842.71	0	0	23	23	$25,159.95	$25,159.95	37	$452,002.66	$0	$452,003
FUND YEAR -- 02/01/2018 to 01/31/2019															
0	0	12	12	$169,715.24	$160,670.52	0	0	27	27	$32,101.03	$30,821.69	39	$191,492.21	$0	$191,492
FUND YEAR -- 02/01/2019 to 01/31/2020															
0	1	6	7	$157,287.53	$187,865.02	0	0	34	34	$47,914.30	$47,914.30	41	$235,779.32	$0	$235,779
FUND YEAR -- 02/01/2020 to 01/31/2021															
0	0	13	13	$165,964.55	$144,015.00	0	0	23	23	$12,819.51	$12,819.51	36	$156,834.51	$0	$156,835
FUND YEAR -- 02/01/2021 to 01/31/2022															
0	1	14	15	$180,413.94	$170,502.59	0	0	28	28	$21,488.38	$21,488.38	43	$191,990.97	$0	$191,991
FUND YEAR -- 02/01/2022 to 01/31/2023															
0	2	9	11	$607,599.05	$713,396.28	0	0	20	20	$48,468.08	$43,553.35	31	$756,949.63	$0	$756,950
FUND YEAR -- 02/01/2023 to 01/31/2024															
0	0	5	5	$56,710.99	$56,710.99	0	0	15	15	$18,789.10	$18,789.10	20	$75,500.09	$0	$75,500
FUND YEAR -- 02/01/2024 to 01/31/2025															
0	0	4	4	$40,513.92	$40,043.84	0	0	21	21	$26,937.38	$26,937.38	25	$66,981.22	$0	$66,981
FUND YEAR -- 02/01/2025 to 01/31/2026															
0	3	9	12	$150,980.38	$252,818.70	0	0	22	22	$29,897.02	$26,356.54	34	$279,175.24	$0	$279,175
FUND YEAR -- 02/01/2026 to 01/31/2027															
2	4	1	5	$59,113.60	$86,312.53	0	2	9	11	$9,500.49	$12,932.26	16	$99,244.79	$0	$99,245
ACCUMULATED TOTALS FOR MAINE TURNPIKE AUTHORITY															
2	19	700	719	$16,164,488.63	$16,924,251.63	0	2	1,313	1,315	$795,615.01	$785,148.70	2,034	$17,709,400.33	$573,580	$17,135,820

Workers' Compensation Experience Rating Worksheet

Effective Date: **2/1/2026**
Risk ID:
State: **ME**

1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES
*****Maine										
Policy Period:	2/1/2022 to 2/1/2023				Policy #:					
5506	1.16	0.32	5,905,307	68,502	21,921	K478430	5	F	6,585	6,585
7380	1.22	0.35	2,541,557	31,007	10,852	K269591	5	F	6,679	6,679
8810	0.05	0.39	10,251,486	5,126	1,999	K504272	5	F	9,951	9,951
9402	0.94	0.32	488,524	4,592	1,469	K420420	5	F	11,016	11,016
9410	0.68	0.39	6,843,094	46,533	18,148	K477097	5	F	27,281	12,500
						K041664	5	F	47,404	12,500
						K554622	5	F	56,386	12,500
						K869473	5	O	91,587	12,500
						K185793	5	O #	236,575	12,500
						K402994	5	O #	278,738	12,500
						K587299	6	F *	274	274
						K541956	6	F *	275	275
						K203249	6	F *	283	283
						K234796	6	F *	378	378
						K270917	6	F *	426	426
						K253592	6	F *	492	492
						K523612	6	F *	492	492
						K258980	6	F *	530	530
						K545275	6	F *	546	546
						K460593	6	F *	604	604
						K231296	6	F *	723	723
						K519868	6	F *	743	743
						K242178	6	F *	944	944
						K426218	6	F *	1,248	1,248
						K189273	6	F *	1,510	1,510
						K269605	6	F *	1,782	1,782
						K345803	6	F *	2,289	2,289
						K340885	6	F *	2,805	2,805
						K036565	6	F *	6,414	6,414
						K500369	6	F *	18,203	12,500
Policy Period Totals			26,029,968	155,759	54,389				813,162	144,489

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Workers' Compensation Experience Rating Worksheet

Effective Date: **2/1/2026**
Risk ID:
State: **ME**

1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES
Policy Period: 2/1/2023 to 2/1/2024						Policy #:				
5506	1.16	0.32	7,367,121	85,459	27,347	K998762	5	F	4,714	4,714
7380	1.22	0.35	2,661,652	32,472	11,365	K999157	5	F	10,818	10,818
8810	0.05	0.39	11,290,399	5,645	2,202	K564182	5	F	35,797	12,500
9402	0.94	0.32	415,239	3,903	1,249	K681704	6	F *	285	285
9410	0.68	0.39	6,616,605	44,993	17,547	K666164	6	F *	298	298
						K637373	6	F *	300	300
						K974521	6	F *	331	331
						K803846	6	F *	347	347
						K878722	6	F *	384	384
						M014841	6	F *	425	425
						K586380	6	F *	464	464
						K896018	6	F *	616	616
						K950926	6	F *	730	730
						K839553	6	F *	860	860
						M226060	6	F *	1,075	1,075
						K686250	6	F *	1,194	1,194
						K873957	6	F *	1,615	1,615
						K941900	6	F *	4,816	4,816
						K883406	6	F *	5,017	5,017
Policy Period Totals			28,351,017	172,472	59,710				70,084	46,787

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Workers' Compensation Experience Rating Worksheet

Effective Date: **2/1/2026**
Risk ID:
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1	2	3	4	5	6	7	8	9	10	11
CODE	ELR	D - RATIO	PAYROLL	EXPECTED LOSSES	EXP. PRIM. LOSSES	CLAIMDATA # ID	IJ	OF	ACT. INC. LOSSES	ACT. PRIM. LOSSES
Policy Period: 2/1/2024 to 2/1/2025						Policy #:				
5506	1.16	0.32	7,452,233	86,446	27,663	M400131	5	O	7,070	7,070
7380	1.22	0.35	3,331,313	40,642	14,225	M171992	5	F	11,437	11,437
8810	0.05	0.39	11,839,361	5,920	2,309	M512570	5	F	23,247	12,500
9402	0.94	0.32	852,363	8,012	2,564	M032585	6	F *	216	216
9410	0.68	0.39	7,287,982	49,558	19,328	M120892	6	F *	293	293
						M362892	6	F *	404	404
						M389615	6	F *	488	488
						M509965	6	F *	500	500
						M084063	6	F *	504	504
						M045015	6	F *	520	520
						M166378	6	F *	619	619
						M251127	6	F *	630	630
						M065222	6	F *	790	790
						M463987	6	F *	811	811
						M373835	6	F *	1,463	1,463
						M247245	6	F *	1,498	1,498
						M507213	6	F *	1,969	1,969
						M149092	6	F *	2,722	2,722
						M488134	6	O *	2,750	2,750
						M205806	6	F *	3,262	3,262
						M192811	6	O *	7,339	7,339
Policy Period Totals			30,763,251	190,578	66,088				68,531	57,784

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		(D) - (E)			*(H) - (I)*			
0.46		343,816	526,610	182,794	343,636	44,590	515,679	172,043
"W" VALUE		EXPECTED EXCESS	TOTAL EXPECTED	TOTAL EXP. PRIM.	ACTUAL EXCESS	"B" VALUE	TOTAL ACTUAL	TOTAL ACT. PRIM.
A	B	C	D	E	F	G	H	I

\# Limited loss.
s Subrogation or other special loss.

16 ARAP
1.00 if applicable

Experience Modification Calculation	11 PRIMARY LOSSES	12 STABILIZING VALUE	13 RATABLE EXCESS	14 ADJUSTED TOTALS
ACTUAL	*(I)*	*(C) X (1 - A) + (G)*	*(A) X (F)*	
	172,043	230,251	158,073	560,366
EXPECTED	*(E)*	*(C) X (1 - A) + (G)*	*(A) X (C)*	
	182,794	230,251	158,155	571,200

15 EXP MOD
(J) / (K)
0.98

* Rating reflects a decrease of 70 percent medical-only primary and excess loss dollars where ERA is applied, reflected only in totals (F), (H), and (I).

The ARAP surcharge shown is for those states in the rating that have approved the ARAP program. It was calculated based on the general interstate formula and maximum, however, the maximum surcharge may vary by state.

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