Oregon Public Entity Excess Pool

OPEEP BROKER 2026 RFP

Addendum 1

Responses to Questions

1) **Does your current broker provide claim advocacy support?** Claims advocacy is not a task we have requested from our current broker. We are confident they would provide, if requested.

2) **Does your current broker provide a loss control plan and/or include loss control services?** Loss control services is not a task we have requested from our broker. Reinsurance companies offer some loss control services.

3) **What is the current term premium spend for GEM and NLC?** About $5.4 million.

4) **When did the program's SIR increase to $2M?** In 2017. Members retain $1 million, CIS retains $2 million, and OPEEP retains $500,000. OPEEP's SIR has changed a few times over the last 10 years.

5) **Does each member retain the $2M? If not, how is the member retention structured?** Members retain $1 million, CIS retains $2 million, and OPEEP retains $500,000.

6) **If OPEEP has a retention, how are those losses funded**? Member contributions.

7) **Are you willing to share your 10-year loss run?** Yes, we will provide a loss run to the successful broker.

8) **What growth of OPEEP is anticipated in the next five years?** The Board is comfortable with the current membership. New members must meet strict underwriting standards. OPEEP has grown one new member every two or three years.

9) **Are there any planned changes to underwriting appetite, eligibility, or coverage forms?** No.

10) **Does OPEEP currently retain any risk or plan to in the future?** Yes

11) **Can OPEEP provide 5-10 years of loss experience?** Yes, we will provide a loss run to the successful broker.

12) **Historically, what has the loss activity been in the $10 million to $20 million layer?** None

13) **Can OPEEP provide copies of recent actuarial reports?** Yes, we will provide to the successful broker.

14) **What details would OPEEP expect to be included with the biennial market analysis?** A review of commercial reinsurance market to provide assurance to the OPEEP Board that the existing reinsurance program is the best value.

15) **Does OPEEP expect formal market testing every other year, or benchmarking against market intelligence and comparable placements?** The OPEEP Board will be looking to the broker to provide assurance that the existing reinsurance program is the best value. The broker can use their discretion to provide that assurance.

16) **Is OPEEP interested in exploring limits above $20 million?** Members have not expressed interest over $20 million but that may change over the next five years.

17) **How many excess cyber policies are currently purchased?** Six by OPEEP members. CIS has 35 members who purchase excess cyber.

18) **Are any limits shared in the excess cyber program?** Yes, in the CIS cyber program.

19) **Is OPEEP seeking cyber risk management guidance in addition to cyber placements**? The cyber reinsurers have provided some cyber risk management service.

20) **Does OPEEP have any concerns with the current service provided?** No

21) **What are the most important factors OPEEP seeks to improve though a new broker relationship?** None known.

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22) **Does the cyber commission offset any of the broker fee or is this a separate charge?** The current broker receives commission on one placement not anticipated in the original contract. It does not offset the fee.

23) **What is the current broker compensation:** $112,552 for 2026. The current contract expires November 1, 2026.

24) **Does the current broker use a wholesaler:** Yes

25) **Does the broker collect any commission:** Yes, on one placement outside of the contract terms.