STATE OF LOUISIANA, DIVISION OF ADMINISTRATION

through the

OFFICE OF RISK MANAGEMENT

Request for Information
for
INSURANCE BROKER SERVICES

Submission of Inquiries: July 27, 2026 (4:00 PM CDT)

Responses to Inquiries: August 10, 2026

Responses to this Request for Information (RFI) are non-binding and are for informational purposes only. The Division of Administration through the Office of Risk Management (ORM) is not responsible for any costs, including broker costs, incurred in responding to this Request for Information.

RESPONSES TO WRITTEN INQUIRIES

General

1. How do your agencies report claims to the ORM?

All claims are submitted directly to ORM's third party claims administrator (TPA). Information regarding claims reporting can be found at www.laorm.com and on ORM's website, https://www.doa.la.gov/doa/orm/.

2. What is the average number of claims reported to commercial carriers annually?

An average of twenty-six (26) claims are reported to commercial carriers annually. This excludes property claims and equipment breakdown claims.

3. Can five years of loss runs by line of coverage be made available?

ORM has opted not to provide detailed loss runs for the purposes of this RFI. However, general loss data by line of coverage can be found under Annual Reports located at the following link: https://www.doa.la.gov/doa/orm/archives/reports-archived/.

4. What is the approximate number of Certificates of Insurance issued annually?

ORM issues approximately six-hundred (600) certificates of insurance for self-insured lines of coverage annually. ORM’s current broker issues approximately one-hundred (100) certificates of insurance for commercially insured lines of coverage annually.

5. Have you explored the idea of a captive in the past? If so, can you share details?

ORM has conducted captive studies on multiple occasions. However, current statutory restrictions and programmatic functions prohibit captives from being a viable option at this time.

6. Are there currently any uninsured exposures ORM is evaluating for transfer into the commercial market?

Not at this time.

7. Are actuarial reports available for broker review?

Self-insurance premiums are calculated by a third-party actuary firm. ORM is unable to release these reports as they contain proprietary information of the contractor.

8. What are the average number of bonds held annually?

ORM currently facilitates four (4) commercial bonds.

9. How many training classes for state agencies are anticipated annually?

There are no specifically enumerated requirements in ORM's current broker of record contract. ORM anticipates requesting quarterly presentations and at least one annual conference. Additionally, consulting services could include training presentations held in coordination with ORM personnel and other contracting partners.

10. How is the current broker fee allocated between services?

The current broker of record contract is allocated between property and casualty only.

11. What were the factors that warranted the release of this Insurance Broker Services RFI?

ORM is reviewing its historic procurement model in preparation for the future issuance of Requests for Proposals (RFPs) for insurance broker services. Under the most recent methodology, all broker consulting and placement services have been put out for proposal as a single RFP, encompassing both property and all casualty lines. To ensure that the State of Louisiana is addressing its evolving risk profile, we are requesting information from broker consultants regarding areas where they feel they would fit the needs of the State's program. This RFI will assist in optimizing the RFP process in the future, allowing the State to maximize access to commercial markets and innovative consulting services.

12. Is this due to procurement and compliance requirements of the state or something else?

See previous response.

13. Is the state willing to provide Policies and Loss Runs for all lines of coverage? We believe this information can help showcase our internal abilities as well as show how we approach coverages differently.

ORM has opted not to provide copies of policies or detailed loss runs for the purposes of this RFI. However, general loss data by line of coverage can be found under Annual Reports located at the following link: https://www.doa.la.gov/doa/orm/archives/reports-archived/.

14. Can we be provided a contract with the claims unit we will be working with so that we can confirm alignment with their requirements and expectations establish(ed) therein?

Claims handling falls outside the scope of this RFI, and any future RFP. Reporting, tracking, and advocacy services are limited to the information included in *Attachment I, Sample Scope of Work and Services*, of the RFI.

15. Will this RFI lead to an immediate take over of coverage before the contract renewal date of 10/31/2026? If not, will this RFI lead to an RFP in 2027?

No, this RFI is for informational purposes only. Please reference Louisiana Revised Statutes 39:1540, for the competitive process relative to ORM's procurement of insurance consulting services, which is done in compliance with the Louisiana Procurement Code pursuant to R.S. 39:1551, *et seq*. Timelines for the release of future RFPs have not been finalized.

16. Can you provide copies of policies?

ORM has opted not to provide copies of policies for the purposes of this RFI.

17. Can you provide 10 years of detailed loss data that includes both open and closed claims, in Excel, by line of coverage, broken out by paid, outstanding and total incurred?

ORM has opted not to provide detailed loss runs for the purposes of this RFI. However, general loss data by line of coverage can be found under Annual Reports located at the following link: https://www.doa.la.gov/doa/orm/archives/reports-archived/.

18. Do you conduct a formal risk-bearing capacity analysis to determine the appropriate retentions and limits for its insurance program?

ORM contracts with a third-party actuarial firm (actuary). The actuary utilizes exposure and experience data to assist ORM in developing Agency premiums. The State's losses and self-insured retentions are funded by Agency premiums.

19. Do you currently engage in third-party risk control services? If so, can you provide the company names?

Loss prevention services are provided under our third-party administrator contract. Please reference the Statewide Loss Prevention Policy found at the following link: https://www.doa.la.gov/doa/orm/loss-prevention/.

20. Are there any legacy claim issues that you would like Respondent to address in its response?

ORM has not identified this is as a current need. However, ORM would be interested in Respondent's approach to legacy claims handling for consideration.

21. What are the current terms of service for claims reviews/audits will be required for policies included in the RFP?

ORM is unable to provide a response, as the inquiry is unclear.

22. Do you currently engage actuarial services, either to support the insurance program renewal and/or for loss reserving/forecasting purposes? If so, can a recently completed actuarial report be provided?

Yes. Self-insurance premiums are calculated by a third-party actuary firm. ORM is unable to release these reports, as they contain proprietary information of the contractor.

23. Can you provide details on any recent safety initiatives that have been implemented, or do you have any planned near term?

ORM has not implemented any recent safety initiatives. However, ORM is interested in feedback and innovative ideas to enhance our current program.

24. What claim consulting services does the State currently use?

All claims are handled by the State's third-party claims administrator, including but limited to, intake, adjusting services, bill review, and investigations.

25. What (if any) insurance programs / policies have you all discontinued or cancelled in the last 3 years?

None.

26. If any such cancelled or non-renewed programs, do you anticipate re-instituting any in the next 12-24 months?

Not applicable.

27. Have any insurance policies or programs been non-renewed or cancelled by the insurer currently or within the last 24 months?

No.

28. Regarding the instructions to send the financial statements and the response via a file share link – would you all accept a PDF via email along with links to the financial statements? If no, can you please share a few examples of a file share link that is acceptable to the State?

Yes, a PDF and links would meet this requirement.

29. Are there specific loss scenarios or emerging risks (e.g., abuse/molestation, civil rights, public safety incidents) that are of particular concern?

ORM provides broad form coverage that is statutorily driven. Recent legislative changes, such as opening of look back periods, increases to prescriptive periods, and ongoing tort reform all impact ORM operations. Ongoing review of national trends and large losses is expected as part of the consulting services. Pollution, Cyber and Artificial Intelligence continue to be areas of focus, as well as the increase in the frequency and severity of convective storms and cold weather events in the southern half of the United States.

30. Can you please provide 5-10 years of historical general liability loss data (paid and unpaid), if applicable?

ORM has opted not to provide detailed loss runs for the purposes of this RFI. However, general loss data by line of coverage can be found under Annual Reports located at the following link: https://www.doa.la.gov/doa/orm/archives/reports-archived/.

Property

1. What is your appraisal methodology? How often are locations appraised and what is the value threshold?

All state-owned buildings are physically inspected and provided a reappraisal on a five (5) year cycle. New buildings and major renovations are physically appraised within thirty (30) days of being reported to ORM and added to the schedule. All appraisals are currently handled by ORM's third party administrator. Valuations are completed on a replacement cost basis utilizing CoreLogic software, brown book entries and agency reported values.

1a. Is a third-party property appraisal firm providing these services?

Property valuation services are included in the current third-party claims administrator contract.

2. What percentage of programs have been physically appraised versus desktop appraised?

All buildings are physically appraised on a five (5) year cycle. The most recent physical appraisal dates can be found in column BX of the sample schedule of values. Please note that items marked with an "x" are objects that are not appraised and would be paid at actual cash value, which values are reported to ORM by the insured Agency.

3. What is the property retention for named storms and flood losses?

Fifty million dollars ($50,000,000) each occurrence.

4. What coverage enhancements are ORM's highest priorities?

Current programmatic structures have optimized stability through market cycles. ORM currently reviews innovative programmatic options annually, including but not limited to, Alternative Risk Transfer (ART) options, parametrics, etc. Ensuring access to multiple markets is important to the overall stability of the program. Carrier provided services are also important to the continued review of the State's property portfolio. Innovative solutions and opportunities are encouraged for consideration.

5. What parametric coverages, if any, are currently purchased?

ORM currently procures a Named Storm parametric with limits of up to five million dollars ($5,000,000) when triggered. Gate model for category three (3), four (4), and five (5) hurricanes when crossing the coastline of the State and fifty (50) miles east or west of the State coastline.

6. What layers of coverage are currently secured through ILS (Insurance Linked Securities) programs?

ORM currently secures $50,000,000 excess of $350,000,000 excess of the $50,000,000 self-insured retention for Named Storm Only.

7. Can historical property submissions be made available?

ORM will not be providing historical property submissions for the purposes of this RFI.

8. Is the Insurance Placement Report for 2025 available?

Not at this time.

9. If not, have there been any material changes to deductibles, limits, or coverage structures at the most recent renewal for any major coverage lines?

There have been no changes to deductibles and named storm limits were increased from $330,000,000 to $400,000,000 at the most recent renewal.

Cyber

1. What is the total number of state agencies and how many purchase cyber coverage?

The total number of Agencies is approximately two-hundred and fifty (250). Any potential broker should have the capacity to place commercial coverage on behalf of all agencies participating in ORM's program.

2. How many higher education institutions participate in ORM programs?

All Louisiana public institutions of higher education currently participate in ORM’s program, except for Louisiana State University - Baton Rouge Campus. Program participation includes the Board of Regents and four (4) university systems covering thirty-six (36) institutions.

Construction

1. Does ORM currently have an operating OCIP (Owner Controlled Insurance Program)?

No.

2. If not, has this concept been explored?

This concept has been utilized in the past relative to specific projects and may be utilized again in the future.

Marine

1. We note the current Protection & Indemnity (P&I) limit of $100 million. Given the ferry operations and apparent passenger capacities, has ORM explored or considered placement through a P&I Club, or are there any discussions regarding higher liability limits?

No, ORM has not explored placement through a P&I club. ORM continuously evaluates coverage limits.

2. The schedule indicates a maximum vessel value of approximately $12.3 million. Can you confirm whether the current program includes any Hull versus Increased Value/Freight Interest split?

The current program does not include the referenced split.

3. Please confirm the current Hull and P&I deductible of $1,000 Hull deductible and no deductible for P&I/Pollution coverage as noted on the insurance summary.

Agencies have a one-thousand dollars ($1,000) deductible owed to ORM for Hull and no deductible for P&I/Pollution coverage. ORM pays the difference between the Agency deductible and where the commercial hull policy attaches. However, the vessel deductibles vary. ORM has a one-million dollars ($1,000,000) deductible for P&I coverage as stated in the Summary of Coverages linked in the RFI.

4. Is Cyber Hull coverage currently purchased, or has it been considered as part of the marine insurance program?

No, ORM has not purchased Cyber Hull coverage and it has not been considered as part of the marine insurance program

5. Is War Risk coverage currently purchased or required for any portion of the fleet?

ORM does not currently purchase War Risk coverage.

6. For the ferry vessels, please provide:

a. Average passenger count per vessel

The ferry vessels have transported an average of 188 passengers daily.

b. Maximum passenger capacity per vessel

The ferry vessels have an average maximum passenger capacity of 170.

c. Average number of vehicles transported per vessel

The ferry vessels have transported an average of 133 vehicles daily.

d. Maximum vehicle capacity per vessel

The ferry vessels have an average maximum vehicle capacity of 40.