EXCESS LOSS RENEWAL & MARKETING ANALYSIS

Douglas County School District

Specific stop loss comparison | Plan year 2027

PREPARED FOR

Douglas County School District
EMPOWER • PREPARE • INSPIRE • CONNECT

PRESENTED BY

LP Insurance Services
Employee Benefits Division

EFFECTIVE DATE

January 1, 2027

INSURANCE
lpins.net

INSURANCE BROKERS * EMPLOYEE BENEFIT CONSULTANTS

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Excess Loss Renewal & Marketing Analysis

Douglas County School District
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Response to Bid Summary

Excess loss carriers contacted for the 2027 renewal

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CARRIER CONTACTED	BID RESPONSE	% OVER / (UNDER) CURRENT
IISI Companion	**Current / Renewal – Presented**	**30%**
Ryan Specialty Benefits	**Quoted – Presented**	**24%**
Berkshire Hathaway	Quoted – Not Presented	**32%**
Berkley A&H	Quote Not Presented	–
Tokio Marine HCC	Quote Not Presented	–
ISU Companion	Declined to Quote – Carrier	–
BRM Specialty Markets	Declined to Quote – Not Competitive	–
QBE A&H	Declined to Quote – Not Competitive	–
Sun Life Financial	Declined to Quote – Not Competitive	–
Swiss Re	Declined to Quote – Not Competitive	–
Symetra	Declined to Quote – Not Competitive	–

Presented to the District Quoted / not presented Declined to quote

Stop Loss – Benefit & Cost Comparison

Specific deductible levels: $300K, $325K, $350K

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CARRIER	Current IISI Companion	Renewal IISI Companion	Option 1 Ryan Specialty	Option 2 Ryan Specialty	Option 3 Ryan Specialty
EXPOSURES					
Employee Only	541	541	541	541	541
Employee + Family	178	178	178	178	178
Total Employees	**719**	**719**	**719**	**719**	**719**
SPECIFIC STOP LOSS					
Stop Loss Level	**$300,000**	**$300,000**	**$300,000**	**$325,000**	**$350,000**
Contract Basis	24/12	Paid	24/12	24/12	24/12
Benefits Covered	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx	Medical/Rx
Limit of Liability (Annual)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Limit of Liability (Lifetime)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Reimbursement Percent	100%	100%	100%	100%	100%
Specific Advancement	Yes	Yes	Yes	Yes	Yes
Actively at Work	Waived w/ disclosure	Waived w/ disclosure	Waived w/ disclosure	Waived w/ disclosure	Waived w/ disclosure
No New Laser Provision	Included (50% cap)	**Incl. (50% cap); 1 EE excl.**	Included (50% cap)	Included (50% cap)	Included (50% cap)
Plan Mirroring	Included	Included	Included	Included	Incl. – subject to
Retirees	Included	Included	Included	Included	Included
SPECIFIC RATES (PER EMPLOYEE PER MONTH)					
Employee Only	$58.15	$75.24	$72.49	$65.90	$59.98
Employee + Family	$169.91	$222.05	$210.93	$191.45	$173.77
ESTIMATED ANNUAL FIXED COST					
Single Specific Stop Loss	$377,510	$488,458	$470,605	$427,823	$389,390
Family Specific Stop Loss	$362,928	$474,299	$450,546	$408,937	$371,173
TOTAL ANNUAL FIXED EXPENSES	**$740,438**	**$962,757**	**$921,152**	**$836,760**	**$760,563**
% over / (under) current	–	**30.0%**	**24.4%**	**13.0%**	**2.7%**
$ over / (under) current	–	**$222,319**	**$180,714**	**$96,322**	**$20,125**
LASERS & CONTINGENCIES					
Claimant 1 – Current Laser	None	None	None	None	None
Firm and Final	–	Yes	Yes	Yes	Yes
Acceptance Requirement	–	Signed Confirmation	Signed Confirmation	Signed Confirmation	Signed Confirmation
Proposal Expiration Date	–	**11/11/26**	**11/6/26**	**11/6/26**	**11/6/26**

Red text marks a change from the current program. Rates are shown per employee per month; annual costs are estimates based on 719 enrolled employees.

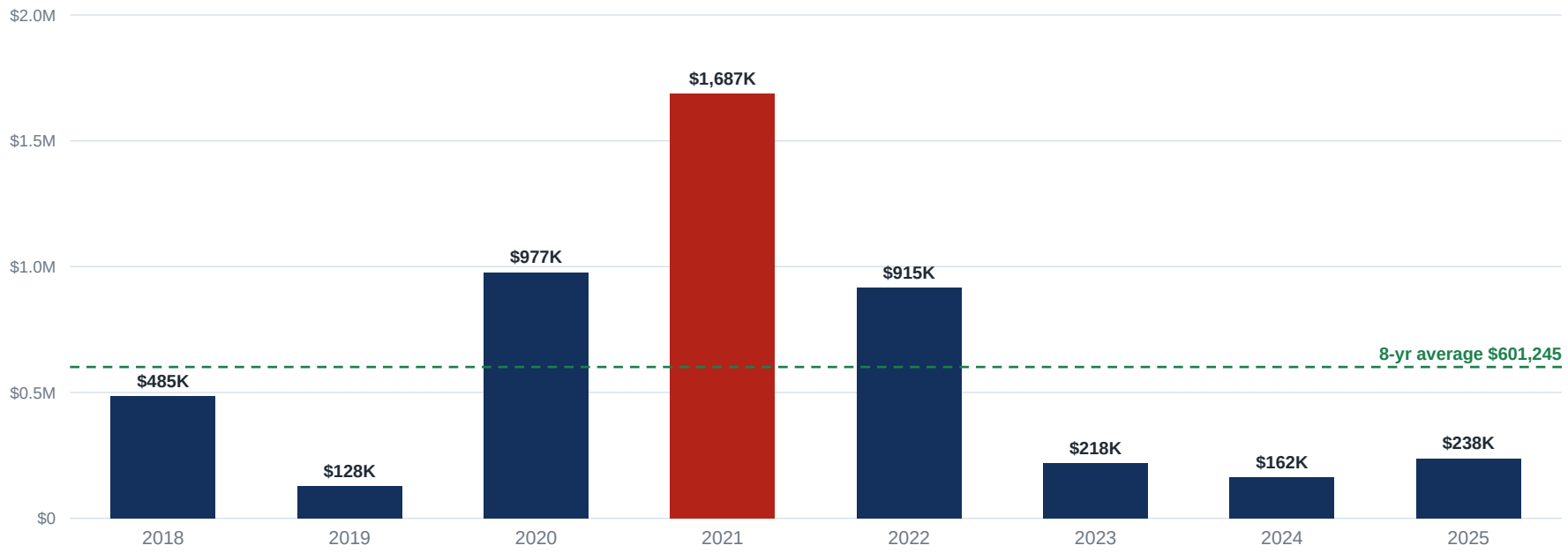
Historical Data

Specific deductible, premium and claims experience, 2018–2025

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PLAN YEAR	SPECIFIC DED.	RENEWAL	CARRIER	LASERS	APPROX. PREMIUM	CLAIMS > SPEC	TOTAL $ OVER SPEC
2018	$175,000	4%	Voya	None	$555,000	1	**$484,768**
2019	$175,000	10%	Voya	None	$625,000	2	**$127,683**
2020	$200,000	-1%	Voya	None	$643,000	3	**$977,120**
2021	$250,000	9%	Voya	$1.5M	$660,000	3	**$1,686,541**
2022	$250,000	-3%	Granular	$500K	$665,000	5	**$915,245**
2023	$250,000	7%	Granular	$500K	$687,000	2	**$218,357**
2024	$275,000	6%	Granular	$500K	$800,000	2	**$162,161**
2025	$275,000	6%	Granular	$500K	$850,000	2	**$238,084**
8 YEARS						**20 (avg. 2.5/yr)**	**$4,809,959 (avg. $601,245/yr)**

Total $ over specific deductible, by plan year



L/P Insurance Services Fee Disclosure

Services provided and compensation received

Douglas County School District
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Employer / Group Name	Douglas County School District
Plan Year	2027
Date	11/3/2026

FEE DISCLOSURE

Your organization sponsors a group health plan that is subject to the Employee Retirement Income Security Act of 1974 ("ERISA") for which L/P Insurance Services ("L/P") provides non-fiduciary services. ERISA has been amended to require brokers and consultants to make compensation disclosures for agreements in effect on or after December 27, 2021.

Under ERISA, the plan sponsor or other responsible fiduciary has a fiduciary duty to prudently select and monitor service providers, and their fees and compensation, to ensure, among other things, that the compensation received by the service provider is reasonable in relation to the services provided.

In exchange for receipt of the compensation identified in Schedule B, L/P shall perform those services specifically selected on Schedule A ("the Services") on behalf of the "Group Health Plan" ("Client")…

We do not and will not provide any fiduciary services.

Confidential. This document contains proprietary confidential information concerning L/P and our clients. It may not be distributed or reproduced without the express prior written consent of L/P. No disclosure concerning this document shall be made without the express prior written consent of L/P.

SCHEDULE A – SCHEDULE OF SERVICES TO BE PROVIDED TO PLAN FIDUCIARIES

The services selected are to be provided by L/P or arranged for on the Client's behalf. In all instances L/P is not acting in a fiduciary capacity, but…

- ☑ **Strategic Benefit Planning & Placement Services** (e.g. assess/review current plans, conduct plan/vendor analysis, summarize plans/policies, suggest plan improvement, negotiate vendor/carrier rates and services, oversee plan implementation, etc.)
- ☑ **Open enrollment support services** (e.g., develop open enrollment communication materials as requested, attend onsite meetings as needed, provide resources to educate/engage plan members, etc.)
- ☑ **Online Enrollment Benefit Platform via Employee Navigator** (e.g., setup, testing and year-round support; offer administrative training; facilitate data feeds as allowed by carriers, etc.)
- ☑ **Account management services** (e.g., serve as a liaison between Client and carriers; facilitate billing, claims and service resolution; and assist employees with general benefit questions, etc.)
- ☑ **Affordable Care Act** (e.g. recommend ACA-premium contributions, recommend 1094-1095 vendors to prepare 1094/1095 IRS information returns, advise on PCORI fee amounts, etc.)
- ☑ **Compliance Services** (e.g. provide advice and guidance with applicable laws and regulations, offer guidance on existing and emerging compliance issues, required notices & disclosures, prepare signature-ready Form 5500s & SARs as appropriate, etc.) L/P does not provide legal counsel or tax advice.
- ☑ **Benefit Administration Services** (including COBRA, FSA, HRA, H.S.A., administration services)
- ☑ **Other services as requested by Plan Sponsor**

SCHEDULE B – COMPENSATION

In exchange for the provision of Services designated in Schedule A, the parties agree L/P shall be entitled to the following compensation.

1. Direct Compensation

CARRIER / VENDOR	LINE OF COVERAGE	COMPENSATION METHODOLOGY
IISI Companion	Stop Loss	**10%**
Ryan Specialty Benefits	Stop Loss	**10%**

2. Indirect Compensation

Compensation, such as administrative services fees, may be provided to L/P by certain carriers in exchange for providing needed administrative support services on the carriers' behalf. This compensation is not guaranteed and is typically variable and based on meeting specific persistency and production levels. Compensation may be received on a monthly, quarterly or calendar year. The Direct Compensation fee type identified above is unaffected whether or…

There are occasions when certain carriers will host offsite business events for the purposes of introducing new products and services for select members of the brokerage community. These events are not in connection with any particular customer and may be held locally or at venues that require travel. The carrier will pay expenses for travel, meals, entertainment and accommodations. While the likelihood that these events will occur is unknown, their value cannot be calculated in advance. If certain Internal Revenue Service (IRS) thresholds ($600) are met, individual event participants receive a Form 1099-MISC that…

As part of L/P's corporate governance practices, all employees are subject to an anti-corruption and whistle blower policy that states no gift, entertainment or travel exceeding $100 per person can be accepted from a carrier, vendor, or third party without prior approval from the Chief Executive Officer. In such…

3. Termination of the Arrangement

L/P will not receive any compensation when the arrangement between L/P and the Client is terminated other than compensation that accrued before the date of termination. Any carrier amounts received after the termination of the arrangement that are not due to L/P will be refunded to the carrier upon the next…

Note: This Notice is being provided to the Client as required by ERISA Section 408(b)(2)(B), which was enacted as part of the Consolidated Appropriations Act on December 27, 2020. Any other plan service provider that is subject to the 408(b)(2)(B) disclosure, and any such disclosures provided by such other service providers, are not included in the L/P Insurance Services disclosure.

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