

Pit River Tribal Housing Board

Insurance Broker Services

REQUEST FOR PROPOSALS

The Pit River Tribe Housing Board (PRTHB) is now soliciting written proposals for service, capabilities, and support from insurance brokers for its property, casualty, and commercial liability programs.

Pit River Tribal Housing Boards insurance program is designed to encompass a broad spectrum of coverages crucial to the safeguarding of tribal interests. The broker relationship is pivotal, focusing on service capabilities and support to ensure the comprehensive protection of Pit River Tribal Housing Board and therefore responding brokers must exhibit profound knowledge and proficiency in areas critical to tribal housing entities. The RFP is available from the noted address, and is also available on our web www.prthousing@frontiernet.net. Attention is called to the fact that Indian Preference in compliance with the requirements of 24 CFR 1000.52 applies to this procurement. The Pit River Tribal Housing Board reserves the right to reject any and all proposals.

PRTHB Contact Person

Allen Lowry, Housing Coordinator
(530) 335-4809

RFP SUBMITALS

Mailing Address: PO Box 2350
Burney, CA 96013

Physical Address: 20300 Fir Street
Burney, CA 96013

PROPOSAL SUBMITTAL DEADLINE

November 28, 2023 at 4:00 P.M.

Request for Proposal

Insurance Broker Services

Due date: 11-27-2023

Pit River Tribal Housing REQUEST FOR PROPOSAL

Date: 09/18/2023

GENERAL INFORMATION:

The Pit River Tribal Housing Board (PRTHB) wants to solicit quotes for service, capabilities, and support from insurance brokers for its property, casualty, and commercial liability programs.

PURPOSE:

Pit River Tribal Housing Boards insurance program is designed to encompass a broad spectrum of coverages crucial to the safeguarding of tribal interests. The broker relationship is pivotal, focusing on service capabilities and support to ensure the comprehensive protection of Pit River Tribal Housing Board and therefore responding brokers must exhibit profound knowledge and proficiency in areas critical to tribal housing entities.

When focusing on insurance lines it is crucial to consider a comprehensive range of coverages to mitigate various risks associated with construction and operation. The following insurance coverages:

- **Property:** To cover damage to buildings, equipment, or other property.
- **Builder's Risk:** Coverage for new construction and for repair and remodel of existing homes.
- **General and Excess Liability:** To cover claims arising from injuries and property damage related to the business operations.
- **Professional Liability:** To protect against claims of negligence or harm from professional advice or services provided.
- **Errors and Omissions:** To cover claims arising from mistakes or failure to perform professional duties.
- **Crime:** To protect against losses due to criminal activities.
- **Automobile Liability:** To cover claims arising from the use of company vehicles.
- **Boiler and Machinery:** To cover damage to boilers and machinery and any subsequent property damage or business interruption.
- **Workers Compensation:** To cover medical costs and lost wages for work-related injuries or illnesses.
- **Cyber:** To protect against losses resulting from cyber-attacks.

DESCRIPTION OF REQUESTED SERVICES

1. **Comprehensive Evaluation and Enhancement:** Conduct a thorough audit of the existing commercial general liability and property and casualty insurance programs of PRTHB, proposing enhancements and identifying potential savings, with a focus on the distinctive requirements of tribal housing entities.
2. **Risk Quantification:** Assess risk retention and appetite in alignment with the unique needs and preferences of tribal entities.
3. **Service Plan Formulation:** Develop account service plans that are aligned with the needs and objectives of tribal housing entities.
4. **Risk Management and Control:** Establish robust risk management and control programs, emphasizing claims and loss control, tailored to the unique context of tribal housing.
5. **Accounting and Invoicing:** Manage all aspects related to the placement and servicing of insurance, ensuring accuracy and compliance with tribal housing requirements.
6. **Periodic Loss Review:** Execute a semi-annual loss review and present detailed reports, focusing on the implications and areas of improvement for tribal housing entities.
7. **Policy Review and Documentation:** Ensure the accuracy and completeness of individual policies before delivery to PRTHB and document the quotes received from various carriers, emphasizing transparency and accountability.
8. **Compliance and Vendor Management:** Collaborate with PRTHB to manage vendor performance effectively and ensure adherence to compliance requirements, focusing on the optimization of services related to insurance for tribal housing entities.

QUOTE SPECIFICATIONS:

The quote must include all of the following information:

1. Quotes are to be presented in a 3 ring binder -8.5" x 11" maximum size, with "fold-outs" limited to one fold only (Le. 11" x 17") or via Email.
2. Follow Sections as outlined below in **Appendix A**. Sections are to be easily identifiable.
3. Briefly describe your firm's history and background.
4. Provide details of your firm's financial status and stability.
5. Discuss any impending changes in your organization that could impact the delivery of services.
6. Provide proof that your company carries Errors and Omissions insurance coverage.

Quotes: Firms must submit quotes to the following address or via email to prthbookkeeper@frontiernet.net.

Allen Lowry
Housing Coordinator
20300 Fir Street
Burney, CA 96013

****Pit River Tribal Housing reserves the right to accept or Reject any and all proposals****

Appendix A

Your Brokerage Firm

1. Describe the special expertise your firm has in providing brokerage, risk management, consulting, and claims services to Indian Country including Tribal Government, Tribal Gaming, and/or Tribal Enterprises.
2. Provide a brief history and description of your firm. Include size (number of employees and revenues) and areas of specialization. Provide any information regarding mergers and/or acquisitions involving your firm in the past two years.
3. Provide names, locations, and biographies of each individual who would be assigned to work on our account. Include account executives, marketing personnel, technical representatives and others. Please name the individual with the overall responsibility for this account and why that person has been selected.
4. Provide an example of how your firm is taking a leadership role within the industry.
5. What size clients does your firm generally support?
6. What education programs/training/communication does your firm offer or refer to your clients in expanding their knowledge of insurance, risk management, and claims administration in general and specifically within Tribal Housing Authorities.
7. Describe the process your firm would utilize to assist us in identifying new and emerging exposures and the potential solutions.
8. Recognizing that your compensation is based entirely on a fee structure, how would you propose to establish your fee?
9. Do you have a method or process in place to gauge client satisfaction?
10. Describe your firm's ability to assist our Legal department with general insurance related issues as specific "Indian Country" related issues and potential solutions.
11. What process does your firm use when evaluating insurers in general and specifically with regard to Indian Country?
12. Describe the service your firm would offer in the following areas:
 - Claims Management and Investigation
 - Claims Management information systems and software
 - "On-Line" capabilities
 - Account service plans
 - Loss control
 - Risk Assessment

- Cyber Security Assessment and Preparedness
 - Regulatory Compliance
 - Claims reporting process and availability reports
 - Statistical analyses reporting
13. Describe our right to terminate a contract with you. Is there a minimum contract period?
14. Describe any additional services offered by your company that may be of interest to PRTHB.
15. Please provide three references from current clients, preferably of similar size and/or need and complexity to Pit River Tribal Housing Board. For each reference please include:
- Length of servicing relationship:
 - Contact name, title, and phone number.

Indian Preference

Section 7(b) of the Indian Self-determination and Education Assistance Act (commonly referred to as “638”) requires that any contract or subcontract entered into pursuant to the Act, the Indian Reorganization Act (which is the source for “Buy Indian” requirements) and/or any other Act authorizing contracts with Indian organizations or for the benefit of Indians “shall” require that, to the greatest extent feasible: (a) Preferences and opportunities for training and employment in connections with the administration of such contracts shall be given to “Indians”, and (b) Preference in the award of subcontracts in connection with the administration of such contracts shall be given to Indian organizations and to “Indian-owned” economic enterprises as defined in Section 3 of the Indian Financing Act of 1974 (51% Indian Majority owned).

The spirit of the law under Section 7(b) is to provide people of Native American ancestry both the preference and opportunity in connection with the administration of 638 contracts. PRTHB considers and provides bid preference to qualified Native American brokers.