

ATNI-EDC Requests for Proposals

Insurance Brokerage Services



Date of Issuance

November 10, 2021

1. GENERAL INFORMATION

The **Affiliated Tribes of Northwest Indians Economic Development Corporation** (ATNI-EDC) is a nonprofit organization that provides financial and technical assistance to ATNI Member Tribes in the priority areas of community and economic development to each of the fifty-seven ATNI Member Tribes in the Pacific Northwest that includes all of the Tribes in Oregon, Washington, and Idaho, as well as Tribes in Northern California, Nevada, Montana, and Alaska. As one of its tools, ATNI-EDC operates a Revolving Loan Fund that aims to increase access to capital for Native American communities and entrepreneurs. ATNI-EDC first began lending in 2000 and opened its subsidiary certified Community Development Financial Institution (CDFI), ATNI Financial Services (ATNI-FS), in 2002. Insurance needs to sufficiently cover both ATNI-EDC and ATNI-FS. ATNI-EDC and ATNI-FS share multiple functions including staff, office space, and board oversight. For the purposes of this RFP, ATNI-EDC and ATNI-FS are referred to collectively as ATNI-EDC.

2. Request for Proposals

2.1 Proposals

All proposals received by ATNI-EDC in response to this RFP will be retained; Submissions must:

- Be complete response to this RFP
 - Include the price proposal and/or fee structure
 - Be signed by an official authorized to bind the firm to its provisions.
 - Include a statement that the proposal remains valid for a period of at least ninety (90) days from the date of submission.
 - Proposal must be received by mail or email no later than December 3, 2021:

ATNI-EDC
PO Box 66592
Portland, Oregon 97290
info@atniedc.com

Envelopes must be clearly marked "Proposal Commercial Property/Casualty Insurance Broker of Record". Firms mailing proposals should allow time for normal delivery time to ensure timely receipt of their proposals.

2.2 Rejection of Proposals: ATNI-EDC reserves the right to reject any and all proposals received as the result of this RFP. Rejected proposals will be notified [in writing] within 90 days of closing date.

2.3 Communications Concerning RFP: All questions relevant to the development of this RFP are to be directed to:

Casey Pearlman
(503) 477-8568
info@atniedc.com

Any questions determined to be of interest to all prospective firms will be answered in writing and provided to all interested firms either by mail or by e-mail.

Except as authorized by Casey Pearlman, no vendor may contact any other employee or appointed official of ATNI-EDC with respect to the submission of this RFP or a bid.

2.4 Term: Based upon the outcome of this process, ATNI-EDC will award a one (1) year contract, with the option for additional years renewal at the sole discretion of the Board of Directors of ATNI-EDC. The successful respondent will be expected to commence services as soon as possible upon award, effective January 2022. It is expected the successful broker will assist ATNI-EDC staff in the transition of the administration of the current policies, through implementation of the selected new policies.

2.5 Additional Information:

- Revisions or Addenda to the RFP: In the event it becomes necessary to revise or supplement any part of the RFP, the revision or supplement will be provided to all prospective firms either by U.S. mail, or by e-mail.
- Experience: Firms with experience in Commercial Property/Casualty Insurance brokering services for non-profit organizations and Tribal organizations, are encouraged to apply. Firms must demonstrate their knowledge of both Tribal organizations as well as non-profit work and their knowledge of the laws that affect such organizations in the state of Oregon.
- Incurring Costs: ATNI-EDC will not be responsible for any costs incurred by a firm in the preparation or submission of a proposal.
- News Releases: News releases pertaining to this RFP or the services, or project to which it relates will not be made without prior approval, and then only in coordination with ATNI-EDC.
- Acceptance of proposal Content: The contents of the successful proposal may, at ATNI-EDC's option, become part of the contract entered into by the successful firm and ATNI-EDC.

2.6 Current Insurance Program: ATNI-EDC and its Board of Directors currently purchase the following policies as part of its Property/Casualty program:

- Commercial Property Coverage Part
- Commercial General Liability Coverage Part
- Commercial Crime Coverage Part
- Workers Compensation
- Director and Officers
- Umbrella Coverage
- Employees Liability Premium
- Excess Policy
- Cyber Liability
- Unemployment

The successful firm will perform an Insurance Coverage Review and Audit to determine the level and type of insurance required to adequately protect ATNI-EDC and ATNI-FS.

3. CONTENT OF PROPOSALS

3.1 Scope of Services

ATNI-EDC is engaged in a process to select an appropriate and qualified expert professional Property/Casualty Insurance Broker of record (hereafter known as Broker) to respond to the following areas of responsibilities: annual marketing of our insurance program; responding to the service needs of ATNI-EDC, loss control, claims servicing and any additional insurance related administration.

Proposals should address each of the following services with the cost of the services.

- Solicit proposals from qualified insurance carriers on an annual or an as needed basis who are experienced and familiar with writing Oregon policies.
- Agent of record shall develop bid specifications to be submitted to the marketplace for which proposals are sought.
- Proposals submitted by insurance carriers shall be evaluated by the Agent relative to compliance with insurance specifications, cost and ability of each carrier to perform as required including relative solvency.
- The agent shall provide a detailed report of solicited policy renewal options available to ATNI-EDC.
- Examine and approve issued policies for compliance with ATNI-EDC's specifications and the carrier's proposals.
- Provide an annual stewardship report, including insurance schedule, policy summaries, review of past years activities and outlook for coming years market conditions and projections.
- Assist ATNI-EDC in drafting insurance specifications for contracts and agreements as requested.
- Provide assistance within tandem with ATNI-EDC's choice of legal counsel when requested.
- Provide insurance certificates when requested, to others pertaining to ATNI-EDC's coverage.
- Advise ATNI-EDC on new developments in the field of insurance.
- Attend any Board of Directors or requested staff meetings to provided requested information or updates.
- Be available for consultation on any matter within the scope of services and shall also be available to meet on a monthly basis to discuss pending and new issues if requested.

3.2 Other Requirements

Responding firms must be capable of performing Broker of record duties in full compliance with all federal and state statutes and regulations. Responding firms will provide the following information:

- Name of firm and parent company, if any, Include number of employees of firm, servicing office(s), and their respective addresses.

- Indicate principal non-profit markets utilized and premium volume written with them.
- Describe the insurance marketing expertise of the servicing office with regard to non-profit clients and a sample of their marketing plans.
- Number of full time claims personnel employed by the servicing office who will be directly involved with the ATNI-EDC accounts and their credentials.
- Describe your claim tracking and claim review process.
- Responding firms shall provide a list of all personnel who will be involved with the ATNI-EDC account including: Name, Job Title, responsibilities, Type of Work performed and credentials.
- Describe the willingness of the account team to attend Board or staff meetings as required.
- Detailed description of any special in-house services or systems available to ATNI-EDC.
- Describe your firm's performance monitoring and measurement of insurance carriers, negotiation of policy provision interpretations and possible intervention in claims processing.
- Describe your involvement with other non-profit entities or similar agencies.
- The Broker shall maintain in good standing all the necessary licenses and certifications as required by the State of Oregon General Statutes and regulations for insurance agents and/or brokers, including as Licensed Insurance Consultant to operate on a fee basis, and shall provide copies of same to ATNI-EDC.

4. SELECTION PROCESS

4.1 Review Process: All proposals will be reviewed by a committee comprised of members of ATNI-EDC's staff and board.

ATNI-EDC reserves the right to waive non-material deficiencies in any proposal.

Proposals will be evaluated based on what is deemed to be in the best interests of ATNI-EDC, including such factors as the bidder's experience and expertise in providing Insurance Advisory and Brokerage service for agencies, clarity and creativity of the proposal, recommendations of entities for which the bidder has previously provided services, the persons to be assigned to the project by the bidder, and the total cost. Cost will not be the sole factor in evaluating bids.

A short list of finalists will be developed, and firms may be interviewed by the selection committee after the proposals are received. Specific information required for the interviews will be provided to the finalists at the time of the notification.

If interviews are held, they may be for between 30-45 minutes long. Initial presentations will be limited to 15 minutes. The final 15-30 minutes will be limited to questions from the selection committee and subsequent discussion. The key person to be assigned to the project must be present at the interview.

Deadline for proposals is **Friday, December 3, 2021**.

ATNI-EDC expects to complete its review of all proposals and select the tentative bidder within two weeks after receipt of the proposals. If necessary, ATNI-EDC may extend the review period.

Selection as the preferred proposal does not provide any contract rights to that firm. Any such rights shall accrue only if and when ATNI-EDC and the firm execute a binding contract. ATNI-EDC reserves the

right to negotiate with the successful firm in any manner necessary to the best interests of ATNI-EDC. If ATNI-EDC fails to reach agreement with the successful bidder, ATNI-EDC may commence negotiations with an alternative bidder or reject all bids and reinstitute the RFP process.

ATNI-EDC

Proposal for Commercial Property/Casualty Insurance

Broker of Record

The undersigned has read, understands, and agrees to comply with the requirements contained in the Request for Proposals for Commercial Property/Casualty Insurance Broker of Record. The undersigned submits this proposal in good faith and without collusion with any other person, individual or firm.

The proposal consists of this cover page and the following attachments:

Name and Address of Firm:

Name, Title and Contact Information (phone, e-mail) of Authorized Representative:

Signature of Authorized Representative:

(Attach additional sheets as necessary)

Appendix A

Based upon the outcome of this process, the final chosen Broker shall procure and maintain insurance against claims for injuries or losses to persons or property that are alleged to have arisen in connection with activities of the contractor and any agents, representatives, subcontractors or employees. Insurance companies must be licensed by the state of Oregon or otherwise acceptable to ATNI-EDC. The cost of such insurance, including the required endorsements or amendments, shall be the sole responsibility of the contractor. Full disclosure of any non-standard exclusion is required for all coverages.

The contractor must provide a current Certificate of Insurance to ATNI-EDC with the following requirements:

- Commercial General Liability coverage naming ATNI-FS as additional insured, written on a “per occurrence” basis of \$1,000,000 with an aggregate limit of \$2,000,000.

It is further agreed the Broker shall provide ATNI-EDC with a sixty (60) day notice of cancellation, in advance of the retroactive date and/or non-renewal.