



**Catawba Indian Nation
Rock Hill, South Carolina
REQUEST FOR PROPOSALS
General Liability Insurance Broker
08/04/2025**

I. Introduction

The Catawba Indian Nation (the “**CIN**”), in collaboration with the Catawba Two Kings Casino (the “**CTKC**”) and the Catawba Corporations (the “**CORPS**”, and collectively with CIN and CTKC, the “**Tribal Entities**”), is seeking proposals from qualified firms (“Respondents”) to provide general liability insurance broker services for the calendar year 2026. The selected firm (“Firm”) will work closely with the Tribal Entities to develop, implement, and manage general liability insurance products that align with the values —and meet the needs —of the Tribal Entities. We seek a Firm possesses experience in working with tribal sovereignty, has expertise in general liability insurance policies, and has knowledge of coverage issues related to tribal government and tribally-operated casinos.

This Request for Proposal (the “**RFP**”) is to obtain proposals from qualified Respondents to be the insurance broker of record on behalf of the Tribal Entities and their subsidiaries to assist the tribe in underwriting and purchasing various insurance policies and coverage.

II. Background

The CIN is the only federally recognized Native American tribe in the state of South Carolina. The Catawba Indians have lived on their ancestral lands along the banks of the Catawba River dating back at least 6,000 years. Before contact with the Europeans, it is believed that the tribe inhabited most of the Piedmont area of South Carolina, North Carolina and the southern parts of Virginia. Our 1,000 plus acre reservation is located on two non-contiguous parcels of land approximately eight miles east of Rock Hill, South Carolina, in the center of an area that once comprised Catawba territory. The CIN currently owns 1,727 acres of land in North Carolina and South Carolina, with approximately 1,165 held in trust.

In 1993, CIN won its fight for federal recognition with the passage of the Catawba Land Claims Settlement Act. The Act not only restored the Federal trust relationship between the CIN and the Federal government but also marked the path for self-governance.

CIN provides services for approximately 4,198 plus enrolled tribal members in the areas of legal and justice services, public safety, housing, natural resources, environmental services, public works, community services, cultural preservation, economic development, planning and development, transit services, land management, realty, medical and dental care, wellness, behavioral health, tribal home visiting, childcare, youth development, family services, and senior programming. These programs are overseen by their

respective division's Executive Director and Department Director. The Executive Leadership Team reports to the Tribal Administrator who, in turn, reports to the elected leaders of the CIN, composed of our Chief, Assistant Chief, Secretary/Treasurer, and two (2) at-large committee members. The elected leaders of the CIN oversee the following tribal entities:

- a. **Tribal Government Offices:** Encompassing all the unique divisions and departments within the tribe's structure, as well as the supporting services to operate those programs, the Tribal Government Offices consists of ten division's including: (i) Government; (ii) Finance; (iii) Shared Services; (iv) Legal; (v) Public Safety; (vi) Tribal Resources; (vii) Community Development (viii) Planning and Development; (ix) Health and Human Services; and (x) Family Development and Wellness. With the tremendous growth that the Tribe has witnessed over the last several years, CIN is currently undergoing an organizational wide restructure.
- b. **Catawba Corporations:** The CORPS serves as the principal economic arm of the CIN. Through its operations, the CORPS enables the CIN to be self-sufficient and provides economic support for the CIN's citizens through employment and business opportunities. The business affairs of the CORPS are separate from the CIN's governmental operations.
- c. **Gaming Authority:** The Gaming Authority is the governing arm of the CIN's casino and gaming operations in the Carolinas. Currently, the Gaming Authority's portfolio includes CTKC, located in Kings Mountain, North Carolina (near the South Carolina border and approximately thirty-three (33) miles west of Charlotte).
- d. **Service Unit:** The Service Unit includes the medical and dental clinic located on the Reservation; it is run under the authority of Indian Health Services (IHS).
- e. **Iswa HeadStart:** Iswa HeadStart oversees the Iswa Early Learning Center and HeadStart programs and manages a comprehensive early childhood program serving children from birth to five (5) years of age and their families.

CTKC is owned by the CIN and operated by the Gaming Authority. With a rich cultural heritage and a commitment to providing exceptional entertainment experiences, the CIN aims to elevate CTKC into a premier entertainment destination for gaming enthusiasts and leisure seekers alike.

CTKC aims to epitomize luxury and sophistication and will feature a comprehensive array of state-of-the-art gaming with approximately 4,000 slot machines, 122 table games, 6 food and beverage outlets, a 400 room four-diamond rated hotel, and a parking structure. The construction of CTKC has commenced on 16.7 acres of Trust Land owned by the CIN. While construction occurs, the existing temporary casino adjacent to the construction site will continue operating with minimal interruptions from construction.

The Tribal Entities welcome change for the betterment of our great Nation and its people. The vision and mission of the CIN empowers our people to become an economically thriving community whose citizens embrace their cultural heritage, enjoy strong self-esteem, lead successful lives, and are fully prepared for a future filled with continuing opportunities and challenges. Tribal leadership promotes the CIN's rich culture; works to ensure collective and individual self-sufficiency; promotes excellence in education; provides quality opportunities for the health, social, and economic well-being of its citizens; and conducts its affairs with great integrity and commitment.

We show pride in our past by embracing our culture and sharing it with others. The Tribal Entities presently have a wide variety of programs and services available to enhance the lives of our citizens. As the Tribe prepares for future growth through education, economic development, and strategic planning, we need to be in constant search of insurance programs that align with our values and our goal to be a sovereign and self-sufficient tribe.

III. Scope of Services

The Tribal Entities seek proposals from qualified Respondents for a general liability insurance broker to purchase and acquire the following insurance policies and coverage:

- Property Insurance including an Equipment Insurance Binder;
- Auto-Fleet Insurance;
- Underground Storage Tank (UST) Insurance;
- Cybersecurity Insurance;
- Commercial/Casualty Insurance;
- Crime Insurance;
- Fraudulently Induced Transfers (FIT) Insurance;
- Fidelity Bond Insurance;
- General Liability Insurance;
- Workers' Compensation Insurance;
- Umbrella Insurance; and
- other insurance coverage as the Tribal Entities deem necessary.

Insurance specifically not included within this scope of this proposal are Employer Health Insurance, Short Term Disability (STD), Long Term Disability (LTD), Unemployment or Underemployment Insurance Programs, Fiduciary/Retirement Plans, or any other Employee Benefit Programs.

As part of their proposal, Respondents will independently assess the Tribal Entities' insurance needs and provide recommendations regarding the appropriate types of insurance needed; the levels of coverage necessary to protect the Tribal Entities from reasonable risks, the level of retention for each area of the policy to provide the best balance of risk limitation and lower premium, quality of service, and such other factors as the Respondent may recommend. The Review Committee (the "**Committee**") will determine which recommendations to accept and develop, in its complete and absolute discretion, the coverage package or packages it wishes to obtain.

Respondents may be required to approach their insurance markets and obtain bid proposals from insurers for presentation to the Committee, which will include full disclosure of any fees and commissions payable to the Respondent in connection with the potential policy. The Committee will allocate overlapping markets among the selected Firm(s), to the extent necessary and appropriate. Based on the bids submitted by each Respondent, the Committee expects to select one Respondent to recommend to the Tribal Entities, including the Executive Committee, to contract with for the insurance programs outlined in this RFP.

Those respondents participating in bidding under this RFP are not entitled to compensation for work performed during the selection process under this RFP. The Tribal Entities, in their complete and absolute discretion reserve their right not to select any respondent or to select multiple respondents.

The Firm selected will be responsible for providing the following services:

- a. Consultation and Plan Design:
 - i. Provide expert guidance on designing and optimizing our general liability insurance plans.
 - ii. Ensure plan offerings meet the needs of our diverse tribal programs and reflect the goals of the Tribal Entities.
 - iii. Recommend and implement best practices for risk management and cost containment strategies.
- b. Tribal Sovereignty Expertise:

- i. Demonstrate a deep understanding of Tribal Sovereignty and the unique legal, cultural, and regulatory requirements involved in administering general liability insurance plans for tribal governments.
- c. Work with the Tribal Entities to navigate any tribal-specific regulations or laws that may affect plan design or administration. Plan Administration:
 - i. Assist with the administration of general liability insurance plans, including enrollment, eligibility, claims processing, and plan compliance with Federal, State, and tribal regulations, as appropriate.
- d. Data Analytics and Reporting:
 - i. Provide regular, clear, and actionable data on claims utilization, costs, and plan outcomes.
 - ii. Offer strategic insights into plan outcomes to help the Tribal Entities drive improvements.
 - iii. Develop a reporting structure that provides transparency into plan performance and cost-efficiency.
- e. Employee Education and Engagement:
 - i. Provide tools, training, and resources for the Tribal Entities to understand and make informed decisions about their general liability insurance plans.
 - ii. Create and execute communication strategies to ensure high engagement and satisfaction with general liability insurance plans.
- f. Ongoing Support and Compliance:
 - i. Offer ongoing support, including troubleshooting issues, answering questions, and handling claims-related concerns.
 - ii. Ensure that all plans remain compliant with both Federal, State, and tribal regulations, as appropriate, throughout the plan year.

IV. Qualifications and Experience

Proposals must include the following in a cover letter:

- a. Respondent's Overview:
 - i. A brief history of your company, including ownership, principals and their length of tenure, financial status, major claims or lawsuits, and proof of Errors and Omissions Insurance.
 - ii. Description of relevant experience with general liability insurance plans.
- b. Tribal Sovereignty Expertise:
 - i. Demonstrated understanding and experience with tribal sovereignty.
- c. Relevant Experience:
 - i. At least three examples of similar plan designs and implementations with tribal nations or comparable organizations.
- d. Client Support and Innovation:
 - i. Explanation of your approach to providing client support and ongoing service.
 - ii. Overview of innovative tools, technologies, or strategies your company uses to improve plan administration and outcomes.

If interested, please submit answers to the following questions with your cover letter in a sealed envelope to 996 Avenue of the Nations, Rock Hill, SC 29730 Attn: Shawnte' Canty-Troxel and Kristie Ratterree or email your proposal to shawnte.canty@catawba.com and kristie.ratterree@catawba.com with the subject line as follows: General Liability Insurance Broker RFP.

1. Please provide the name(s), title(s) of the individuals responsible for handling this request and personnel that would be assigned to these accounts.
2. Due to the nature of the business and hours of operation, assistance may be needed during off hours and any day of the week. Does your company offer this service

- with a direct call number to a live person at all times?
3. Please give us an overview of the team's experience.
 4. Please give us an overview of the steps you will take in evaluating our specific needs.
 5. Describe your corporate philosophies.
 6. Please explain the team's experience in working with tribal governments, tribal entities, and tribally-owned casinos.
 7. Demonstrate understanding of Federal and tribal tort law, and Federally-recognized tribes operating as sovereign nations within their own jurisdiction and according to their own laws, protecting their sovereign immunity.
 8. Please explain any services that you can provide to us that are unique or proprietary.
 9. Please list three to five competitive advantages that you feel distinguishes your company from your competitors.
 10. Please list one to three specific examples where your team has been "proactive" for its clients in identifying cost containment strategies, and/or examples of how your team has "reacted" to an adverse situation regarding the plan and delivered positive results.
 11. How would your account team service our account better than your competitors would?
 12. How do you propose handling the continuity issues between your account team and our staff given any staff turnover or promotions your company or our Tribe may have?
 13. What kind of training (industry, internal, computer, other) does your staff receive?
 14. Demonstrate access to domestic and/or international markets.
 15. Describe the measures your company takes to proactively stay abreast of changes in the marketplace pricing, trends, benchmarks, etc.
 16. Explain how you use different or alternative markets/programs to reduce costs and enhance current insurance arrangements.
 17. Describe the process through which you would evaluate the effectiveness of our general liability insurance plans. Does this include the ability to provide benchmarking against other governments?
 18. Please describe your methodology for determining the optimal insurance strategy and the subsequent marketing approach for soliciting coverage quotations on our behalf.
 19. Describe the innovative mechanisms your company uses to minimize insurance and related fixed costs.
 20. Please describe your company's capabilities and experience in data collection and statistical analysis, and subsequent application of the results of such analyses in the development and maintenance of general liability insurance plans.
 21. Please identify all requirements that you will need to obtain a quote for the Tribal Entities. Please be specific on all information that you plan to request, including specific census data.
 22. What types of communication materials can you provide to explain general liability insurance plans to our Executive Committee and Tribal Administration? Please provide samples of your standard communication materials.
 23. What is your process for ensuring customer satisfaction?
 24. Please give three references that have similar coverage requested in the RFP that we may contact about your organization. Please include the following information: organization name, length of service with this organization, contact name, contact title,

and telephone numbers.

V. Submission

Please deliver six copies of the proposal by **5:00 pm, Monday, September 1, 2025**, to:

Catawba Nation

Attn: Shawnte' Canty-Troxel and Kristie Ratterree

996 Avenue of the Nations

Rock Hill, SC 29730

Or via email to shawnte.canty@catawba.com and kristie.ratterree@catawba.com

VI. Services Expected, but not limited to:

- a. Designing, marketing, obtaining quotations, evaluating insurer's financial status, placing, and servicing the Tribal Entities with their unique general liability insurance needs.
- b. Identifying, measuring, and analyzing the Tribal Entities general liability insurance options.
- c. Provide other services related to the Tribal Entities general liability insurance plans, including the following:
 - i. Professional analysis and interpretation of insurance policy language and coverages.
 - ii. Professional assistance in establishing insurance plans which are in coordination with the Tribal Entities' resources.
 - iii. Provide historical insurance claims data and preparation of meaningful management reports on a quarterly basis.
 - iv. Professional assistance in settlement of claim issues.
 - v. Professional assistance in promoting wise utilization of general liability insurance plans.
 - vi. Professional assistance in keeping the Tribal Entities compliant with all tribal, state and Federal legislation and regulations.
 - vii. Professional assistance in ensuring all plans are accurately recorded in any platforms or systems according to the plan documents.
- d. Assign experienced staff immediately upon proposal acceptance to assess the Tribal Entities' insurance needs and provide recommendations regarding the appropriate types, levels, and coverage of insurance, the levels of coverage necessary to protect the Tribal Entities from reasonable risk, the levels of retention for each policy to provide the best balance of risk limitation and premium savings and such other factors as the Firm shall recommend.
- e. Based on the final insurance program selected by the Tribal Entities, the Firm will organize, develop and present to markets the Tribal Entities' insurance coverage requirements and obtain bids from responsible insurers and/or underwriters for coverage. Evaluate those bids and present to the Tribal Entities a package of insurance policy terms, conditions, and premiums to best reflect their goals and objectives.
- f. Represent the Tribal Entities, as necessary, to negotiate with insurance carriers or prospective insurers, underwriters, and other parties regarding insurance matters.
- g. Assist in the administration and submittal of claims and claims management as requested, if at all, in a manner best representing the interest of the Tribal Entities.
- h. Be responsible for notifying the Tribal Entities of invoice of premiums for all policies to ensure no policy lapse inadvertently occurs.
- i. Meet with the Tribal Entities' Risk & Safety Manager at least semi-annually to review coverage to assure the Tribal Entities maintain appropriate levels of insurance and shall notify the Tribal Entities of any new developments in the industry and markets generally that affect the Tribal Entities in any way or may impact the insurance coverage or policies sought by the Tribal Entities.
- j. When necessary, solicit quotes from multiple insurers or underwriters for expiring policies not less than 120 days prior to renewal.

- k. Provide the Tribal Entities with an annual report 45 days before the end of the (fiscal/insurance) year, detailing a schedule of the policies in force, the coverage amounts, deductible amounts, premiums paid, loss claims history or analysis and potential projections that could impact premiums, fees, and any commissions or payments received by the Firm in connection with each policy.
- l. The primary account representative and other account team members for the Firm shall be reasonably available to the Tribal Entities to address questions related to their accounts.
- m. Provide other services related to insurance coverage as Tribal Entities may reasonably request.
- n. Maintain complete confidentiality of information, trade secrets, and culturally sensitive material obtained during the course of the contract, except as necessary to perform the tasks herein.
- o. Specifics related to Firm, Insurer, or Underwriter that must be outlined in this RFP include:
 - i. Must be able to maintain two-way communication and open dialog.
 - ii. Ability to provide on-line claims management portal.
 - iii. Ability to provide loss control services, reference library and/or tools to assist in safety education practices and training programs as part of their services, provide policy reviews and policy recommendations, assist in the continued establishment of Tribal Entities' risk and safety program to mitigate potential losses.
 - iv. Ability to provide quality claims management services.
 - v. Ability to aid risk assessments, property assessments, hazard analysis, to reduce Tribal Entities' potential areas of risk in liability.
 - vi. Must be rated not less than an "A-" insurance rating grade.

VII. Evaluation

The Tribal Entities will review all submitted proposals. The criteria by which a general liability insurance broker service will be chosen include the following:

- a. Tribal preference
- b. Qualifications of company and key personnel
- c. Designated customer service representatives for the Tribal Entities
- d. Approach to the project as described in the proposal
- e. Previous performance in the with similar projects;
- f. References

In addition to the evaluation method listed above, the Tribal Entities will base its selection of the general liability insurance broker on the following criteria:

- g. Its interaction with representatives of the selected Respondent during the assessment process and its evaluation in their complete and absolute discretion, of the proposal, which best meets the needs of the Tribal Entities.
- h. The relative cost of the insurance bids obtained by it and the financial strength of the firms providing those bids.
- i. The creativity and problem solving exhibited during the assessment and bid process.

Depending on the proposals received, the Tribal Entities may determine that interviews with the chosen firms are necessary. In the event interviews are not necessary, Respondents will be ranked by the Committee.

VIII. Schedule

It is anticipated that the project will commence on or about August 1, 2026.

RFP Schedule is as follows:

Request for Proposals Posted
Proposals Due
Interviews & Selection
Firms Informed

Monday, August 4, 2025
Monday, September 1, 2025
Monday, September 8, 2025 – Friday, September 12, 2025
Monday, September 15, 2025

*** Note: All proposals, samples, and materials provided will become the property of the Tribal Entities and will not be returned. If any part of the proposal is deemed confidential, it must be so marked.**

1X. Terms of Contract

It is anticipated that the selected firm(s) will be retained by the Tribal Entities for a period of three (3) years with up to three (3) additional one-year renewal options for a total of up to six (6) years.

X. Additional Provisions

The Tribal Entities reserve the right to reject any or all proposals, waive technicalities, and be the sole judge of the suitability of the proposed services for their intended use and further reserves the right to make the contract award in the best interest of the Tribal Entities. The Tribal Entities also reserves the right to modify the scope of work, add or delete tasks, and modify the proposed project budget in contract negotiations with the top ranked Respondent. The Tribal Entities further reserve the right to accept the proposal deemed the most advantageous and in the best interest of the Tribal Entities in their complete and absolute discretion.

The Tribal Entities, or their subsidiaries, are not responsible for expenses incurred in preparing and submitting a proposal or for the costs of any services performed in connection with submission of a proposal or taking any action in connection with the selection process.

We specifically request that no insurance market reservations or commitments be made for any purpose as it pertains to any insurance or reinsurance to be provided for the Tribal Entities. All Respondents to this RFP shall be prepared, upon request, to schedule and attend a site visit with the Committee or Executive Committee. Such visit shall be conducted at the Respondent's sole cost and expense, and no reimbursement shall be provided. This requirement shall apply in the event the Committee elects to conduct interviews as part of the evaluation process.

Furthermore, the Tribal Entities reserve the right to investigate the qualifications of any Respondent that it deems appropriate, negotiate modifications to any of the items in the proposal, request additional information from any Respondent, reject any or all, in full or part, any proposal, and/or waive irregularities in any proposal.

XI. Sovereign Immunity

The CIN is a sovereign nation, and contractors shall adhere to and comply with all laws of the CIN, including the Preferential Hiring Ordinance.

XII. Modifications to Proposals

A Respondent **may not** modify or correct its proposal after the proposal due date, except in direct response to a request by the Committee for the purpose of clarification only. The Respondent may, at its discretion, withdraw their bid by submitting a written notice signed and dated to the attention of Shawnte' Canty-Troxel and Kristie Ratterree no later than the date listed for Committee review.

The Tribal Entities reserve the right to revise or clarify any part of this RFP and will timely provide an addendum to each Respondent receiving this RFP.

XIII. Questions

To provide equitable opportunity regarding this RFP process, Respondents may not contact any staff or employees of the Tribal Entities or other parties involved in this RFP except as follows:

Potential Respondents may submit written questions to Shawnte' Canty-Troxel at shawnte.canty@catawba.com and Kristie Ratterree at kristie.ratterree@catawba.com no later than one week before the deadline for submitting proposals. Telephone calls regarding this RFP are not allowed and will disqualify your proposal. The Tribal Entities further reserve the right to issue addenda to this RFP at any time as a result of the questions or to meet the needs of the Tribal Entities. Finally, the Tribal Entities reserve the right to cancel or reissue this RFP.

XIV. Confidentiality

The Tribal Entities expect all proposals and related materials to be treated as confidential and only to be used for evaluation purposes.

XV. Additional Information

Additional information about the Tribal Entities can be found on our websites, www.catawba.com, www.twokingscasino.com, and www.catawbacorps.com.

