



100 North Charles Street, 2nd floor

410-223-2222

www.brhp.org

Questions and Answers to RFP for Insurance Broker Services

1. Q: Please provide five years of currently valued loss runs for Workers Property, General Liability, Umbrella, Cyber, Crime, D&O, and EPLI. Include claims, reserve amounts, and claim descriptions where available.

A: This answer will be provided to selected respondents

2. Q: Please provide complete copies of current policies, declaration pages, schedules, premium summaries, endorsements, limits, and deductibles.

A: This answer will be provided to selected respondents

3. Q: Please provide employee count, payroll by class code, remote worker percentage, travel exposures, and details of any employee interactions with clients outside the office.

A: Total Employees: 69 (32 exempt, 36 non-exempt, and 1 temp. staff). Remote worker percentage: 0.01%. Travel exposures: 0.13%.

Employee interactions with clients outside of the office: Housing Inspectors who inspect current and potential residencies of client homes. Housing Mobility Navigators conducts home-visits and tour properties outside of the office.

4. Q: Please provide a statement of values, list of locations, ownership versus leased occupancy details, building characteristics, and any automobile exposure. Please describe the property exposures. Please provide the rent roll if available. Please provide information regarding any updates to roofs, electric, and plumbing.

A: This answer will be provided to selected respondents





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5. Q: Please provide details regarding MFA, EDR, backup protocols, employee cyber training, incident response planning and any cyber incidents within the last five years.

A: We have MFA for our network access via DUO, and EDR software SentinelOne. Data backups are scheduled hourly. Microsoft 365 data is backed up to secure data center 1-2x per day and retained for three years. Employees complete cyber training yearly through our LMS system. There have been no major cyber incidents within the last five years.

6. Q: What are your primary objectives for this broker selection? Are there planned operational changes, current coverage concerns, pending litigation, employment-related matters, or expectations around exclusive marketing rights?

A: Primary objectives for this broker selection are customer-first service, transparency in actions and selections, and truly brokering with our best interest in mind.

7. Q: How many housing participants, voucher holders, or client files are maintained annually?

A: Our voucher program serves roughly 4,300 households.

8. Q: Does BRHP collect, process, or store Social Security numbers, banking information, or other sensitive HUD-related data?

A: Yes

9. Q: What percentage of organizational revenue is derived from government grants, Contracts, or public funding sources?

A: About 99% of our organizational revenue in 2025 came from government funding.

10. Q: Are board members indemnified by the organization, and have there been any prior board, fiduciary, or governance-related claims?

A: Yes, they are indemnified. No, there have been no claims.





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11. Q: Do staff conduct home visits, housing inspections, counseling sessions, outreach activities, or other work in the field?

A: BRHP staff conducts home visits, housing inspections, and outreach activities in the field.

12. Q: Are there any open HUD audits, regulatory reviews, investigations, findings, or corrective action plans?

A: There are no open HUD audits, regulatory reviews, or investigations. In 2025 audit, we had 1 finding for the single audit labeled as significant deficiency in internal control over compliance, other matters. To give context to that, a sample of 40 tenant files tested found that 2 files did not have HUD-50058 data uploaded to the PIH information Center (PIC) in a timely matter. As a result, a corrective action plan was put in place to remedy and ensure this won't happen in the future.

