

**National Deer Association  
Request For Proposal: Hunting Land Liability Insurance**

**QUESTIONS AND ANSWERS**

**Program Structure & Administration**

Is NDA seeking a single master policy with certificates issued to hunt clubs and landowners, or individual policies issued to each hunt club under a program structure?

NDA is seeking a single master policy with certificates issued to hunt clubs and landowners.

Given that NDA collects premiums and remits payment, what administrative or contractual responsibilities are expected of the carrier and/or broker?

Under our current relationship, all payments are mailed directly to NDA and credit cards are processed with NDA's credit card processor. NDA has access to the platform where policies are processed and each month, the broker sends NDA an invoice that is paid upon receipt for the premiums. NDA is seeking a similar process. Our members see NDA as the point of contact on premium payments. Certificates are currently issued by the broker, with NDA having the ability to log into the platform to download a copy if it is lost or sent to the incorrect address. This process is negotiable, but payment collection to NDA is a non-negotiable component.

What reporting cadence (for example - exposures, insured counts, certificates, claims) is expected during the policy term?

NDA currently has access to our broker's platform, so we can see certificates, insured counts, and exposure in real time. Claims are reported to NDA on as they are incurred. Any updates on litigation should be reported to NDA to keep us informed of progress.

If NDA will not be allowed to access the broker's platform, we require monthly reports of exposures, insured counts, and certificates. A claims summary should be reported to NDA quarterly.

What compensation does the NDA currently receive on this program and how is it structured? Including, is it a fixed amount or rate per acre?

Please provide your best offer.

In addition to providing coverage, what is expected of the carrier and/or broker?

The broker is expected to issue certificates and answer specific insurance related questions for members. Our customer service department are not licensed brokers; therefore, we cannot answer any insurance-related questions. Anything outside of basic clerical questions, our team will transfer the call to the broker's service team.

## Exposure Distribution / Data Needed

Which states are included in the program’s footprint (current and anticipated for the 2026–2027 term)?

All 50 states are included, but NDA doesn’t hold policies in all 50 states. See Addendum A for a breakdown of years 2023, 2024, and 2025.

Can NDA provide a summary of hunt clubs and insured acres by state? Please provide.

See Addendum A for breakdown of years 2023, 2024, and 2025.

Can NDA provide, by hunt club, the number of members (or an average and range) to help us understand participant exposure? Please provide.

See Addendum A for breakdown of years 2023, 2024, and 2025.

What are the number of hunt clubs for each acreage premium rate band, meaning the number of hunt clubs Less than 250 acres; 251-499 acres; 500-749 acres; 750-999 acres and so on?

Below is a breakdown by the number of hunt clubs in each acreage premium band for years 2023, 2024, and 2025.

2023		2024		2025	
Total Acreage	# of Hunt Clubs	Total Acreage	# of Hunt Clubs	Total Acreage	# of Hunt Clubs
Less than 250	1,655	Less than 250	1,659	Less than 250	1,710
251-499	970	251-499	952	251-499	916
500-749	617	500-749	603	500-749	595
750-999	321	750-999	299	750-999	295
1000-1249	232	1000-1249	219	1000-1249	220
1250-1499	165	1250-1499	158	1250-1499	146
1500-1749	131	1500-1749	125	1500-1749	126
1750-1999	82	1750-1999	80	1750-1999	83
2000-4999	270	2000-4999	253	2000-4999	270
5000+	65	5000+	148	5000+	62
	<b>4,508</b>		<b>4,496</b>		<b>4,423</b>

## **Operational Use of Premises**

Are hunt clubs able to utilize the property year-round, or only during a defined hunting/lease period?

The premiums cover the policy terms of 1 year. If the property is leased, the landowner determines if the lessee can use the property for the entire policy term or a defined period. NDA and/or the broker reserves the right to request a copy of the lease at any time during the policy term.

Are only risks associated with the National Deer Association eligible? If so, should exposure be assumed to align primarily with deer season, or do other activities (e.g., bird hunting, fishing, ATV use, lodging, firearms training) occur outside deer season as well?

Exposure should include activities outside of deer season (i.e. bird hunting, fishing, ATV for hunting purposes only, and firearms training). Structures should not be covered as part of the policy.

## **Loss History & Risk Controls**

Can NDA summarize the primary loss drivers and any material corrective actions implemented following the firearms-related loss and the bull loss reflected in the loss history? Please provide.

Details of these losses are not available.

In addition to the loss runs included with the RFP, can NDA provide a longer loss history (10 years if available), currently valued, including paid losses, outstanding reserves, and expenses? Please provide.

See Addendum B.

## **Pricing & Stability**

Is NDA expecting bidders to adhere to the existing flat, acreage-based rate structure, or are alternative pricing approaches acceptable?

Alternative pricing approaches are acceptable.

How does NDA define and evaluate “premium stability” for scoring purposes?

“Premium stability” is defined as the predictability and consistency of insurance costs over time.

Please include your average costs increases year over year for similar, existing clients and whether a price hike was instituted mid-year. NDA wants to ensure our policyholders do not face sudden and significant price hikes.

Is the current \$57 additional insured charge a program requirement, or is it tied to the incumbent's structure?

The current \$57 additional insured charge is part of the current structure; the bidder can provide their own structure for this requirement.

### **Coverage & Eligibility Interpretation**

Please confirm that "no deductible" indicates a \$0 deductible on all GL coverages.

Yes, that is correct.

How should ATV use be interpreted—strictly incidental to hunting activities, or broader recreational use?

ATV use is strictly incidental to hunting activities, no recreational use should be covered.

How should "lodging" be interpreted given that cabins and houses are excluded from coverage?

Lodging should be removed from coverage, as lodging is classified as structural. Structural coverage should not be covered under the policy.

Does "firearms training" involve formal instruction, or is it incidental to hunting activities?

Firearms training is strictly incidental to hunting activities, no formal instruction should be covered.

How does NDA define and enforce exclusions for commercial hunting operations, guided hunts, outfitters, and subleased properties?

The hunting lease should explicitly state the lessee cannot sublet, assign, or transfer hunting rights to a third party. Hunting rights are specifically limited to the named individuals on the lease. NDA and/or the broker reserves the right to request a copy of the hunting lease at any time during the policy period.

Are written land leases mandatory for all hunt clubs, and how is compliance verified?

Written land leases are mandatory for all hunt clubs. NDA and/or the broker reserves the right to request a copy of the hunting lease at any time during the policy period.

What controls are in place to monitor eligibility and activity drift as the program scales?

These controls are not the responsibility of NDA, but rather the broker.

### **Additional Questions**

Will the NDA execute a non-disclosure agreement with the broker to keep our proposal details private?

Yes, all proposals submitted will remain confidential and will only be shared with select Board and Staff as key decision makers.

The RFP lists the number of landowners, additional insureds and hunt clubs. Are these figures for 2025 only or are they over a 5-year period matching the loss runs provided?

The figures included in the proposal are just for 2025. However, 2023 and 2024 have been included as an answer to a previous question.

Given the statement: *the NDA will collect all funds and pay the broker when due*, does the NDA require a partner to maintain a purchase process, create and distribute insurance certificates, track/report sales, collect payment and invoice the NDA?

Under our current relationship, all payments are mailed directly to NDA and credit cards are processed with NDA's credit card processor. NDA has access to the platform where policies are processed and each month, the broker sends NDA an invoice that is paid upon receipt for the premiums. NDA is seeking a similar process. Our members see NDA as the point of contact on premium payments. Certificates are currently issued by the broker, with NDA currently having the ability to log into the platform to download a copy if it is lost or sent to the incorrect address. This process is negotiable, but payment collection to NDA is a non-negotiable component.

Will there be a contract/agreement executed between the NDA and the selected party?

Yes, NDA is willing to enter into an agreement with the selected broker. The contract terms can be negotiated with both parties.

## Addendum A

2023 Data by State					
Policy Term: 8/1/2023 to 8/1/2024					
State	Total Acres	# of Hunt Clubs	# of Members	# of Add'l Insured	
AL	178,881	211	1,591	211	
AR	126,224	137	1,239	137	
CA	17,564	12	58	12	
CO	2,998	5	41	5	
CT	110	1	1	1	
DE	27,550	41	450	41	
FL	167,261	156	21,108	156	
GA	393,709	615	4,910	615	
IA	6,108	15	160	15	
ID	225	1	5	1	
IL	36,156	74	584	74	
IN	14,914	33	238	33	
KS	21,136	20	145	20	
KY	34,135	52	444	52	
LA	294,499	423	2,638	423	
MD	33,963	80	741	80	
ME	2	2	5	2	
MI	15,162	32	234	32	
MN	767	3	18	3	
MO	26,902	67	351	67	
MS	401,142	571	4,516	571	
MT	9,027	2	20	2	
NC	192,941	272	2,873	272	
NE	3,456	6	25	6	
NH	3	2	4	2	
NJ	12,071	43	411	43	
NY	61,483	140	1,406	140	
OH	24,730	54	474	54	
OK	37,695	15	90	15	
OR	551	4	50	4	
PA	136,493	254	7,592	254	
SC	371,075	562	4,237	562	
TN	41,059	63	565	63	
TX	319,816	180	1,461	180	
UT	21,117	2	3	2	
VA	261,826	262	3,707	262	
VT	877	10	63	10	
WA	1,568	3	5	3	
WI	5,216	19	103	19	
WV	46,792	64	649	64	
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<b>Grand Total</b>	<b>3,347,204</b>	<b>4,508</b>	<b>63,215</b>	<b>4,508</b>	

2024 Data by State				
Policy Term: 8/1/2024 to 8/1/2025				
State	Total Acres	# of Hunt Clubs	# of Members	# of Add'l Insured
AL	171,016	206	1,617	264
AR	96,378	133	1,277	171
CA	13,119	11	44	10
CO	2,476	4	31	4
CT	110	1	1	1
DE	26,390	40	417	38
FL	156,361	154	11,162	193
GA	395,265	624	5,120	725
IA	7,370	16	175	25
ID	225	1	5	1
IL	37,210	79	587	130
IN	12,029	26	215	23
KS	21,317	23	130	36
KY	29,992	48	433	66
LA	278,829	415	2,612	551
MD	33,576	85	799	84
ME	7	3	6	3
MI	12,041	27	218	26
MN	936	5	38	3
MO	35,931	86	463	97
MS	396,953	558	4,484	818
MT	9,027	2	18	2
NC	185,616	258	2,888	430
NE	2,534	5	25	2
NH	3	2	4	2
NJ	12,563	42	430	67
NY	65,286	136	1,518	158
OH	20,433	55	411	57
OK	40,355	24	124	28
OR	551	4	50	5
PA	137,618	270	8,025	324
RI	200	1	1	-
SC	343,800	537	4,223	804
TN	43,785	73	525	85
TX	285,199	176	1,348	170
UT	21,717	2	3	6
VA	264,596	260	3,887	604
VT	614	10	66	9
WA	1,197	4	20	6
WI	6,551	20	126	28
WV	50,600	70	698	68
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<b>Grand Total</b>	<b>3,219,776</b>	<b>4,496</b>	<b>54,224</b>	<b>6,124</b>

**2025 Data by State**

**Policy Term: 8/1/2025 to 8/1/2026**

<b>State</b> ▼	<b>Total Acres</b>	<b># of Hunt Clubs</b>	<b># of Members</b>	<b># of Add'l Insured</b>
AL	177,239	209	1,632	267
AR	100,490	133	1,248	170
CA	11,965	15	108	13
CO	2,476	4	32	4
CT	110	1	1	1
DE	28,344	41	420	38
FL	193,715	163	11,226	211
GA	383,445	599	4,833	687
IA	5,649	16	160	21
ID	235	2	15	2
IL	35,509	79	607	119
IN	13,682	30	211	38
KS	20,881	21	153	30
KY	32,402	53	462	75
LA	268,397	411	2,465	546
MD	33,142	85	795	83
ME	1	1	2	1
MI	10,807	28	203	27
MN	1,667	4	17	2
MO	34,587	89	474	98
MS	379,771	528	4,344	784
MT	9,027	2	18	2
NC	185,908	268	2,986	450
NE	3,997	7	27	4
NH	3	2	4	2
NJ	13,414	42	440	69
NY	62,252	131	1,435	152
OH	16,879	53	376	60
OK	44,830	23	138	31
OR	551	4	55	5
PA	133,306	261	8,102	298
SC	350,713	522	4,154	783
TN	38,425	69	495	69
TX	280,611	177	1,345	176
UT	21,717	2	3	6
VA	248,577	251	3,841	529
VT	212	7	54	7
WA	1,088	3	20	4
WI	5,896	19	118	29
WV	50,221	68	697	70
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<b>Grand Total</b>	<b>3,202,141</b>	<b>4,423</b>	<b>53,716</b>	<b>5,963</b>

## Addendum B

### National Deer Association

Loss Report Report Date 2/6/2026

Claimant Name	Claim Number	Date of Loss	State	Description of Loss	Status	Paid to Date Bodily Injury	Paid to Date Expenses	Reserve	Total
<b>25/26 Claims Summary: Policy # 02HU25B0050</b>									
Brian Martin	TP251353	8/29/2025	VA	Ladder collapsed resulting in Brian falling off and breaking ankle.	Open	\$ 13,760.81	\$ 1,528.49	\$ 43,460.70	\$ 58,750.00
<b>25/26 Total</b>						<b>\$ 13,760.81</b>	<b>\$ 1,528.49</b>	<b>\$ 43,460.70</b>	<b>\$ 58,750.00</b>

<b>24/25 Claims Summary: Policy # 02HU24B0050</b>									
Joe Ledwick	TP241834	9/26/2024	GA	Damage to the club house on the property from the Hurricane on 9/26/2024	Closed	\$ -	\$ 1,843.41	\$ -	\$ 1,843.41
GJA Investments LLC - Glenda Ammons	TP241894	9/13/2024		Buildings on property burned, stolen utility trailer and generator	Closed	\$ -	\$ 2,355.13	\$ -	\$ 2,355.13
<b>24/25 Total</b>						<b>\$ -</b>	<b>\$ 4,198.54</b>	<b>\$ -</b>	<b>\$ 4,198.54</b>

<b>23/24 Claims Summary: Policy # 02HU23B0050</b>									
Mike Carroll	TP240369	4/28/2024	SC	Both claimant and Mr. Oliver was attacked by a bull sustaining injuries from the incident.	Open	\$ -	\$ 64,450.80	\$ 315,549.47	\$ 380,000.27
<b>23/24 Total</b>						<b>\$ -</b>	<b>\$ 64,450.80</b>	<b>\$ 315,549.47</b>	<b>\$ 380,000.27</b>

<b>22/23 Claims Summary: Policy # 02HU22B0050</b>									
Miles Wells	4201206	12/21/2022	GA	Claimant Fell of ladder	Closed	\$ -	\$ 972.00	\$ -	\$ 972.00
<b>22/23 Total</b>						<b>\$ -</b>	<b>\$ 972.00</b>	<b>\$ -</b>	<b>\$ 972.00</b>

<b>21/22 Claims Summary: Policy # 02HU21B0050</b>									
Brooks Keller	4195813	1/14/2022	GA	clmnt shot with ricochet pellets from other hunters gun	Closed	\$ 1,000,000.00	\$ 11,905.37	\$ -	\$ 1,011,905.37
Brooks Keller	4196210	1/14/2022	GA	coverage file for 4195813- clmnt shot with ricochet pellets from other hunters gun	Closed	\$ -	\$ 21,037.00	\$ -	\$ 21,037.00
Brooks Keller	4197809	1/14/2022	GA	coverage file - clmnt shot with ricochet pellets from other hunters gun	Closed	\$ -	\$ 122.80	\$ -	\$ 122.80
MillerHendrick Jr	4196886	11/28/2021	LA	clmnt fell climbing ladder to tree stand	Closed	\$ 1,000.00	\$ 2,759.54	\$ -	\$ 3,759.54
A. Liscia Brooks	4201417	5/2/2022	SC	tree fell onto clmnts vehicle - fatality	Re-open	\$ 12,008.00	\$ 8,272.36	\$ 38,058.10	\$ 58,338.46
<b>21/22 Total</b>						<b>\$ 1,013,008.00</b>	<b>\$ 44,096.87</b>	<b>\$ 38,058.10</b>	<b>\$ 1,095,162.97</b>

<b>20/21 Claims Summary: Policy # 02HU20B0050</b>									
Kolby Songe	4173528	8/7/2020	LA	HC Presidents' 17 yold son lost control on ATV, struck tree and was injured...	Closed	\$ -	\$ 687.50	\$ -	\$ 687.50
Thomas Laney - Johnson Co.	4176642	9/16/2020	SC	trespassing - using dogs for deer hunting	Closed	\$ -	\$ 741.20	\$ -	\$ 741.20
Ric Beard	4177770	8/8/2020	PA	Member working fields suffered meniscus tear	Closed	\$ 1,000.00	\$ 1,054.67	\$ -	\$ 2,054.67
Wallace Keith	4179515	11/21/2020	AL	clmnt fell from deer stand	Closed	\$ 1,000.00	\$ 1,162.67	\$ -	\$ 2,162.67
William Taylor	4179670	11/15/2020	MS	HC member fell while climbing into deer stand	Closed	\$ 1,000.00	\$ 808.17	\$ -	\$ 1,808.17
Robert Mock - C/O Montlick & Assoc	4181933	11/23/2020	GA	Tardy FNOL via LOR alleging unspecified damages...	Closed	\$ 75,000.00	\$ 76,370.10	\$ -	\$ 151,370.10
Clara Fuller & Elizabeth Donel	4183803	5/10/2021	LA	suit - property dispute DOL unknown	Closed	\$ -	\$ 825.40	\$ -	\$ 825.40
Quality Deer Management Association	4207450	8/15/2020	SC	Adam Hampton member of club fell from tower stand during a workday	Closed	\$ -	\$ 806.00	\$ -	\$ 806.00
<b>20/21 Total</b>						<b>\$ 78,000.00</b>	<b>\$ 82,453.51</b>	<b>\$ -</b>	<b>\$ 160,453.51</b>

Claimant Name	Claim Number	Date of Loss	State	Description of Loss	Status	Paid to Date Bodily Injury	Paid to Date Expenses	Reserve	Total
<b>19/20 Claims Summary: Policy # 02HU19B0050</b>									
Chandler Worley	4126643	9/29/2019	NC	Club pres fell from tree stand when hornets started swarming broke right ankle	Closed	\$ -	\$ 495.50	\$ -	\$ 495.50
Jeff Curtis	4172150	3/8/2020	PA	HC president rolled tractor and injured his knees, shoulder & low back	Closed	\$ -	\$ 708.80	\$ -	\$ 708.80
Cleve Trimble	4172015	8/1/2019	GA	Trespassing	Closed	\$ -	\$ 15,128.79	\$ -	\$ 15,128.79
Devin Canilo	4167548	12/7/2019	TX	Four wheelers accident resulting in one member fatality and one being medi vac transported	Closed	\$ -	\$ 5,082.70	\$ -	\$ 5,082.70
<b>19/20 Total</b>						<b>\$ -</b>	<b>\$ 21,415.79</b>	<b>\$ -</b>	<b>\$ 21,415.79</b>

<b>18/19 Claims Summary: Policy # 02HU18B0050</b>									
UFBOT - Univ of Florida	4162878	6/3/2019	FL	A fire started in RV and spread to several other RV, ATV, UTV and a pole barn...	Closed	\$ -	\$ 3,912.24	\$ -	\$ 3,912.24
Larry Marks	4160873	11/22/2018	PA	HC member on ATV thumb got pinched and broke it	Closed	\$ -	\$ 1,394.27	\$ -	\$ 1,394.27
Danny Ledet	4166084	6/10/2019	MS	Clmt got leg stuck while cutting tree	Closed	\$ 1,000.00	\$ 606.17	\$ -	\$ 1,606.17
Lee Fowler	4159051	12/25/2018	FL	Clmt fell into fire pit. 1st and 2nd degree burns	Closed	\$ 1,000.00	\$ 950.00	\$ -	\$ 1,950.00
Paul Robinson	4158444	10/29/2018	LA	ATV accident	Closed	\$ 525.00	\$ 699.50	\$ -	\$ 1,224.50
Melissa Hand	4157645	10/28/2018	MS	ATV hit hole - broken hand	Closed	\$ 1,000.00	\$ 563.67	\$ -	\$ 1,563.67
Shane Taylor	4156340	9/15/2018	AR	Fell through window at camp	Closed	\$ 1,811.00	\$ 3,335.06	\$ -	\$ 5,146.06
Michael Holcomb	4156528	9/8/2018	GA	Fell from bed of ATV	Closed	\$ -	\$ 1,252.00	\$ -	\$ 1,252.00
<b>18/19 Total</b>						<b>\$ 5,336.00</b>	<b>\$ 12,712.91</b>	<b>\$ -</b>	<b>\$ 18,048.91</b>

<b>17/18 Claims Summary: Policy # 02HU17B0050</b>									
Jess Clark (Minor)	4150779	12/30/2017	SC	ATV driven by unknown ran over claimant	Closed	\$ -	\$ 8,021.49	\$ -	\$ 8,021.49
Jerry McLemore	4149805	1/3/2018	MS	ATV accident	Closed	\$ 922.29	\$ 2,530.50	\$ -	\$ 3,452.79
Wesley Harrell	4148007	10/14/2017	NC	Member of club jumped from tree stand to get away from wasps and shattered he	Closed	\$ 1,000.00	\$ 563.67	\$ -	\$ 1,563.67
James Crooks	4154189	5/15/2018	SC	Caught leg between handle on plow and steering wheel of tkr	Closed	\$ 1,000.00	\$ 1,563.67	\$ -	\$ 2,563.67
Perry Hubbard	4151548	1/26/2018	LA	Fell from tree stand	Closed	\$ -	\$ 3,308.99	\$ -	\$ 3,308.99
Quabel Henderson	4154491	1/12/2018	SC	tree fell on car and injured clmt	Closed	\$ 40,000.00	\$ 4,151.13	\$ -	\$ 44,151.13
<b>17/18 Total</b>						<b>\$ 42,922.29</b>	<b>\$ 20,139.45</b>	<b>\$ -</b>	<b>\$ 63,061.74</b>