



Quileute Tribal Council

• QUILEUTE INDIAN TRIBE •

P.O. Box 279 • La Push, WA • 98350-0279
Phone: (360) 374-6163 • Fax: (360) 374-6311



REQUEST FOR PROPOSALS

Insurance Brokerage Services

Issued by the Quileute Tribe

Issuing Organization	Quileute Tribe
RFP Issue Date	March 16, 2026
Proposal Due Date	April 10, 2026, 5:00 PM Pacific Time
Submission Method	Electronic submission via email (see Section 5)
Contact Person	Sean Black, Human Resources Director hr.director@quileutetribe.com (360)374-4367

1. Introduction and Background

The Quileute Tribe (“the Tribe”) is a federally recognized Indian Tribe located in La Push, Washington, on the Olympic Peninsula. The Tribe operates tribal government programs, enterprises, and services that serve tribal members and the surrounding community, including but not limited to health and social services, education, public safety, housing, gaming, and economic development activities.

The Tribe is seeking proposals from qualified, experienced insurance brokerage firms to provide comprehensive insurance brokerage and risk management services. The selected broker will



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serve as a trusted advisor in identifying, evaluating, and managing the Tribe's insurance needs across all departments and enterprises.

2. Scope of Services

The Quileute Tribe requires a full-service insurance brokerage firm capable of providing comprehensive Property & Casualty insurance and Employee Benefits consulting and brokerage services. The selected broker will serve as a strategic partner in evaluating, designing, marketing, and managing the Tribe's insurance and benefit programs.

The Tribe reserves the right to award Property & Casualty and Employee Benefits services either collectively or separately, based on what is determined to be in the best interest of the Tribe.

2.1 Insurance Lines

Property & Casualty Insurance

- Tribal Government General Liability
- Property Insurance (buildings, contents, equipment)
- Workers' Compensation
- Commercial Auto and Fleet Coverage
- Directors and Officers (D&O) / Employment Practices Liability (EPLI)
- Cyber Liability and Data Breach
- Tribal Sovereign Immunity Protection
- Inland Marine / Equipment Floater
- Umbrella / Excess Liability
- Any additional lines identified through risk assessment

Employee Benefits (Group Insurance Program)

- Medical (Including fully insured and/or self-funded arrangements)
- Dental
- Vision
- Life and Accidental Death & Dismemberment (AD&D)
- Short-Term Disability



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- Long-Term Disability
- Voluntary and Supplemental Benefits
- Employee Assistance Program (EAP), if applicable
- Any additional benefit programs identified through analysis

2.2 Brokerage and Advisory Services

The selected broker will provide ongoing brokerage, consulting, and advisory services, including but not limited to:

General Brokerage Services

- Conduct a comprehensive risk assessment of all Tribal operations and enterprises
- Market insurance programs annually to ensure competitive pricing and coverage
- Provide claims advocacy and management support
- Advise on tribal sovereignty and sovereign immunity considerations in policy language
- Provide loss control and risk management recommendations
- Deliver regular coverage reviews and renewal planning meetings
- Maintain an assigned, dedicated account team with experience in tribal insurance

Employee Benefits Advisory Services

- Provide strategic guidance on plan design, cost containment, and funding strategies (including self-funded, level-funded, and fully insured options)
- Assist with annual renewals, carrier negotiations, and marketing of benefit programs
- Support compliance with applicable laws and regulations (e.g., ACA, HIPAA, COBRA), as applicable to tribal entities
- Provide reporting and analytics related to claims, utilization, and cost trends
- Assist with employee communication, open enrollment support, and benefit education



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- Provide benchmarking data and recommendations to ensure competitive and sustainable benefit offerings

3. Minimum Qualifications

To be considered for this engagement, respondents must demonstrate the following minimum qualifications:

- Licensed insurance broker in the State of Washington
- Minimum of five (5) years of experience providing brokerage services to tribal governments or comparable public entities
- Demonstrated knowledge of federal Indian law, tribal sovereignty, and tribal insurance considerations
- Access to a broad market of insurance carriers, including those specializing in tribal and public entity coverage
- No conflicts of interest with the Quileute Tribe or its affiliated entities
- Errors and Omissions (E&O) insurance of at least \$5,000,000 per occurrence

4. Proposal Requirements

Proposals must be submitted in the format described below. Incomplete submissions may be disqualified.

4.1 Required Content

- **Cover Letter:** A letter of introduction signed by an authorized representative of the firm, affirming the accuracy of all information provided.
- **Firm Profile:** Overview of the firm, including history, ownership structure, number of employees, office locations, and financial stability information.
- **Tribal/Public Sector Experience:** Description of relevant experience serving tribal governments and/or public entities, including a list of current tribal clients (with consent to contact as references).



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- **Account Team:** Identification of the proposed account team, including resumes and relevant credentials. Describe the team's availability and communication approach.
- **Service Plan:** Detailed description of proposed services, service timelines, renewal process, and approach to claims management and advocacy.
- **Compensation Disclosure:** Full disclosure of all proposed fees, commissions, contingent commissions, and any other compensation arrangements. The Tribe prefers a fee-based or transparent commission structure.
- **References:** A minimum of three (3) references from current or recent tribal government or public entity clients.
- **Certifications and Licenses:** Copies of applicable state licenses, professional designations, and E&O coverage certificate.

5. Submission Instructions

All proposals must be submitted electronically in PDF format by the deadline stated on the cover page. Submissions received after the deadline will not be considered.

Late submissions will not be accepted unless authorized in writing by the Quileute Tribe

Submit proposals to:

Sean Black, Human Resources Director

Quileute Tribe

hr.director@quileutetribe.com

(360)374-4367

The subject line of the email should read: "RFP Response – Insurance Brokerage Services – [Firm Name]."

Questions regarding this RFP must be submitted in writing to the contact listed above no later than March 27, 2026. Responses to all questions will be distributed to all known respondents.

6. Evaluation Criteria

Proposals will be evaluated by a review committee based on the following weighted criteria:



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Evaluation Criterion	Weight
Experience with Tribal Governments and Tribal Insurance	30%
Qualifications and Expertise of Account Team	25%
Comprehensiveness and Quality of Proposed Service Plan	20%
Compensation Structure and Cost Transparency	15%
References and Demonstrated Client Satisfaction	10%

7. Selection Process and Timeline

Milestone	Target Date
RFP Issued	March 16, 2026
Deadline for Written Questions	March 27, 2026
Responses to Questions Distributed	April 1, 2026
Proposals Due	April 10, 2026, 5:00 PM PT
Finalist Interviews (if applicable)	April 20-24, 2026
Contract Award Anticipated	April 30, 2026



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8. Terms and Conditions

- The Quileute Tribe reserves the right to accept or reject any or all proposals, to waive any informalities, and to award a contract in the best interests of the Tribe.
- This RFP does not constitute a commitment to award a contract. The Tribe shall not be liable for any costs incurred by respondents in connection with the preparation or submission of proposals.
- All proposals become the property of the Quileute Tribe and will be held in confidence to the extent permitted under applicable tribal law.
- The selected firm will be required to enter into a formal Brokerage Services Agreement with the Tribe. The agreement will include provisions for tribal preference in employment, non-discrimination, and compliance with applicable tribal, federal, and state laws.
- The Quileute Tribe is a sovereign tribal nation. Nothing in this RFP or any resulting agreement shall be construed as a waiver of the Tribe's sovereign immunity.

We appreciate your interest in serving the Quileute Tribe and look forward to reviewing your proposal. For questions, please contact Sean Black at hr.director@quileutetribe.com or (360)374-4367.

Respectfully,

Bryan Cramer

General Manager

Quileute Tribe

gm@quileutetribe.com

(O) (360)374-7412 | (C) (360)640-9505