NOO-KAYET
INVESTMENTS
Advancing the economic sovereignty
of the Port Gamble S'Klallam Tribe.

**Noo-Kayet Development Corporation**
7950 Little Boston Road Kingston, WA 98346

# Request for Proposal:

# Employee Benefits Management Consultation/Brokerage Services

**Submissions are due by 5:00pm PDT on Friday, August 14, 2026**

July 2026

Noo-Kayet Development Corporation dba Noo-Kayet Investments (NKI) is seeking written proposals from qualified firms for insurance brokerage services. This request is only open to those qualified firms who satisfy the requirements stated herein and who are licensed and available to do business in the State of Washington and on the Port Gamble S'Klallam Indian Reservation. The successful firm will assist the Noo-Kayet Investments and its various tribal enterprises in obtaining competitive bids and providing risk management and insurance brokerage services as set forth in Appendix A (1) (the "Services")

1) **Rules Governing Proposals**

   This is a request for Employee Insurance Broker and Coverage Management Services only. Once the decision is made on which broker we will hire, then and only then will the insurance market be approached.

2) **Timelines**

   The following dates are the **intended** timeline:

| | |
|---|---|
| RFP Release Date | July 21, 2026 |
| Clarifying Questions Due | July 31, 2026 5pm PDT |
| Bidder Proposals Due | August 14, 2026 |
| Finalist Meetings | August 20 - 21, 2026 |
| Decision | August 24 – 28, 2026 |
| Notifications | August 31, 2026 |
| Implementation | November – December 2026 |
| Contract Effective Date | January 1, 2027 |

**Clarifying Questions** must be submitted via e-mail at the address shown in Item 4. These questions must be asked to clarify the RFP, and not to introduce new items of measurement.

Proposal Due Date: **August 14, 2026 by 5:00 PDT**

Contract Award: **August 31, 2026**
All proposers who submit responses by the deadline above will be notified of their status on or after August 31, 2026. Do not contact any member of Noo-Kayet Investments or the Port Gamble S'Klallam Tribe prior to that date in order to gain information on the award process.

3) **Non-Collusion Statement**

   It is the intent of Noo-Kayet Investments to evaluate each proposal on the merits of the written document. It is imperative that no proposer attempt to influence, persuade or collude with any member of Noo-Kayet Investments in order to attain a more favorable position in the bid process. Knowledge of this activity will be grounds for disqualification.

   If necessary, Noo-Kayet Investments may call one or more of the proposers for a face-to-face interview. This will be done at the sole discretion of the Noo-Kayet Investments and will be for the purpose of clarifying the responses.

**4) Contact**

Noo-Kayet Investments
Yong Kwon, CPA
Chief Financial Officer
7950 Little Boston Road NE
Kingston, WA 98346
Email address: ykwon@noo-kayet.com

**5) Proposal Content**

All proposals must be prepared with brevity and clarity. Your response should not be greater than 50 pages total in length. In order to be considered a full response, each response packet must contain the following items and must address all Evaluation Criteria in Section 8 to the extent possible:

⇨ 1 electronic copy of your response.

⇨ Background Information:

i. Provide a brief description of your firm's background in tribal insurance brokerage services.

ii. Describe your firm's experience providing services substantially similar to the Services requested in this RFP.

iii. Provide a summary of the key strengths and qualifications of your firm to provide the Services and describe your firm's present ability to perform the Services in an expeditious manner.

iv. Identify and provide a brief professional biography or resume of each key person from your firm that you expect to be providing the Services.

⇨ Details regarding the proposed Services:

i. Describe the proposed structure that you believe will best fit the guiding principles of Noo-Kayet as set forth in this RFP.

⇨ Describe the fees and expenses for you to perform the Services, and all related fees and expenses anticipated as part of the scope of work.

i. State all fees and expenses that would be charged by your firm to provide the services.

Under no circumstances shall Noo-Kayet Investments be responsible for the costs of preparing any of the firm's responses.

Proposals must be submitted to jgrady@noo-kayet.com by the deadline of August 14, 2026, 5pm PDT.

**6) Brokerage Fees / Commission**

This RFP seeks to evaluate prospective firms based on their ability to innovate and enhance the current risk transfer program of Noo-Kayet Investments.

**7) Background Information on the Port Gamble S'Klallam Tribe and Noo-Kayet Investments**

Noo-Kayet Investments is the Economic Arm of the Port Gamble S'Klallam Tribe a sovereign nation, which exercises full governmental control over its land and resources. There are four active entities under the economic administration of Noo-Kayet Investments; a C-Store, a cannabis store, a meat production company, and a gaming & hotel operation, all of which employ a total of approximately four hundred twenty (420) employees. Noo-Kayet Investments is governed by a seven (7) member Board of Directors appointed by the Port Gamble S'Klallam Tribal Council.

**8) Evaluation Criteria**

a. Describe the history and ownership of your firm. If you are a branch office of a National or Regional firm, please design the majority of your response describing your local office, and its structure.

b. Provide names, titles, length of tenure and brief background information on each employee of your office(s) that would be assigned to Noo-Kayet Investment's account. Phone numbers, including extension and email addresses, should also be provided.

c. Describe in detail your firm's experience working with Federally Recognized Indian Tribes or Tribal Enterprises.

d. Describe in detail your firm's experience working with gaming and hospitality accounts.

e. Identify any insurance carriers represented by your firm that have Native Americans as majority owners. Please include details specific to the ownership structure.

f. Explain the process you will employ to evaluate the insurance needs and objectives of Noo-Kayet Investments and how those needs fit best with specific insurance carriers in the marketplace.

g. Describe in detail your firm's level of expertise in the following areas:
   - ⇨ Sovereign Immunity and Tribal Self-Governance
   - ⇨ WA State Workers' Compensation statutes
   - ⇨ WA State Employment Security Department regulations

- ⇨ Americans with Disabilities Act
- ⇨ OSHA Compliance
- ⇨ Other Regulations applicable to Tribal Governments or Tribal Enterprises

h. Provide a list of three (3) Tribal Businesses or other clients similar in size to the Noo-Kayet Investments that your firm currently brokers, manages and/or consults; stop loss, Medical, Dental, Vision, short term and long term disability, flexible spending accounts, critical illness, accident, COBRA, Life and AD&D, and insurance, and one account that your firm no longer provides services. These references should include the name of the entity, the name of your main contact, the individual's direct phone number, and an e-mail and/or mailing address. Also indicate the line of coverage provided to these clients and the length of service. Only list those references who give the Noo-Kayet Investments full permission to contact them.

i. Describe your firm's process for advocating for quality assurance.

j. As a Tribal Enterprise which continues to invest in a wide variety of business ventures, explain how your firm will be prepared to accommodate the unique insurance requirements associated with these ventures. Specific experience in dealing with these issues, with examples of exposures covered and unique risk management approaches employed should be noted.

k. Explain how your firm will assist the Noo-Kayet Investments in minimizing their cost of risk transfer as we continue to grow and diversify.

l. Describe ways in which your firm has worked with Tribal communities or enterprises.

m. What Loss Control services are available from your firm? Note that this should not include any loss control services provided by your insurance carriers or any other third-party, only those services provided directly by your office(s). Please identify the team member(s) along with their contact information.

n. What claims management services are provided by your firm? Note that this should include any claims management services provided by your insurance carriers or any other third-party. Please identify the team members along with their contact information. Please give a detailed example of claim advocacy provided on behalf of your client(s).

o. Summarize your firm's ability to perform each of the functions outlined in Appendix A titled "Scope of Work" and describe your firm's present ability to perform the services within the timeline indicated in this RFP. Indicate any

additional services that your firm will perform over and above these minimum requirements.

p. Overall, why is your firm best suited to be the strategic risk management partner of the Noo-Kayet Investments?

9) **Other Information**

a. Signed Proposals – All proposals must be signed by a person authorized to sign on behalf of the Bidder and to bind the Bidder to statements made in response to this RFP.

b. Irrevocability of Proposals – By submission of a clear and detailed written notice, the Bidder may amend or withdraw its proposal prior to the closing date and time. A Bidder who has withdrawn a proposal may submit a new proposal prior to the closing, provided that such proposal is done in accordance with the terms and conditions of the RFP.

c. Changes to Proposal Wording – The Bidder will not change the wording of its proposal after closing, and no words or comments will be added to the proposal unless requested by Noo-Kayet Investments for purposes of clarification or as otherwise specified in this RFP.

d. Currency – Prices quoted are to be in U.S. Dollars.

e. Acceptance of Proposals – This RFP shall not be construed as an agreement to procure goods or services by Noo-Kayet Investments. Noo-Kayet Investments is not bound to enter into a contract with the Bidder who submits the lowest cost proposal or with any Bidder. Proposals will be assessed in light of the evaluation criteria. Noo-Kayet Investments will be under no obligation to receive further information, whether written or oral, from any Bidder.

f. Liability for Errors – While Noo-Kayet Investments has expended considerable efforts to provide an accurate representation of information in this RFP, the information contained herein is supplied solely as a guideline for Bidders. The information is not guaranteed or warranted to be accurate by Noo-Kayet Investments, nor is it necessarily comprehensive or exhaustive. Nothing in this RFP is intended to relieve Bidders from forming their own opinions and conclusions with respect to the matters addressed in this RFP.

g. Modification of Terms – Noo-Kayet Investments reserves the right to modify the terms of this RFP at any time in its sole discretion. This includes the right to cancel this RFP at any time prior to entering into a Contract with the preferred point of contact.

h. Ownership of Proposals – All documents, including proposals submitted by Bidders in response to this RFP become the property of Noo-Kayet Investments.

i. Confidentiality of Information – Information pertaining to Noo-Kayet Investments obtained by the Bidder as a result of participation in this project is confidential and must not be disclosed without written authorization from Noo-Kayet Investments.

j. By submission of a proposal, the Bidder declares and stipulates that the proposal is made in good faith, without collusion or connection with any other person or entity bidding for the same work, and that it is made subject to all the terms and conditions of the RFP.

10) **Reserved Rights**

Noo-Kayet Investments reserves the right to:

a. Reject any or all proposals received in response to this RFP:

b. Select, for contract negotiation, a proposal other than the one with the lowest cost;

c. Waive or modify any informalities, irregularities, or inconsistencies in the proposals received and/or accept a late written modification requested by Noo-Kayet Investments if the proposal itself was submitted on time and if the modification is more favorable to Noo-Kayet Investments;

d. Negotiate with more than one Bidder at a time;

e. If negotiations fail to result in an agreement, terminate negotiations and select the next most responsive proposal, prepare and release a new RFP, or take any other action Noo-Kayet Investments deems appropriate;

f. Select more than one proposal;

g. Conduct or decide not to conduct interviews, in Noo-Kayet Investment's sole discretion; and

h. Cancel this RFP or any other solicitation at any time if it is considered to be in the Noo-Kayet Investment's best interest.

11) **Designation of Confidential or Proprietary Information**

Respondents are discouraged from including any information in their Proposals that may be considered confidential or proprietary under applicable law. Any confidential or proprietary information that a Respondent decides to include in its submission

should be specifically designated as confidential or proprietary. Noo-Kayet Investments is not liable for any unintentional release of such information.

12) **Disclaimer**

In accordance with Noo-Kayet Investment policy, all factors being relatively equal, qualified businesses owned by Port Gamble S'Klallam Tribal members, other Indian tribes, and Tribally-owned companies will be given priority. Where native preference is not applicable, Noo-Kayet Investments will select a firm based on the best overall solution and value. Noo-Kayet Investments is not obligated to select the lowest bidder. This RFP does not commit Noo-Kayet to any specific course of action, to the selection of any of the bidders or to the Project, itself.

# Appendix A

## Scope of Work:

I. **Insurance Brokerage** - The selected firm will be responsible for marketing and obtaining bids for the following lines of insurance:

a. Stop-Loss:

Stop-Loss is maintained by the Broker/Brokers and is essential in mitigating self-insured medical coverage costs.

b. Medical:

Self-insured medical plan, with over 75% participation.

c. Prescription Programs:

Medical coverage add-ons and prescription programs HMA's OMADA Program, RxBenefits, and PrudentRx are currently in place to keep costs low for employees on high-cost medications.

d. Dental:

Two levels of dental coverage currently provided through Delta Dental.

e. Vision:

Basic vision plan currently provided through Delta Vision.

f. Flexible Spending Accounts:

In connection with HMA, HealthEquity currently administers both a DCFSA and HCFSA for NKI, offering a rollover of the IRS maximum each year.

g. COBRA:

COBRA currently administered by HMA.

h. Employee Assistance Program:

EAP currently administered by CuraLinc.

i. Life and AD&D Insurance:

Company-paid life insurance offered to all full-time and part-time employees at their yearly salary. Additional coverage is available to purchase, if they choose to do so, for themselves and all dependents. Currently administered by Lincoln Financial.

j. Long-Term Disability:

Company-paid disability available to all full-time employees, currently administered by Lincoln Financial.

k. Short-Term Disability:

Employee-paid disability available to all employees, currently administered by Lincoln Financial.

l. Critical Illness:

Employee-paid Critical Illness available to all full-time employees and their dependents, currently administered by Lincoln Financial.

m. Accident:

Employee-paid Accident insurance available to all full-time employees and their dependents, currently administered by Lincoln Financial.

n. Pet Insurance:

A "Total Pet Plan" and Wishbone insurance are currently offered to all part-time and full-time employees.

II. **Commissions and Fees** - It is the preference of Noo-Kayet Investments to purchase services on a fee basis. If your proposed method of compensation is through commission paid by insurance carriers, you must fully disclose what the commission percentage is. Furthermore, all fees must be fully disclosed, including but not limited to intermediary fees, wholesale brokerage fees, and inspection fees, whether charged by your company, or any third party.

III. **Risk Identification and Assessment** – assess risk levels and make recommendations for appropriate levels of risk retention on all lines of coverage. This would include on-site visits to update and maintain value at risk, and other exposures.

IV. **Funding Mechanisms** – Advise Noo-Kayet Investments on the feasibility of self-insuring or other alternative market risk transfer mechanisms as appropriate.

V. **Meetings** – Attendance at various meetings as requested. These meetings may require attendance during non-traditional business hours.

VI. **Binding Coverage** – issuance of certificates, binders, and additional insured requests in a timely manner. This includes assisting with any insurance company audits.

VII. **Monitoring and Reporting** – maintain Noo-Kayet Investments loss history and provide reporting of loss trends as requested.

VIII. **Troubleshooting** – assist in resolving day-to-day issues including clarifications on coverage and policy conditions.

**IX.** **Information flow** – keep Noo-Kayet Investments informed about major changes in the insurance industry.

X. **Marketing** – provide exhaustive marketing of Noo-Kayet Investments account on a yearly basis to assure the best possible cost for the coverage we carry.

XI. **Evaluation** – evaluate and summarize proposals from insurance companies and other service providers and provide guidance to Noo-Kayet Investments.

XII. **Renewal applications** – completed in a timely manner from insurance carriers.

XIII. **Indemnification** – work with all risk management service providers to provide favorable indemnification language in insurance contracts and service agreements, without compromising sovereign immunity.

XIV. **Identify coverage gaps** – identify potential gaps in coverage, including overlaps or duplicate coverage as necessary

XV. **Loss Control** – Assist in loss control and implementation of risk management and safety policies including return-to-work programs.

XVI. **Education** – Educate employees and key personnel regarding areas of coverage critical to Noo-Kayet Investments. Participate in and provide materials for safety training and educational meetings as necessary.

XVII. **Other Areas**, as necessary.