

Sault Ste Marie Tribe of Chippewa Indians Insurance Department

Request for Proposal

**Insurance Broker Services
Project #26-004**

Due date: March 12th, 2026 at 3pm EST

SAULT TRIBE REQUEST FOR PROPOSAL



Date: February 5, 2026

GENERAL INFORMATION:

The SAULT STE. MARIE TRIBE OF CHIPPEWA INDIANS (SSMTCI) wants to solicit proposals for service capabilities and support from insurance brokers for its property and casualty and commercial liability programs.

PURPOSE:

SSMTCI's program includes the following coverages: General and Excess liability, Professional Liability, Medical Malpractice, Errors and Omissions, Directors and Officers, Liquor Liability, Casino/Gaming Business Interruption, Inland Marine, Property, Crime, Automobile liability, Boiler and Machinery, Workers Compensation, Storage Tank Liability, amongst other included coverage. We are seeking Fee for Service type of arrangements and wish to keep our policies free of commissions. Service capabilities and support are key aspects of the broker relationship with SSMTCI. A broker responding to this request should demonstrate substantial, high-level knowledge, expertise and success in the following areas:

DESCRIPTION OF REQUESTED SERVICES

- Evaluation and audit of the existing SSMTCI commercial general liability and property and casualty insurance programs and suggest recommendations for program enhancement and potential savings.
- Quantifying risk retention and appetite.
- Establishing account service plans.
- Establishing risk management and risk control programs for claims and loss control.
- Accounting and invoicing related to placement and servicing of insurance.
- Performing a semi-annual loss review and presenting a semi-annual loss report.
- Reviewing the individual policies for accuracy and completeness prior to delivery to SSMTCI.
- Presenting a written report to document the quotes received from various carriers.
- Meet with and provide reports and presentations to various entities of SSMTCI representatives, including our Board of Directors or Executives if requested.
- Partner with SSMTCI and its entities to effectively manage the performance of vendors that provides insurance or related services.

PROJECT TIMELINE:

Activity	Date
RFP Distribution	February 5 th
Addenda Requests and General Clarifications and Questions Due	March 2 nd
RFP Responses Due by 3:00pm	March 12 th
Proposal Review	March 13 th
Conduct Interviews with Selected Finalists	March 20 th –March 25 th
Select Broker / Consultant	April 1st
Relationship Effective Date	July 1 st , 2026

Questions regarding this project must be submitted to kreno@saulttribe.net. Responses will be sent electronically to all bidders. The deadline for questions regarding this RFP is March 2nd @ 2:00pm.

PROPOSAL SPECIFICATIONS:

The proposal must include all of the following information:

1. Proposals are to be presented 3-ring binder 8.5" x 11" maximum size, with "fold-outs" limited to one fold only (Le. 11" x 17")
2. Follow Sections as outlined below in **Appendix A**. Sections are to be easily identifiable.
3. Briefly describe your firm's history and background.
4. Provide details of your firm's financial status and stability.
5. Discuss any impending changes in your organization that could impact the delivery of services.
6. Provide proof that your company carries Errors and Omissions insurance coverage.

The proposals will be evaluated on the following Criteria:

RANKING CRITERIA	POINTS (Total 100)
Qualifications, Knowledge and Experience	30
Demonstrated Effectiveness/Organizational Capabilities/Customer Service	25
Compensation	25
Native Preference	10
References	10
Total	100

Sealed Proposals: Firms must submit proposals to the following address. Each proposal must include **one (1) original and three (3) copies** of the proposal. Bid packages submitted via facsimile or email **will not be considered**.

PROPOSAL SUBMISSION:

Sealed and labeled bid packages must be mailed or delivered in person to the address below or emailed to kreno@saulttribe.net.

**Sault Tribe Purchasing Department
Attn: Kara Reno Project # 26-004
2186 Shunk Road
Sault Ste. Marie, MI 49783**



Sealed Bids must be received no later than Friday, March 12, 2026 at 3:00p.m.

Bid packages submitted by fax will not be considered.

Sault Tribe reserves the right to accept or reject any and all proposals.

A Native American preference will be given to those who qualify, providing the firm meets and supplies all documentation for the Native Preference.

A bid shall constitute an irrevocable offer for a period of 120 days from the bid opening date or until date of award, whichever is earlier. In the event that an award is not made by the Sault Tribe within 120 days from the bid opening date, the bidder may withdraw their bid or provide a written extension of their bid.

Appendix A

Your Brokerage Firm

1. Describe the special expertise your firm has in providing brokerage, risk management, consulting, and claims services to Indian Country including Tribal Government, Tribal Gaming, and/or Tribal Enterprises.
2. Provide a brief history and description of your firm. Include size (number of employees and revenues) and areas of specialization. Provide any information regarding mergers and/or acquisitions involving your firm in the past two years.
3. Provide names, locations, and biographies of each individual who would be assigned to work on our account. Include account executives, marketing personnel, technical representatives and others. Please name the individual with the overall responsibility for this account and why that person has been selected.
4. Provide an example of how your firm is taking a leadership role within the industry.
5. What size clients does your firm generally support?

6. Describe your experience with Native American Tribes and other types of clients with multiple locations in multiple states.
7. Why do clients leave your organization?
8. Do you have a method or process in place to gauge client satisfaction?
9. What is your service philosophy?
10. Provide documentation and relevant information concerning your firm and whether or not it would be considered to qualify for Native American preference (51%).

Please Demonstrate and Describe your firm's Knowledge In following areas

1. BIA Compact with Tribal Governments
2. Government to government experience with US Department of Interior and other government entities.
3. Regulatory compliance process specifically with regard to tort liability.
4. Specific workers compensation options and alternatives.
5. Your firm's process and procedures with regard to tort liability and workers' compensation that would demonstrate required compliance.
6. Tribal ordinances and interpretation with regard to tort liability and workers compensation.
7. Your firm's current knowledge and experience handling Tribal government and enterprises outside "State jurisdiction" and within "Tribal jurisdiction."
8. Your firm's knowledge and understanding of Tribal Court Systems.
9. Your firm's process and procedures regarding employee and patron redress and appeals requirements i.e. arbitration, internal panels, grievance committees, etc.
10. Describe any additional background with regard to Indian Law, Federal Tort Claims Act, Tribal Attorney contacts or utilization, P.L. 638 contracts, current or pending legislation, association membership or affiliations (i.e. NIGA, etc.)
11. Describe the process your firm would utilize to assist us in identifying new and emerging exposures and the potential solutions.
12. Describe your firm's ability to assist our Legal department with general insurance related issues as specific "Indian Country" related issues and potential solutions.
13. What process does your firm use when evaluating insurers in general and specifically with regard to Indian Country?
14. What education programs/training/communication does your firm offer or refer to your clients in expanding their knowledge of insurance, risk management, and claims administrative in general and specifically within Gaming and Indian Country.
15. Describe the service your firm would offer in the following areas:
 - Claims Management and Investigation
 - Claims Management information systems and software
 - "On-Line" capabilities
 - Account service plans
 - Loss fund (trust fund) management.
 - Trust Fund Banking arrangements and flexibilities

- Loss control
- Regulatory Compliance
- Claims reporting process and availability reports
- Statistical analyses reporting

16. Describe any additional services offered by your company that may be of interest to SSTCI and its entities.

Compensation

17. SSTCI Fee for service type of arrangement and wish to keep our policies free of commissions.

18. Has your firm been subject to any lawsuits or settlements specific to compensation disclosure or practices within the last five years?

19. What is your firm's philosophy on accepting contingency/override compensation from insurers relative to the placement of insurance programs?

20. Describe our right to terminate a contract with you. Is there a minimum contract period?

21. Based on the information provided and the services requested, what is your proposed annual fee? Please make certain to identify any services mentioned in your proposal that are not included in your proposed fee (services that would be an additional expense).

22. Provide three references from current clients, preferably of similar size and/or need and complexity to SAULT STE. MARIE TRIBE OF CHIPPEWA INDIANS and its entities. For each reference please include:

- Length of servicing relationship:
- Contact name, title and phone number