Request For Proposals (RFP)
Insurance Brokers and Consulting Services
South King Fire

1. About Us

South King Fire ("SKF") is an all-hazard fire department and proudly serves the diverse communities of Federal Way, Des Moines, a portion of Auburn and unincorporated King County, Washington. The district is made up of five former fire districts with a dedicated team of 207 employees. Among them, over 150 are uniformed personnel who remain ready to respond to fires, medical emergencies, and other urgent situations, ensuring the safety of approximately 160,000 residents across a 41-square-mile area. Each year, the department handles more than 27,000 calls, showcasing our pivotal role in community safety and emergency response.

The district offers a range of specialized services, which include technical and water rescue operations, hazardous materials, fire prevention, safety education, and fire investigations. This level of service is possible under the leadership of Fire Chief Ryan Woodey, with strategic oversight from five elected Fire Commissioners.

With 77 years of dedication and pride in service, SKF continues to strive for excellence and set high standards in all we do by applying strategic thinking, leadership development, innovation, and by maintaining financial responsibility and public trust.

2. Objective

South King Fire ("SKF") invites qualified insurance consulting firms or brokers to submit competitive proposals to provide brokerage and advisory services for our self-insured benefit programs, (i.e., Medical, Dental, Vision, Life and Accidental Death and Dismemberment (AD&D) Insurance, Short- and Long-Term Disability programs, Employee Assistance Programs, COBRA, Health Reimbursement Accounts/VEBA, etc.). The selected firm will provide administrative support in relation to employee insurance and benefit programs, claims assistance and advocacy, risk management, market negotiations, compliance, and strategic planning which may include policy analysis, statistical analysis, and general program coordination. It is expected that the selected firm do a thorough review of current benefit programs and make recommendations regarding adjustments that maximize value and cost, while maintaining the flexibility and robust offerings of our

self-insured plans. The selection of a firm does not guarantee the successful negotiation of a contract for services.

SKF currently offers two different health plans under First Choice Health and incentive-based dental coverage under Delta Dental of Washington. It is noteworthy that given the nature of the self-insured program, SKF's health plan offers special coverage such as hair prosthesis, fertility assistance, and employee-only Lasik. Additional coverage includes Vision, COBRA, Group Life and AD&D insurance, Long-Term Disability (and Short-Term for Union members), two Employee Assistance Programs and Health Reimbursement Accounts from various vendors. Workers' Compensation is currently covered through Washington Department of Labor and Industries. These benefits are available to all full-time employees and their dependents, which amounted to 966 covered individuals in 2025.

3. Scope of Services

The consultant or broker will be expected to:

- **Program Review & Strategy**: Evaluate current self-insured programs and recommend improvements to maximize value and cost, while maintaining flexibility to meet the ever-growing needs of our membership.
- **Market Placement**: Negotiate with carriers for excess coverage and specialty policies.
- **Claims Support**: Advise on claims handling, reserves, and settlements. At times, may be required to provide direct assistance in special cases.
- **Regulatory Compliance**: Ensure adherence to state and federal insurance requirements.
- **Reporting**: Provide quarterly and annual performance and market trend reports.
- **Training**: Offer risk management and safety training for staff.

4. Minimum Qualifications

- Licensed to provide insurance brokerage services in Washington state.
- Minimum of 5 years' experience with public sector or emergency services clients.
- Demonstrated expertise in self-insured program administration.
- Firm and/or its members have not been disqualified or disciplined by the Washington State Insurance Commissioner.

- Firm and/or its members must have no conflicts of interest. Per WAC 200-100-080, any contract with a Firm shall include a statement that no conflicts of interest exist.

5. Proposal Requirements

Proposals must include:

- Company profile and relevant experience.
- Proposed service approach and timeline.
- Fee structure (flat fee, commission, or hybrid).
- References from at least three similar clients.

6. Evaluation Criteria

Proposals will be evaluated on:

- Qualifications and experience of consultant/broker (30%)
- Service approach and innovation (30%)
- Cost competitiveness (25%)
- Prior work experience with public sector or emergency service clients (15%)

7. Submission Instructions

Submit questions and completed proposals electronically in PDF format to:

- Nikki Wagner, SKF Benefits Administrator
- E: nikki.wagner@southkingfire.org
- P: (253) 946-7331

8. Timeline

- RFP Issued: May 06, 2026
- Questions Due: May 22, 2026
    - Responses will be provided no later than Tuesday, May 26, 2026, at 9:00 PM.
- Proposals Due: 12:00 PM (PST) Friday, May 29, 2026
    - **Proposals received after the deadline will not be considered and must be in writing.**
- Interviews: Timeslots will be assigned for the afternoon of Monday, June 8, 2026.

- Award Notification: Estimated Friday, June 12, 2026
- Start Date: January 01, 2027

Note: Proposals are subject to the Washington State Public Records Act, RCW 42.56, and South King Fire makes no guarantee that proposals shall be confidential and not subject to public disclosure. South King Fire reserves the right to reject any or all proposals, waive informalities, and accept the proposal deemed most advantageous. This RFP does not commit SKF to award a contract, to pay any costs incurred in the preparation of a response to this RFP, or to procure or contract for services or supplies.