

REQUEST FOR PROPOSAL FOR COMMERCIAL INSURANCE BROKER SERVICES

ISSUE DATE
April 29, 2026

PROPOSAL DUE DATE
May 18, 2026

QUESTIONS DUES
May 6, 2026

SERVICE LOCATION
**AL, CA, CO, GA, NM, OR,
TX**

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1. GENERAL INFORMATION

Urban Alchemy is seeking proposals from qualified insurance brokerage firms to provide comprehensive commercial insurance broker services. The selected broker will review Urban Alchemy's current insurance portfolio, provide strategic recommendations, and secure coverage across multiple lines of business on behalf of the organization.

All firms submitting a proposal must:

- Hold valid insurance broker licenses in California and all states in which Urban Alchemy operates, including Alabama, Colorado, Georgia, New Mexico, Oregon, and Texas, and be able to service additional states as the organization expands.
- Demonstrate expertise and capacity to place complex, multi-line insurance programs for nonprofit social service organizations.
- Maintain sufficient staffing to provide responsive, ongoing service across Urban Alchemy's portfolio.

2. AGENCY BACKGROUND

Urban Alchemy is a nonprofit organization with approximately 1,000 employees operating across six states. The organization serves people experiencing homelessness and vulnerable populations through three primary service lines: Interim Housing, Community-Based Public Safety, and Cleaning & Mobile Hygiene Services. Urban Alchemy is organized into seven departments - Operations, Finance, Human Resources, IT & Business Systems, Safety/Fleet/Facilities, Talent & Development, and Education & Research - with Operations comprising the large majority of staff.

The organization's operational footprint, staff profile, and service environment create a complex, multi-jurisdictional insurance program requiring a broker with deep expertise in nonprofit and social services risk.

For more information, visit: <https://urban-alchemy.us/>



3. SCHEDULE OF EVENTS

Event	Date
RFP Published	April 29, 2025
Deadline for Written Questions	May 6, 2025, 5:00 PM PT
Answers to Questions Issued	May 13, 2025
Proposal Submission Deadline	May 18, 2025, Noon PT
Selection Announcement	May 26, 2025

Urban Alchemy reserves the right to revise this schedule. Any revisions will be communicated via written addendum to all registered proposers.

4. SCOPE OF COVERAGE

The selected broker will be responsible for placing and servicing the following lines of coverage. The table below reflects current program parameters; the broker is expected to advise on any recommended changes during the initial program review.

Coverage Line	Limits
General Liability	\$1MM Occ. / \$2MM Agg.
Property / Inland Marine	Per scheduled values
Commercial Auto (CA, OR, GA)	\$1MM Combined Single Limit
Property	Per scheduled values
Equipment Breakdown – TX	Per scheduled values
Excess Liability	\$10MM
Social Services Professional Liability	\$1MM Each / \$3MM Agg.
Volunteer Accident	\$50,000 Limit
Sexual Misconduct Liability	\$2MM Each / \$4MM Agg.
Crime – Primary	\$5MM
Crime – Secondary	\$9MM xs \$5MM
Fiduciary Liability	\$1MM Each / \$1MM Agg.



Coverage Line	Limits
Cyber Security Liability	\$1MM Each / \$1MM Agg.

5. SCOPE OF SERVICES

The selected broker is expected to provide the following services:

1. Conduct a comprehensive review of Urban Alchemy's current insurance program and provide written recommendations for coverage structure, limits, and carrier selection.
2. Designate a named service team with clear roles and contact information, available upon reasonable notice for all coverage, claims, and service matters.
3. Market all lines of coverage to financially sound, stable carriers. Obtain competitive premium quotations and bind coverage in a timely manner.
4. Deliver policies and binders no less than 15 days prior to the effective date (30+ days preferred).
5. Prepare a premium forecast for each coverage line four months prior to the annual renewal date (current policy term date: August 1).
6. Submit an annual insurance program review summarizing coverage status, loss trends, areas requiring action, and market outlook.
7. Coordinate claims servicing, including claims audits as directed by Urban Alchemy leadership.
8. Assist in negotiating policy language with underwriters; review final policy documents to confirm all negotiated terms are correctly reflected.
9. Keep Urban Alchemy current on insurance market conditions, regulatory changes, and emerging risk exposures relevant to the organization's operations.
10. Identify loss exposures across all service lines and geographies and recommend risk mitigation strategies.
11. Analyze, adjust, and optimize the insurance program as organizational circumstances change, including geographic expansion.

6. SUBMITTAL PROCESS

Proposals must be submitted electronically to ua-rfp@urban-alchemy.us no later than **May 18, 2025 at 12:00 PM Pacific Time**. Late submissions may be rejected.

All written questions must be submitted by email to ua-rfp@urban-alchemy.us no later than **May 6, 2025 at 5:00 PM Pacific Time**. Responses to all timely questions will be issued by **May 13, 2025** and distributed to all registered proposers.

Urban Alchemy reserves the right to:

- Reject any or all proposals and discontinue this RFP process without obligation.
- Accept other than the lowest-cost proposal.



- Award based on initial submissions without requesting best-and-final offers.
- Request a virtual presentation or interview as part of final evaluation.
- Issue addenda or cancel and reissue this RFP at any time.

7. PROPOSAL CONTENT

Proposals should be concise and clearly organized. The following sections are required:

1. Firm Overview

- Years in business; legal form; office locations and number of licensed brokers.
- Licenses held in all required states (list license numbers and issuing agencies).
- Diversity credentials: DBE certification (if applicable), gender and ethnicity of key staff and leadership.
- Primary contact name, title, phone, and email.

2. Team Qualifications

- Named account team members with roles, qualifications, and relevant experience.
- Description of the firm's experience serving nonprofit or social services organizations of similar complexity.
- Three client references with contact information.

3. Service Approach

- Proposed approach to marketing, placing, and servicing each coverage line.
- Claims management methodology: routine and complex claims.
- Risk management and loss prevention approach.
- Technology platforms used to support service delivery.
- Internal mechanisms for monitoring client satisfaction.

4. Strategic Partnership

- Description of what makes your firm a strong long-term partner for Urban Alchemy.
- Specific value-added services your firm would provide beyond core brokerage.
- Examples of similar clients and outcomes achieved.

5. Compensation

- Description of proposed compensation structure (commission, fee, or hybrid).
- Disclosure of all direct and indirect forms of compensation.
- Statement of the firm's compensation transparency philosophy and approach to conflict-of-interest disclosures.



8. PROPOSAL EVALUATION

Urban Alchemy will convene an evaluation committee to review all proposals. Scoring will be based on the following criteria:

Criteria	Points
Experience and Qualifications	25
Cost / Compensation Proposal	20
Service Approach	20
Staffing and Diversity	15
Relationship and Partnership Approach	10
References	10

9. CONTRACT NEGOTIATIONS

If the highest-ranked proposer does not reach agreement on contract terms, Urban Alchemy reserves the right to negotiate with the next most responsive proposer. Negotiation may include revision of non-mandatory terms and conditions. Urban Alchemy must approve the final contract form to complete the award process.

10. QUESTIONS & SUBMISSIONS

All questions and proposal submissions should be directed to:

Procurement Administrator
Email: ua-rfp@urban-alchemy.us