



Response to Questions
For
REQUEST FOR PROPOSAL FOR COMMERCIAL INSURANCE
BROKER SERVICES

May 11, 2026

1. What are pain points or concerns for Urban Alchemy, from a Risk Management perspective?

Urban Alchemy employs over 1,000 Practitioners who work directly with vulnerable populations experiencing extreme poverty, mental illness, and addiction in dynamic public spaces. From a risk management perspective, key concerns include ensuring physical safety, mitigating exposure to hazardous materials like bloodborne pathogens, and managing the risks associated with trauma, emotional involvement, and boundary violations

2. What are the concerns about the current insurance program - structure, insurer relationships, etc.?

As Urban Alchemy continues to expand its operations across multiple states, our primary focus is ensuring our coverage structure successfully scales to meet our complex, multi-jurisdictional needs. We are seeking a proactive broker capable of optimizing our program, securing coverage from stable carriers, and providing strategic advice specifically tailored to the unique risks of Urban Alchemy's unique service lines.

3. Are there any services that Urban Alchemy is interested in hearing about?

We are highly interested in services that include comprehensive claims management, routine claims audits, and proactive risk mitigation strategies specifically tailored to our service lines. We also want to hear about value-added services such as technology platforms that support service delivery, as well as regular updates on regulatory changes, market conditions, and emerging risk exposures.

4. Are there any operational organizational changes which could change Urban Alchemy's risk profile?

Urban Alchemy is actively expanding its geographic footprint, with current service locations spanning California, Alabama, Colorado, Georgia, New Mexico, Oregon, and Texas. This rapid multi-state expansion and our growing workforce continuously alter our operational risk profile and necessitate a broker who can adeptly manage evolving jurisdictional complexities.

5. Are there specific exposures you are most concerned about from a reputational standpoint?

Community and funder trust are critical to our mission, making us highly concerned about any potential financial misconduct, such as the unauthorized handling or mismanagement of vulnerable guests' resources. Furthermore, any real or alleged breaches of professional boundaries—including sexual misconduct or inappropriate relationships with guests—pose severe reputational damage that we actively manage through strict organizational policies, a public relations program, and targeted insurance coverages.

For this Request for Qualification, Urban Alchemy is asking that responders not go to market soliciting quotes for insurance services with various providers. More specific questions regarding loss history, relationships with carriers, claims history and coverage profile will be addressed once specific brokers are qualified through this process.