



REQUEST FOR PROPOSALS

For Insurance Brokerage and Risk Management Services

RFP Issue Date: 10/23/2026

Proposal Due Date: 11/9/2026, 5:00PM EST

Inquiries and proposals should be directed to:

Matthew Petrik
Chief Financial Officer
Hocking Athens Perry Community Action
3 Cardaras Drive/P.O. Box 220, Glouster OH 45732
(740) 767-4500, ext. 2143
matthew.petrik@hapcap.org

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INTRODUCTION

Hocking Athens Perry Community Action (“HAPCAP”) is soliciting proposals from qualified insurance brokerage firms to provide insurance brokerage, consultation, risk management, claims support, and related services for HAPCAP’s commercial insurance program.

HAPCAP seeks to establish a relationship with a broker that will provide proactive consultation, competitive marketing of insurance coverage, assistance in evaluating and managing organizational risks, and ongoing support throughout the policy year.

This Request for Proposals (“RFP”) is intended to evaluate the qualifications, experience, service capabilities, approach, and compensation of prospective brokerage firms.

The selection of a broker through this RFP does not necessarily constitute authorization to bind or place insurance coverage. The selected broker will work with HAPCAP to evaluate its existing insurance program and, as appropriate, market coverage to qualified insurance carriers.

AGENCY BACKGROUND

HAPCAP is a private nonprofit Community Action Agency headquartered in Athens County, Ohio providing a variety of community-based programs and services.

The organization administers programs supported through federal, state, local, and private funding, operating from multiple locations in the Southeast Ohio area. Agency operations include but are not limited to services such as child development and education, housing programs, food assistance programs (including the operation of the Southeast Ohio Foodbank), transportation, energy assistance, employment programs, and other applicable services.

Several of the major programs HAPCAP operates include but are not limited to Head Start, the Home Weatherization Assistance Program (HWAP), the Home Energy Assistance Program (HEAP), the Comprehensive Case Management and Employment Program, the Commodity Supplemental Food Program (CSFP), and the Emergency Food Assistance Program (TEFAP).

HAPCAP owns and manages a 32-unit affordable housing complex, and will also be assuming the management of a 45-unit HUD 202 housing development beginning January 1, 2027. Finally, HAPCAP recently purchased a former roadside motel that is currently under construction and will be renovated to serve as a 26-unit emergency homeless shelter opening in the coming months.

In addition to the aforementioned programs, HAPCAP administers and operates various transportation programs, including both fixed-route and demand response services. Currently, insurance coverage for the Athens Public Transit fixed route service is provided by a different insurer than all other HAPCAP coverage lines. HAPCAP’s demand response transportation operations are insured under its existing commercial automobile insurance program. HAPCAP is interested in exploring opportunities to consolidate or better coordinate its transportation-related insurance coverage, where appropriate, while ensuring that all applicable program-specific requirements are satisfied.

Additionally, HAPCAP administers the Go Bus, an intercity bus transportation program through contracted transportation providers. HAPCAP's responsibilities for this program are primarily administrative, while the contracted transportation providers are responsible for operating the buses and maintaining the applicable insurance coverage for those vehicles and operations.

Across the organization, HAPCAP employs approximately 220 employees across 17 locations with a fleet of 90 vehicles.

PURPOSE AND OBJECTIVES

Through this RFP, HAPCAP intends to select an insurance brokerage firm capable of serving as a strategic advisor regarding the Agency's insurance and risk management needs.

- Maintaining appropriate insurance coverage for the Agency's operations and exposures;
- Obtaining competitive insurance pricing and terms;
- Identifying potential gaps, overlaps, or unnecessary coverage;
- Receiving proactive advice regarding emerging risks and insurance market developments;
- Improving HAPCAP's overall risk management practices;
- Receiving effective assistance with claims and carrier relationships;
- Advice and consultation on compliance and reporting requirements;
- Ensuring transparency regarding broker compensation and insurance placement; and
- Establishing a responsive, long-term relationship with an experienced brokerage team.

CURRENT INSURANCE PROGRAM

A summary of HAPCAP's current insurance program is included as Exhibit A.

- Commercial Property
- Commercial General Liability
- Automobile Liability and Physical Damage
- Umbrella/Excess Liability
- Directors and Officers Liability
- Employment Practices Liability
- Cyber Risk Liability
- Crime/Fidelity Coverage
- Professional Liability
- Builders Risk Liability
- Childcare Accident liability
- Environmental Consultants/Contractors Pollution Liability
- Pest Control
- Flood
- Service Industry Bond
- Other specialized coverage

The information included in Exhibit A is intended to provide respondents with a general understanding of HAPCAP's existing insurance program.

Additional information, including policies, schedules of values, vehicle schedules, loss history, and other underwriting information, may be made available during the selection or subsequent insurance marketing process.

Respondents should not assume that the Agency intends to maintain its current coverage structure. The selected broker will be expected to evaluate the existing program and recommend appropriate changes.

SCOPE OF SERVICES

A. Insurance Program Review

Review HAPCAP's existing insurance policies, limits, deductibles, exclusions, endorsements, and coverage structure.

Identify potential coverage gaps, duplicate or overlapping coverage, inadequate limits, opportunities for improved terms or cost savings, and emerging exposures that may warrant additional coverage.

Provide recommendations to Agency management regarding appropriate changes.

B. Insurance Marketing and Placement

Develop an insurance marketing strategy in consultation with HAPCAP.

Identify appropriate insurance carriers and markets; prepare insurance submissions and obtain competitive proposals from qualified carriers.

Assist HAPCAP in evaluating proposals based upon price, coverage, financial strength, exclusions, claims practices, and other relevant factors.

Negotiate coverage terms and pricing on behalf of HAPCAP and provide a clear comparison of carrier proposals and recommendations prior to renewal.

The selected broker shall obtain HAPCAP authorization before binding coverage.

C. Renewal Management

Establish and maintain an annual renewal schedule that provides sufficient time for collection of underwriting information, review of HAPCAP exposures, development of marketing strategy, carrier submissions, negotiations, presentation of renewal alternatives, and management approval.

HAPCAP expects renewal recommendations to be provided sufficiently in advance of policy expiration to permit meaningful review and decision-making.

D. Ongoing Insurance Consultation

Provide ongoing consultation throughout the policy year regarding insurance and risk management matters, including changes in insurance markets, emerging risks, relevant legal or regulatory changes, significant changes in Agency operations, contractual insurance requirements, and questions regarding policy interpretation and coverage.

E. Claims Support

Assist HAPCAP with insurance claims when requested, including communication with carriers and adjusters, monitoring significant claims, resolving coverage disputes or delays, claims advocacy, and periodic review of claims experience and loss trends.

F. Risk Management Services

Provide appropriate risk management resources and recommendations.

G. Policy and Documentation Support

Review insurance policies and endorsements for consistency with coverage that was quoted and authorized. Assist with certificates of insurance and other insurance documentation when necessary. Provide HAPCAP with electronic copies of policies and relevant insurance documents.

H. Meetings and Reporting

Participate in periodic meetings with HAPCAP management as appropriate. Provide an annual review of HAPCAP's insurance program and additional reporting as requested.

I. Transportation Insurance Services

The selected broker will be expected to evaluate HAPCAP's transportation-related insurance needs, including coverage for both fixed-route and demand response transportation programs.

As part of this evaluation, the broker should:

- Review existing transportation insurance arrangements and identify opportunities for improved coverage, pricing, administrative efficiency, and risk mitigation.
- Explore insurance options for HAPCAP's fixed-route transportation programs, including the availability of specialized coverage through the broker's insurance markets and opportunities to consolidate coverage where appropriate.
- Evaluate potential insurance exposures associated with HAPCAP's administration of transportation programs operated by third-party contractors, including applicable contractual insurance requirements.

HAPCAP recognizes that certain transportation programs may require specialized coverage that cannot be obtained through traditional insurance markets and does not require all transportation coverage to be consolidated under a single broker.

BROKER QUALIFICATIONS AND PROPOSAL REQUIREMENTS

A. Firm Information

Provide the legal name and primary business address; number of years in business; organizational structure and ownership; number of employees; office location that would primarily service the Agency (HAPCAP); description of the firm's commercial insurance brokerage operations; and any significant organizational changes anticipated during the proposed contract period.

B. Experience

Describe the firm's experience serving Community Action Agencies, nonprofit organizations, community-based organizations, organizations receiving governmental funding, organizations with multiple locations and programs, and/or clients with operations and exposures

comparable to those of HAPCAP. Identify approximately how many nonprofit clients the firm currently serves, as well as the renewal rate for those clients.

C. Proposed Service Team

Identify the individuals who would be assigned to HAPCAP. For each individual, provide name and title, role on the account, relevant experience, professional licenses or designations, and length of service with the firm. Identify the individual who would serve as HAPCAP's primary point of contact.

D. Service Approach

Describe the firm's proposed approach to annual renewal planning, insurance marketing, carrier negotiations, coverage analysis, risk management, claims support, communication with HAPCAP management, and ongoing service between renewals. Describe what distinguishes the firm's approach from other insurance brokerage firms.

E. Insurance Market Access

Describe the firm's access to insurance carriers and specialty markets relevant to Community Action Agencies and other nonprofit organizations. Identify significant carrier relationships or market capabilities that may benefit HAPCAP. Disclose any limitations that could materially affect the firm's ability to market HAPCAP's insurance program and **state how the firm will work to ensure appropriate coverages are in place by the 1/1/27 renewal date.**

F. Claims and Risk Management

Describe the claims advocacy resources that would be available to HAPCAP, and also any loss-control, safety, training, benchmarking, risk assessment, or other services as part of the proposed relationship. Clearly identify which services are included within the proposed brokerage compensation and which, if any, would result in additional charges.

G. References

Provide at least three references from organizations of comparable size or complexity, preferably Community Action, nonprofit, or community-based organizations. For each reference, provide organization name, contact person, title, telephone number and/or email address, and a brief description of services provided.

H. Preliminary Insurance Premium Estimates

Respondents are requested to provide preliminary estimates of annual insurance premiums for the coverage outlined in Exhibit A - Current Insurance Program Summary.

Estimates should:

- Identify anticipated annual premiums by major coverage category, based on the coverage limits and information provided in Exhibit A.
- Identify any potential opportunities for premium savings, improved coverage, or consolidation of existing policies.
- Clearly indicate any assumptions, limitations, or additional information needed to develop more accurate premium estimates.

HAPCAP recognizes that these estimates are preliminary and subject to change following a more comprehensive review of its insurance program. Respondents are not expected to obtain formal carrier quotations as part of this RFP.

I. Compensation and Disclosure

HAPCAP expects transparency regarding broker compensation. Please use Exhibit B to provide the following information:

Respondents shall describe their proposed compensation arrangement and disclose all forms of compensation that may be received in connection with HAPCAP's account, including insurance commissions, brokerage fees, consulting or service fees, contingent commissions, supplemental commissions, overrides, carrier bonuses or incentives, and other direct or indirect compensation.

Respondents should identify estimated annual compensation based upon HAPCAP's current insurance program, to the extent reasonably determinable.

Respondents are encouraged to provide alternative compensation arrangements, including a fixed-fee option where appropriate.

Any services that would result in charges beyond the proposed brokerage compensation should be specifically identified.

CONFLICTS OF INTEREST

Respondents shall disclose any actual or potential conflicts of interest that could affect their representation of HAPCAP.

Respondents shall also describe how conflicts involving insurance carrier compensation, ownership relationships, or other financial arrangements are identified and managed.

PROPOSAL EVALUATION

Proposals will be evaluated based upon factors including the following:

Evaluation Factor	Weight (%)
Capability: Firm Information, Experience, and Carrier Access	40%
Service and Support: Service Approach, Service Team, and Claims and Risk Management Support and Resources	40%
Estimated Insurance Costs and Potential Savings	20%
Total	100%

HAPCAP reserves the right to cancel or modify this solicitation, conduct interviews, request additional information, contact references, negotiate with one or more respondents, and reject any or all proposals. HAPCAP also reserves the right to select the proposal determined to be in the Agency's best interest and negotiate the scope, terms, and compensation of the engagement with the selected firm.

All costs associated with preparing a response to this RFP are the responsibility of the respondent.

Issuance of this RFP does not obligate HAPCAP to enter into a contract or appoint a broker.

The selected firm will be required to maintain all licenses necessary to perform the proposed services and may be required to provide evidence of appropriate professional liability/errors and omissions insurance and other coverage.

The selected firm will also be expected to comply with applicable HAPCAP policies and contractual requirements.

RFP SCHEDULE

Activity	Date
RFP Issued	10/23/2026
Deadline for Questions	11/2/2026 - Noon EST
Proposals Due	11/9/2026 - 5PM EST
Anticipated Selection	11/13/2026
Broker Transition/Engagement Begins	ASAP Following Selection
Insurance Renewal Date	1/1/2027

The Agency reserves the right to modify this schedule.

SUBMISSION INSTRUCTIONS

Questions and proposals should be submitted electronically in PDF format to:

Matthew Petrik
Chief Financial Officer
matthew.petrik@hapcap.org

Proposals must be received no later than **5:00 PM on 11/9/2026**.

All questions regarding this RFP must be submitted via email to the contact identified above by the deadline shown in the RFP schedule.

Respondents shall not contact any other HAPCAP staff and/or board members regarding this RFP following its release.

EXHIBIT A

Current Insurance Program Summary

The following information is provided to give respondents a general understanding of HAPCAP's existing insurance program.

Coverage	Policy Period	Limit	Deductible/Retention
Commercial Property	1/1/24 - 1/1/27	\$1,000,000 each occurrence; \$2,000,000 general aggregate	\$2,500
Commercial General Liability	1/1/24 - 1/1/27	\$1,000,000 each occurrence; \$2,000,000 general aggregate	\$2,500
Automobile Liability	1/1/26 - 1/1/27	\$1,000,000 combined single limit	\$1,000 - \$2,000
Umbrella Liability	1/1/26 - 1/1/27	\$1,000,000 each occurrence	Not specified
Directors & Officers Liability	1/1/26 - 1/1/27	\$1,000,000; additional \$1,000,000 Excess Side A	\$10,000
Employment Practices Liability	1/1/26 - 1/1/27	\$1,000,000	\$15,000
Cyber Risk Liability	1/1/26 - 1/1/27	\$500,000 principal limits (multiple coverage parts)	\$5,000 - \$10,000 for principal coverage parts
Crime/Employee Theft	1/1/26 - 1/1/27	\$500,000 employee theft	None
Terrorism	1/1/26 - 1/1/27	Not specified	Not specified
Sunset Shelter Builders Risk Liability	5/7/26 - 5/7/27	\$2,465,000 plus additional coverage parts	\$5,000
Creekside Apartments Commercial Property and General Liability	1/1/26 - 1/1/29	\$1,000,000 each occurrence; \$2,000,000 general aggregate	\$2,500
Childcare Accident Insurance Policy	1/1/26 - 1/1/27	\$25,000 principal limits (multiple coverage parts)	Not specified
Environmental Consultants Professional/Contractors Pollution Liability	1/1/26 - 1/1/27	\$1,000,000 each occurrence; \$2,000,000 general aggregate	Not specified
Pest Control Liability	1/1/26 - 1/1/27	\$1,000,000 each occurrence; \$2,000,000 general aggregate	\$2,500

Sunset Shelter Commercial General Liability	1/2/26 - 1/2/27	\$1,000,000 each occurrence; \$2,000,000 general aggregate	\$1,000
Sunset Shelter Commercial Property	1/2/26 - 1/2/27	\$1,007,000 across 5 buildings (not blanket coverage)	\$2,500
Flood Liability	1/26/26 - 1/26/27	\$150,000	\$5,000
	2/24/26 - 2/24/27	\$210,000 cont.	\$10,000 cont.
	12/19/25 - 12/19/26	\$500,000 build., \$500,000 cont.	\$5,000 build., \$5,000 cont.
	12/19/25 - 12/19/26	\$500,000 build., \$325,000 cont.	\$5,000 build., \$5,000 cont.
	7/18/26 - 7/18/27	\$500,000 build., \$500,000 cont.	\$5,000 build., \$5,000 cont.
Service Industry Bond	1/1/26 - 1/1/27	\$25,000	Not specified

General Exposure Information

Approximate Employees: 220

Approximate Annual Payroll: \$10,350,000

Number of Locations: 17

Number of Vehicles: 90

Annual Operating Budget: \$33,750,000

Additional schedules and underwriting information may be provided as appropriate.

EXHIBIT B

Respondent Compensation Disclosure

Respondents should provide the following information:

Proposed compensation method: [Commission / Fixed Fee / Combination / Other]

Estimated annual commission or fee:

Estimated commissions as a percentage of premium, where applicable:

Additional service fees:

Contingent or supplemental compensation potentially applicable to HAPCAP's business:

Other compensation or financial arrangements that should be disclosed:

Respondents may attach additional information explaining their compensation structure.