

REQUEST FOR PROPOSALS

Insurance Broker and Risk Management Services

Issued By: action pact, inc.

Issue Date: August 28, 2026

Proposal Due Date: September 25, 2026

Contact Person: Diane Rogers, Executive Director
drogers@myactionpact.org
(912)282-9123

1. Purpose

Action pact, inc. ("Agency") is soliciting proposals from qualified insurance brokerage firms to provide insurance brokerage, risk management, and claims advocacy services for the Agency's property and casualty insurance program.

The selected broker will act as the Agency's insurance advisor and representative in the placement and servicing of insurance coverage, including marketing coverage to insurance carriers, negotiating terms and pricing, assisting with claims management, and providing risk management recommendations.

This RFP is for broker services only and does not constitute a request for insurance carrier quotations.

2. Agency Background

Action pact, inc. is a nonprofit Community Action Agency serving 36 counties in middle and southeast Georgia.

Current programs include:

- Head Start/Early Head Start
- Weatherization Assistance
- Low Income Home Energy Assistance Program (LIHEAP)
- Housing Programs
- Educational Talent Search

- **Elderly Services Programs**
- **Court Appointed Special Advocates**
- **Work Force Development Programs**
- **Georgia State Health Insurance Program**
- **Family Development Services**

Agency Profile:

- **Annual Operating Budget: \$ 26,000,000**
 - **Number of Employees: 325**
 - **Number of Volunteers: __ 1150__**
 - **Number of Facilities: __ 34__**
 - **Number of Vehicles: __ 54__**
 - **Counties Served: Atkinson, Bacon, Ben Hill, Berrien, Brantley, Brooks, Charlton, Chatham, Clinch, Coffee, Cook, Echols, Irwin, Lanier, Lowndes, Pierce, Tift, Turner, Ware, Appling, Bleckley, Candler, Dodge, Emanuel, Evans, Jeff Davis, Johnson, Laurens, Montgomery, Tattnall, Telfair, Toombs, Treutlen, Wayne, Wheeler, and Wilcox**
 - **Number of Clients Served Annually: 25,000**
-

3. Scope of Services

The selected broker shall provide comprehensive insurance brokerage and risk management services including, but not limited to:

Insurance Marketing

- **Market insurance coverages to qualified carriers.**
- **Develop and distribute insurance applications.**
- **Negotiate premiums, coverage terms, and endorsements.**
- **Obtain competitive proposals from insurers.**
- **Present annual renewal options and recommendations.**

Coverage Review

Review and recommend appropriate limits and coverage for:

- **Commercial Property**
- **General Liability**
- **Automobile Liability**
- **Umbrella Liability**
- **Workers' Compensation**
- **Directors & Officers Liability**
- **Employment Practices Liability**
- **Abuse & Molestation Liability**
- **Cyber Liability**
- **Crime/Fidelity Coverage**
- **Professional Liability/Social Services Liability**

Risk Management

- **Conduct periodic risk assessments.**
- **Identify emerging risks.**
- **Provide loss-control recommendations.**
- **Assist with safety and risk management initiatives.**
- **Provide training resources where available.**

Claims Advocacy

- **Assist with claim reporting and monitoring.**
- **Advocate for the Agency during claim resolution.**
- **Facilitate communication with claims adjusters.**
- **Provide periodic claims reviews and loss trend analysis.**

4. Broker Qualifications

The Agency seeks brokers with:

- **Demonstrated experience serving nonprofit organizations.**

- **Experience working with Community Action Agencies, Head Start programs, or similar human service organizations.**
 - **Access to insurance carriers specializing in nonprofit risks.**
 - **Licensed to conduct business in the State of Georgia.**
 - **Strong property and casualty insurance expertise.**
 - **Ability to provide claims advocacy and risk management support.**
-

5. Proposal Requirements

Proposals should include the following:

Firm Information

- **Legal firm name**
- **Primary office location**
- **Number of years in business**
- **Ownership structure**
- **Number of employees**
- **Licensing information**

Relevant Experience

Describe:

- **Experience providing brokerage services to Community Action Agencies, Head Start/Early Head Start programs, and other federally funded human service organizations. Include examples of how your firm has successfully reduced premiums, broadened coverage, or improved risk management outcomes."**
 - **Number of nonprofit clients currently serving**
-

Service Team

Identify:

- **Lead Account Executive**
- **Account Manager**
- **Claims Advocate**
- **Risk Management Consultant**

Include resumes, credentials, and years of experience.

Marketing Strategy

Describe:

- **Insurance carriers available to your firm**
 - **Carrier relationships**
 - **Marketing approach**
 - **Renewal process**
 - **Coverage review procedures**
-

Claims Services

Describe:

- **Claims advocacy services**
 - **Claims review procedures**
 - **Claims reporting support**
 - **Claims analytics capabilities**
-

Risk Management Services

Describe:

- **Loss prevention services**
 - **Safety training resources**
 - **Cybersecurity resources**
 - **Human resources support**
 - **Driver safety programs**
-

References

Provide at least three nonprofit clients similar in size and complexity.

Include:

- **Organization name**
 - **Contact person**
 - **Phone number**
 - **Email address**
-

6. Compensation Disclosure

The Agency requires full disclosure of all compensation.

Respondents shall provide:

- **Commission schedules**
- **Contingent commissions**
- **Administrative fees**
- **Consulting fees**
- **Any other compensation received from insurers or third parties**

The Agency reserves the right to negotiate fee-based compensation arrangements.

7. Evaluation Criteria

Proposals will be evaluated based on:

Criteria	Weight
Nonprofit Experience	25%
Technical Expertise	20%
Service Team	20%
Claims Advocacy	15%
Risk Management Services	10%
References	5%
Compensation Structure	5%

8. Timeline

Activity	Date
RFP Released	8/28/2026
Questions Due (Email Only)	9/4/2026
Responses to Questions	9/11/2026
Proposal Due	9/25/2026
Interviews (if needed)	10/15/2026
Selection	10/30/2026
Broker Appointment Effective	January 1, 2027

9. Reservation of Rights

The Agency reserves the right to:

- **Reject any or all proposals.**
 - **Request additional information.**
 - **Conduct interviews.**
 - **Negotiate terms with any respondent.**
 - **Cancel this solicitation at any time.**
 - **Select the proposal deemed in the best interest of the Agency.**
-