Baltimore Regional Housing Partnership

Request for Proposal
Insurance Broker Services

Issue Date: Friday, September 4, 2026
Proposal Due Date: Friday, October 2, 2026

Contact Information:
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REQUEST FOR PROPOSAL FOR
INSURANCE BROKER SERVICES

The Baltimore Regional Housing Partnership, Inc. requires the services of an Insurance Broker to provide services relating to the acquisition of various insurance policies for a nonprofit employer with approximately 80 employees. The contract would commence January 2027 through December 2030, with the option to extend services for one (1) additional two (2) year period.

All bidding firms must submit 1 original electronic copy according to the instructions contained in this Request for Proposal for Insurance Broker Services and must be received by BRHP on or before Friday, October 2, 2026 at 5:00 P.M. EST.

INQUIRIES AND PROPOSALS SHOULD BE DIRECTED TO:

Shari Stratton
Vendor and Procurement Specialist
Baltimore Regional Housing Partnership, Inc.
100 North Charles Street, 2nd Floor
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I. OVERVIEW OF BRHP

The Baltimore Regional Housing Partnership, Inc. (BRHP) is a private nonprofit organization committed to opening pathways to a better future for low-income families in Baltimore City. As Regional Administrator of the Baltimore Housing Mobility Program (Program) since 2013, BRHP has supported thousands of families in finding housing in high opportunity areas throughout the Baltimore region. Uniquely, BRHP is one of the few agencies who administer the Housing Choice Voucher Program on a regional scale and provide housing mobility counseling services to families. The program currently provides over 4,300 families access to housing, educational, and employment opportunities in resource-rich communities. BRHP has a staff of 70+ and an annual budget of more than $115 million, the vast majority of which goes to direct programmatic costs.

II. GENERAL INFORMATION

The purpose of this Request for Proposals (RFP) is to select the most qualified firm that can provide Insurance Broker Services, who should have at a minimum, the qualifications, and experience necessary to perform the scope of work as described herein and shall be able to provide the services described in this RFP. BRHP is seeking the services of one firm, for a three-year term with an option to extend for an additional two-year term.

BRHP strongly encourages locally owned, minority-owned, and women-owned businesses, socially and economically disadvantaged business enterprises, and small businesses to submit a proposal, in response to this RFP.

A. Equal Opportunity Policy. BRHP does not discriminate against any employee, applicant or sub-contractor because of race, sex, color, religion, age or national origin. BRHP takes affirmative steps to ensure that applicants are employed or sub-contracted, and that employees and sub-contractors are treated fairly during employment or for the term of their contract, without regard to their race, sex, color, religion, age or national origin. Such action shall include, but not be limited to, the following: employment, upgrading, demotion or transfers; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship.

III. SCOPE OF WORK

BRHP is looking for an insurance broker responsible for providing a full range of broker and risk management services including the marketing and placement of insurance coverages and consulting on coverage issues.

Major Product Groups

- Workers' Compensation Insurance
  - Bodily Injury by Accident
  - Bodily Injury by Disease
- Cyber Policy
  - Breach Response
  - Crisis Management and Public Relations
  - Cyber Extortion
  - Business Interruption and Extra Expenses
  - Find Transfer Fraud
  - Network and Information Security Liability
  - Regulatory Defense and Penalties
  - Multimedia Content Liability
  - PCI Fines and Assessments
- Crime
  - Fidelity
  - Forgery or Alteration
  - Identity Fraud Expense Reimbursement
- Commercial Liability
  - Commercial Property Coverage Part
  - Commercial General Liability Coverage Part
  - Commercial Liability Umbrella Policy
- Professional Coverages
  - D&O
  - Employment Practices
  - Workplace Violence

BRHP's insurance premiums for the described coverage range from $70,000 to $80,000 annually.

If awarded, the successful respondent must provide the following:

A. Assist with maintaining a cost-efficient risk financing structure, utilizing the most effective risk transfer mechanisms available.

B. Seek competitive insurance programs and market coverages in the best interest of BRHP and in a timely manner so that BRHP has ample time to make decisions and provide detailed coverage comparisons when submitting insurance proposals.
C. Ensure that insurance, bond and/or fiduciary coverage is placed with financially responsible insurers (A.M. Best's rating of A- or better).
D. Conduct stewardship meetings/reviews summarizing activities and placements on behalf of BRHP no less than twice a year.
E. Prepare market analysis and forecast by insurance line. This summary will include information on trends, market availability, pricing, and long-term market directions. Keep BRHP apprised of all market trends, available products, and possible compliance issues.
F. Provide certain administrative services including but not limited to those related to contract review, bond administration, and certificates of insurance.
G. Verify the accuracy and adequacy of all binders, policies, policy endorsements, invoices, and other insurance related documents as needed.
H. Assist in the preparation of underwriting data, statements of values, specifications, and other data required by insurers.
I. Request, implement, and monitor all required coverage changes and provide complete copies of all policies within 90 days of binding.
J. Assist BRHP in preparing proofs of loss or claims reports, and in obtaining loss settlements from insurers.
K. Must meet with BRHP staff as deemed necessary and be accessible by telephone during normal business hours by BRHP. No additional fees or expenses shall be paid to the Respondent for such participation.
L. Prior to the execution of the agreement the respondents shall provide a certificate of errors and omissions coverage or self-insurance with limits not less than $1,000,000 and A.M. Best rating minimum of A-.

IV. PROPOSAL CONTENTS

In order to simplify the review process and to obtain the maximum degree of comparability, the proposals should include the following items and be organized in the manner specified below, pages numbered (where applicable), and in electronic form:

A. Cover Page. The cover page should identify the RFP by its name. It should also bear the Respondent's name, address, telephone number and e-mail address.

B. Table of Contents. The table of contents should clearly identify the location of each section of the package by section number or letter and page number.

C. **Letter of Intent.** Letter should be signed by a principal of the submitting entity who is duly authorized to bind the entity to the performance of duties pursuant to this RFP.

D. **Letter of Introduction.** Proposal shall include one to two pages that include the following information:

1. Brief description of firm including its principals, organization, size, structure, areas of practice and office location(s).
2. Date established and years of experience.

E. **Experience and Resources.** Please include the following information:

1. Details of the firm's specific work, expertise, and outcomes with directly related projects. In particular, support your capacity to perform the Scope of Services.
2. Describe your use of technology or platforms to facilitate the handling of the different aspects of the scope of work.
3. Describe in your view, what are the key exposures BRHP faces.
4. Describe how your firm would develop specifications for competitive quotes and provide this information to BRHP.
5. Description of two recent projects that are of similar nature and scope of work detailed within this RFP and any prior history of engagement with BRHP.
6. Include resumes and/or biographies including headshots of all principals and key professional members including sub-contractors who will be assigned to this engagement which specifically outlines extent of their involvement in referenced experience along with anticipated percentage of work performed by principals.
7. Provide staff and client turnover rates for the last 3 years.
8. Describe your internal mechanism for ensuring customer satisfaction with your services.
9. Identify any conflicts of interest that may arise as a result of business activities or ventures by your firm and associates of your firm, employees, or subcontractors as a result of any individual's status as a member of the board of directors of any organization likely to interact with BRHP.
10. Describe how your firm will handle actual and/or potential conflicts of interest.
11. Provide information on the number of unique companies from which you have secured quotes and insurance coverage for clients in each of the applicable areas
12. Include at least two references where the firm has provided similar work within the last 24 months, one of which should be from a similarly sized nonprofit organization.

F. Fee Structure. Provide an explanation of how your compensation structure works when a brokered policy is successful between a client similar to BRHP and an insurer. If applicable, indicate pricing for any additional services you may provide that would benefit BRHP.

V. RFP SCHEDULE AND SUBMISSION REQUIREMENTS

A. RFP Schedule.

Activity	Date
Issue RFP	09/04/2026
Questions Due	09/18/2026
Answers to Questions Posted	09/25/2026
Proposals Due	10/02/2026
Anticipated Award Date	10/23/2026

B. Closing Submission Date. Proposals must be submitted by electronic copy as specified in paragraph D below **no later than 5:00 PM EDT on October 2, 2026**. Proposals received after the deadline will not be accepted. It is neither BRHP's responsibility nor practice to acknowledge receipt of any proposal. It is the Offeror's responsibility to assure that a proposal is received.

C. Inquiries. Any requests for additional information, clarification or questions regarding this RFP may be sent via e-mail to Shari Stratton at sstratton@brhp.org**. All such communications must be received by 9:00 AM EDT by September 18, 2026**. All questions, as well as responses, will be posted on the Request for Proposals section of BRHP's website, no later than the close of business on September 25, 2026.

D. Instructions to Offerors. All Offerors shall provide one (1) electronic copy.

Note, the e-mail subject line for the electronic copy must read "RFP, Insurance Broker Services" to Shari Stratton at sstratton@brhp.org.

In order to ensure a fair review and selection process, firms submitting proposals are specifically requested not to make other contacts with BRHP staff or members of the Board of Directors regarding the proposal. Failure to comply with this request may result in disqualification of the proposal.

VI. EVALUATION CRITERIA AND PROCEDURE

A. Evaluation Criteria. BRHP will evaluate all proposals received based upon the following factors with corresponding ranking points:

Evaluation Factor	Maximum Rating Points
Qualifications and Experience: Level of experience and knowledge of the firm and individual(s) identified to work on matters described in Scope of Work, breadth of quotes and coverage secured for clients.	**50**
Approach to Scope of Work: Understanding of scope of services, quality of approach to meet scope of work in specified time frames.	**30**
Cost:	**20**

B. Evaluation Procedure.

1. Review Process. A Selection Panel comprised of at least three staff members will review the proposals received by the deadline based upon the evaluation criteria. BRHP may, at its discretion, request a meeting with any or all firms or contact an Offeror if materials are missing and/or if BRHP requires clarification of particular elements of the submission, allowing Offeror five business days to respond. However, BRHP is not obligated to do so and reserves the right to make an award without further discussion of the proposals submitted.

2. Notification of Award. It is expected that a decision selecting the successful firm will be made by October 23, 2026. Upon conclusion of the final negotiations with the successful firm, all Offerors submitting proposals to this RFP will be notified of BRHP's final decision awarding the contract.

3. Confidentiality. BRHP shall maintain the confidence of the information received, if requested, and to the extent possible. However, all information submitted as part of, or in support of any proposals in response to this RFP may be disclosed by BRHP if such disclosure is required by local, state or federal law.

VII. CONDITIONS OF PROPOSAL

A. Right to Reject, Waive, or Terminate the RFP. Reject any or all proposals, to waive any informality in the RFP process, or to terminate the RFP process at any time, if deemed by BRHP to be in its best interests.

B. Right to Determine Time and Location. Determine the days, hours, and locations that the successful proposer(s) shall provide the services called for in this RFP.

C. No Obligation to Compensate. We will not compensate any proposer for any costs incurred in responding to this RFP.

D. Right to Not Award. Not to award a contract pursuant to this RFP.

E. Right to Terminate. Terminate a contract awarded pursuant to this RFP, at any time for its convenience upon 10 days written notice to the successful proposer(s).

F. Right to Negotiate. Negotiate the fees proposed by the proposer entity.

G. Contract Ethics. No employee of BRHP who exercises any responsibilities in the review, approval or implementation of the proposal or contract shall participate in any decisions which affects his or her direct or indirect personal or financial interest.

It is a breach of ethical standards for any person to offer, give or agree to give any BRHP employee or board member, or for any BRHP employee or board member to solicit, demand, accept or agree to accept from another person or firm, a gratuity or an offer of employment whenever a reasonably prudent person would conclude that such consideration was motivated by an individual, group or corporate desire to obtain special, preferential, or more favorable treatment than is normally accorded to the general public.

The firm shall not accept any client or project that places it in a conflict of interest with its representation of BRHP. If such a conflict is subsequently discovered, BRHP shall be promptly notified.

H. Minority-Owned Businesses. BRHP strongly encourages small, locally-owned, minority-owned, women-owned, socially and economically disadvantaged and service-disabled veteran-owned businesses to submit a proposal, in response to this RFP. Efforts will be made by BRHP to utilize these types of businesses.

I. **Consent.** By submitting a proposal to BRHP, Offeror consents to the Scope of Work and general requirements of this RFP noted herein. Exceptions desired must be clearly noted in the submitted proposal.

J. **Assignment.** Offeror shall not assign, sublet or transfer its interest, obligations or rights in any contract entered into with BRHP without BRHP's prior written consent.

K. **Retention Policy.** All submitted proposals become the sole and exclusive property of BRHP.

L. **Effective Period.** Each proposal shall be considered binding and in effect for a period of ninety (90) days following the proposal opening.

M. **Expenses.** BRHP shall not be liable for any expenses, including travel expenses, related to the preparation of the proposal and contract negotiation process.

N. **Media.** Written consent from BRHP must be obtained for any media releases or any other public disclosure regarding an award of the contract by BRHP and any work resulting from that award.

VIII. CONTRACT CONDITIONS

The following provisions are considered mandatory conditions of any contract award made by BRHP pursuant to this RFP:

A. **Jurisdiction.** The Contract shall be governed by and construed in accordance with the laws of the State of Maryland applicable to contracts made and performed therein.

B. **Key Personnel.** BRHP shall retain the right to demand and receive a change in personnel assigned to the work if BRHP believes that such change is in the best interest of BRHP and the completion of the contracted work.

C. **Compliance with Law.** All work performed pursuant to this RFP must conform and comply with all applicable local, state and federal codes, statutes, laws and regulations.