

CASE STUDY

Protecting the Mission: How HUB Helped Learning Grove Secure Reliable Coverage in a Challenging Market

Executive Summary

When Learning Grove faced a property and casualty (P&C) non-renewal and critical gaps in their cybercrime coverage, HUB leveraged its risk management and industry expertise to navigate a severely limited market and secure stable, reputable coverage. Through a targeted risk positioning strategy, comprehensive coverage review and careful carrier selection, HUB helped strengthen their cyber defenses and deliver approximately \$13,000 in annual savings.

Learning Grove

Industry: *Education, Nonprofit*

Services: *Early Childhood Education & Youth Services*

Location: *Greater Cincinnati and Northern Kentucky*

CHALLENGE

Learning Grove is a nonprofit organization dedicated to supporting children and families through early childhood education, before- and after-school programs and college and career readiness services. As a longstanding client, Learning Grove turned to HUB after their existing carrier chose not to renew their policy. Carriers across the industry have been exiting the nonprofit space due to rising abuse and molestation claims, leaving the available market severely limited, even for organizations like Learning Grove with no related claims history. A subsequent review also revealed critical gaps in their existing cybercrime coverage that exposed them to threats such as social engineering, funds transfer fraud and invoice manipulation.

SOLUTION

HUB's risk management experts conducted a comprehensive review of Learning Grove's safeguarding policies and operational procedures, delivering actionable recommendations to strengthen their risk profile before approaching the market. Leveraging the specialized knowledge of HUB's education and nonprofit practices, the team identified the best carriers, crafted a targeted outreach strategy and presented Learning Grove's risk profile in the most compelling light possible. HUB also secured an enhanced solution that strengthened their cybercrime defenses — all within budget.

RESULTS

HUB successfully placed Learning Grove with a highly reputable carrier, consolidated their coverage into a single policy for simplified billing and claims handling and delivered approximately \$13,000 in annual premium savings. Critical cybercrime coverage gaps were also closed, giving them stronger protection against today's most common cyber threats. More importantly, they gained stable, reliable coverage going forward, while eliminating the uncertainty and disruption of a potential non-renewal. This enabled the mission-driven organization to get back to focusing on what matters most: the children and families they serve.

"Facing a non-renewal is stressful for any nonprofit. HUB handled everything with professionalism and care, placing us with a reputable carrier and improving our coverage across the board. We're grateful to have a partner who truly understands our mission."

- Emily Lewis,
Chief Administrative
Officer