

Non Profit  
Insurance Program



# State of the Program

*NPIP Annual Meeting*  
*October 14, 2014*

# Board of Directors

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- **Darren Brugmann, Chair** – Senior Services of Snohomish County, At-Large #2
- **Madelyn Carlson, Vice Chair** – People for People, Area 3
- **Darlene Riley, Fiscal Officer** – Paratransit Services, Area 2
- **Karl Johanson** – Disability Action Center- NW, Inc., At-Large #3
- **Amber Johnson** – SNAP, Area 4
- **Geoff Crump** – OlyCAP, Area 1
- **Vacant Position** – At-Large #1

# NPIP Mission Statement

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- To ensure the availability of stable and affordable protection for the nonprofit sector. NPIP will accomplish this through effective risk management, effective marketing and best practices administration.

# What Differentiates NPIP?

- Member-Owned
- Specialized Coverage for Nonprofits
- Risk Management Services
- Pre Litigation Program
- Dedicated Claims Handling
- Conservative Funding Approach (Aggregate (Stop Loss Policy))
- Quality Network of Brokers/Agents



# Vision Statement

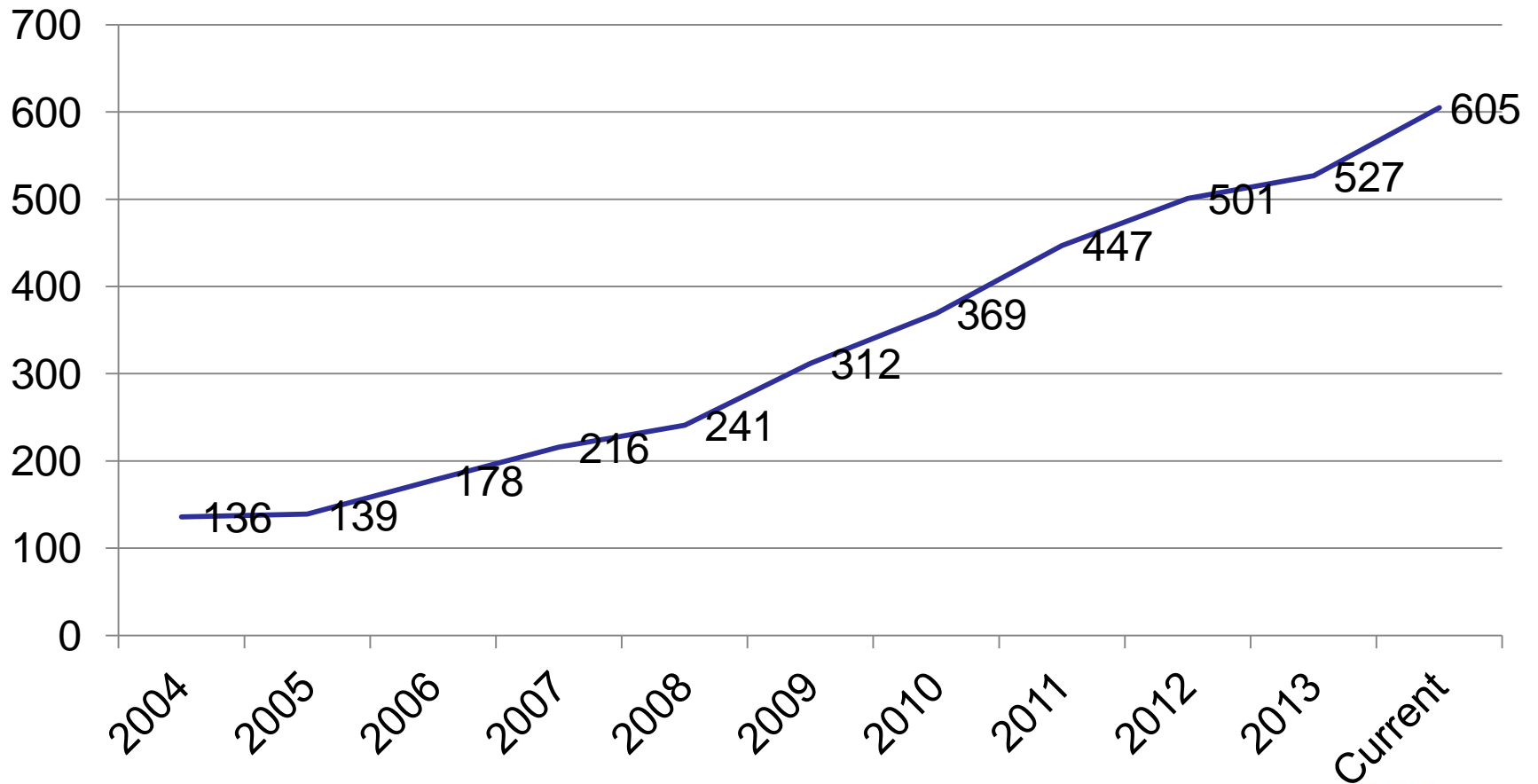
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- Provide the best insurance products and risk management solutions for non profits.

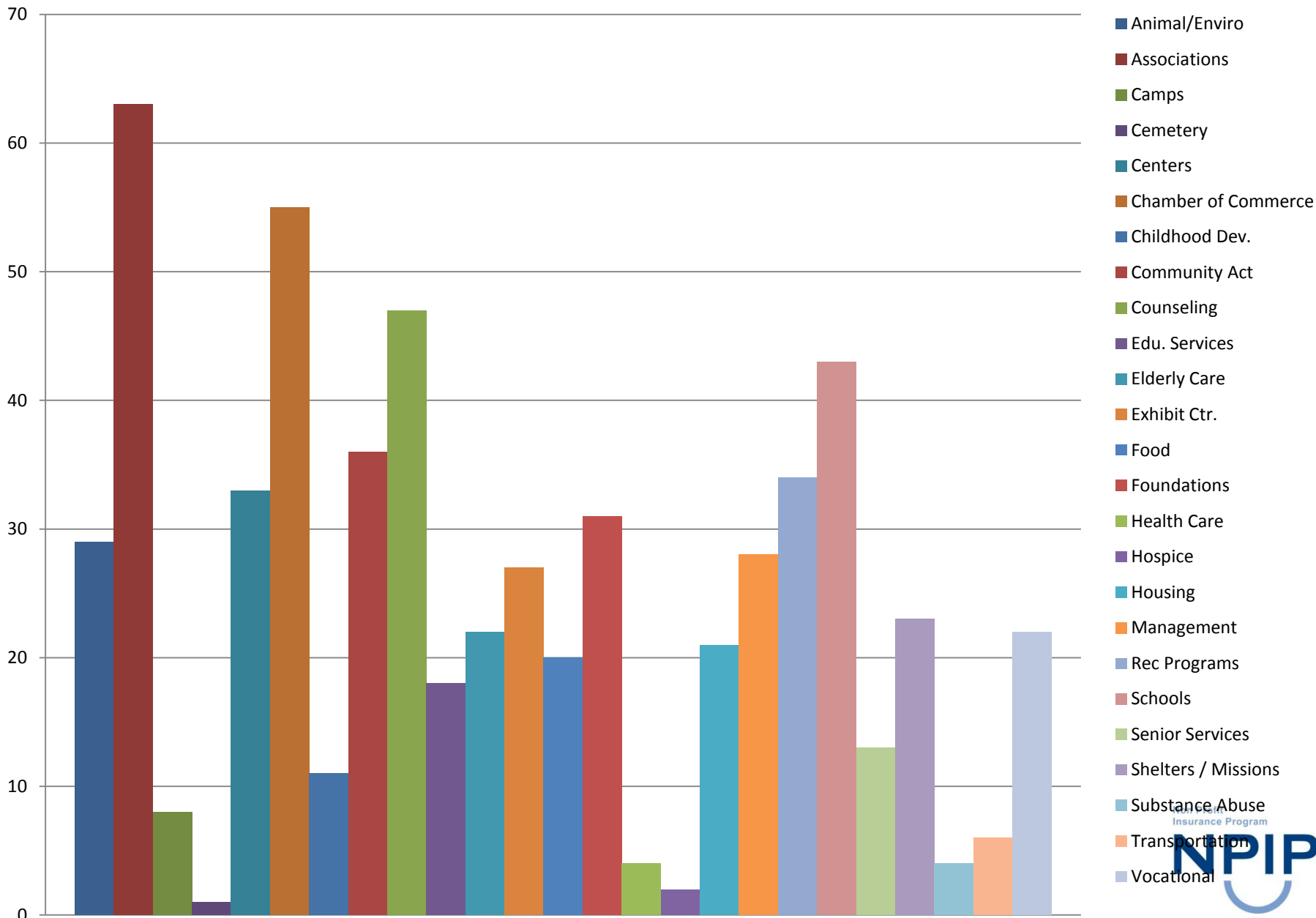
## Core Values

- Quality, Integrity, Respect, Community, Partnership, Responsive, Reliable, Innovative

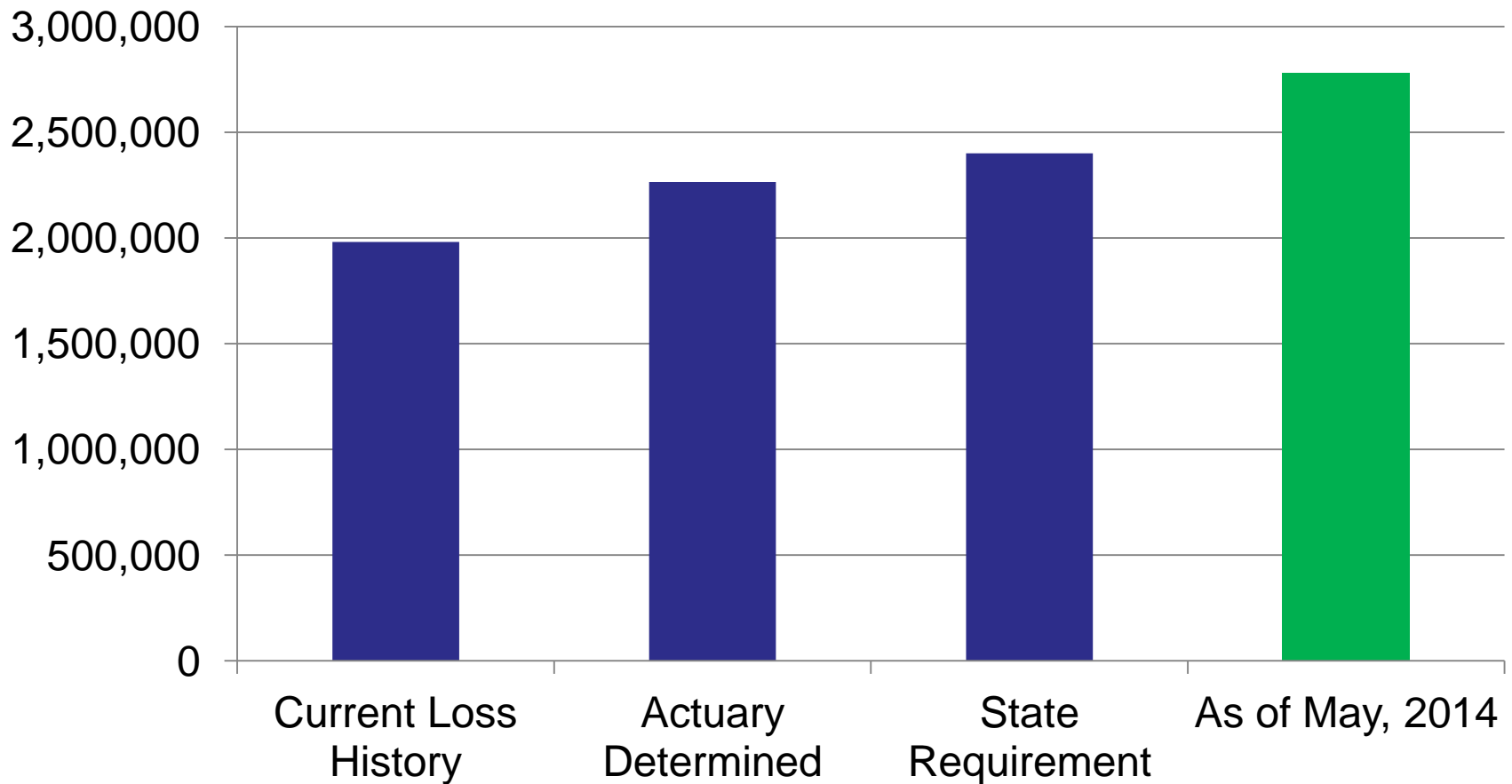
# NPIP Membership



# Membership by Class of Business



# Financial Health- Assets to Claims Liability Comparison





# Financial Health

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As of May 31, 2014

- Total Assets \$2.8 Million
- Total Liabilities \$2.0 Million
- Unreserved Equity \$0.8 Million

# Revenues vs. Expenses

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Fiscal Year 14/15

- Total Revenues \$13.2 Million
- Total Operating Expenses \$13.0 Million

# Educational Services Workshops

6/1/13 – 5/31/14

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- Provided 114 workshops to 49 members
- Provided 214 hours on the Driver Training Simulator to 10 members

# On-site Training



- Addressing Personnel Challenges through Effective Leadership
- Adolescent Bullying
- Bullying in the Workplace
- Collision Response
- Concussion Management
- Confidentiality in the Workplace
- Creating Balance in the Nonprofit
- Crisis Communication and Media Relations
- Defensive Driving
- Defusing Anger in the Workplace
- Developing and Managing Volunteer Programs
- Diversity in the Workplace
- Diversity with a Focus on Sexual Harassment
- Dos and Don'ts of Discipline
- Driver Training Simulator
- Enhancing Workplace Climate
- Excited Delirium
- Front-line Liability Issues
- Hiring Smart
- Maintaining a Professional Work Environment
- Maintaining Professional Boundaries
- Managing a Multi-Generational Workforce
- Managing Conflict
- Managing the Risks of Social Media
- Performance Appraisals
- Public Records Request
- Recognizing and Reporting Child Abuse
- Recognizing and Reporting Vulnerable Adult Abuse
- Right Response Training
- Sexual Harassment in the Workplace
- Supervision of Children
- Taser Training
- True Colors® Communicating With People Who Think Differently Part 1 & Part 2

See [www.npip.org](http://www.npip.org) for complete list and descriptions

# Audit Results

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- For the purpose of pooling insurance, NPIP is considered a governmental entity. Therefore, NPIP is audited by the Washington State Auditor's Office (SAO)
- The SAO completed the financial Audit for Fiscal Year 2012/13 and there were no findings.

# Current Challenges

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- Non Profit Insurance Program regulated through laws and codes intended for governmental entities
- The Regulator has limited experience with Non Profits
- The Regulator is attempting to create rules and regulations focused specifically towards Non Profits

# Current Challenges Continued

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- Even though NPIP is an insurance program that has non-profits as its exclusive membership, the IRS does not consider NPIP as a non-profit.
- The NPIP Board is working with an attorney specializing in Federal Tax Codes to change the IRS opinion that NPIP is a for profit entity.

# The Immediate Future

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- Finalize Appeal Process with IRS
- Work with Insurance Regulator to Better Understand Non-Profits
- Maintain competitive Renewal Rates
- Seek New Program Coverages
- Continue Board Committee Work



# Board Committee Work

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- Risk Management Solutions
- Program Growth
- Legislative Relationship
- Policies and Procedures
- Board Governance

# The Long-Term Future

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- Expanded Services
  - Other Classes of Non Profits
  - Workers Comp
  - Health Care
  - Specialized Insurance Solutions
- Growth – Expansion into neighboring States