

Non Profit
Insurance Program



State of the Program

*NPIP Annual Meeting
November 16, 2017*

Board of Directors

- **Madelyn Carlson, Chair** People for People, Area 3
- **Darlene Riley, Vice Chair** – Paratransit Services, Area 1
- **Karl Johanson, Fiscal Officer** – Disability Action Center- NW, Inc., At-Large #3
- **Amber Johnson** – Spokane Neighborhood Action Partners, At Large #1
- **Cheryl Hamilton** – Educational Opportunities for Children and Families, Area 2
- **Jon Andrus** – Catholic Charities of Spokane, Area 4
- **Open** – At Large #2

NPIP Mission Statement

Created by and for non profit organizations, the Non Profit Insurance Program provides risk management solutions and stable, affordable insurance.

Vision Statement

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

Core Values

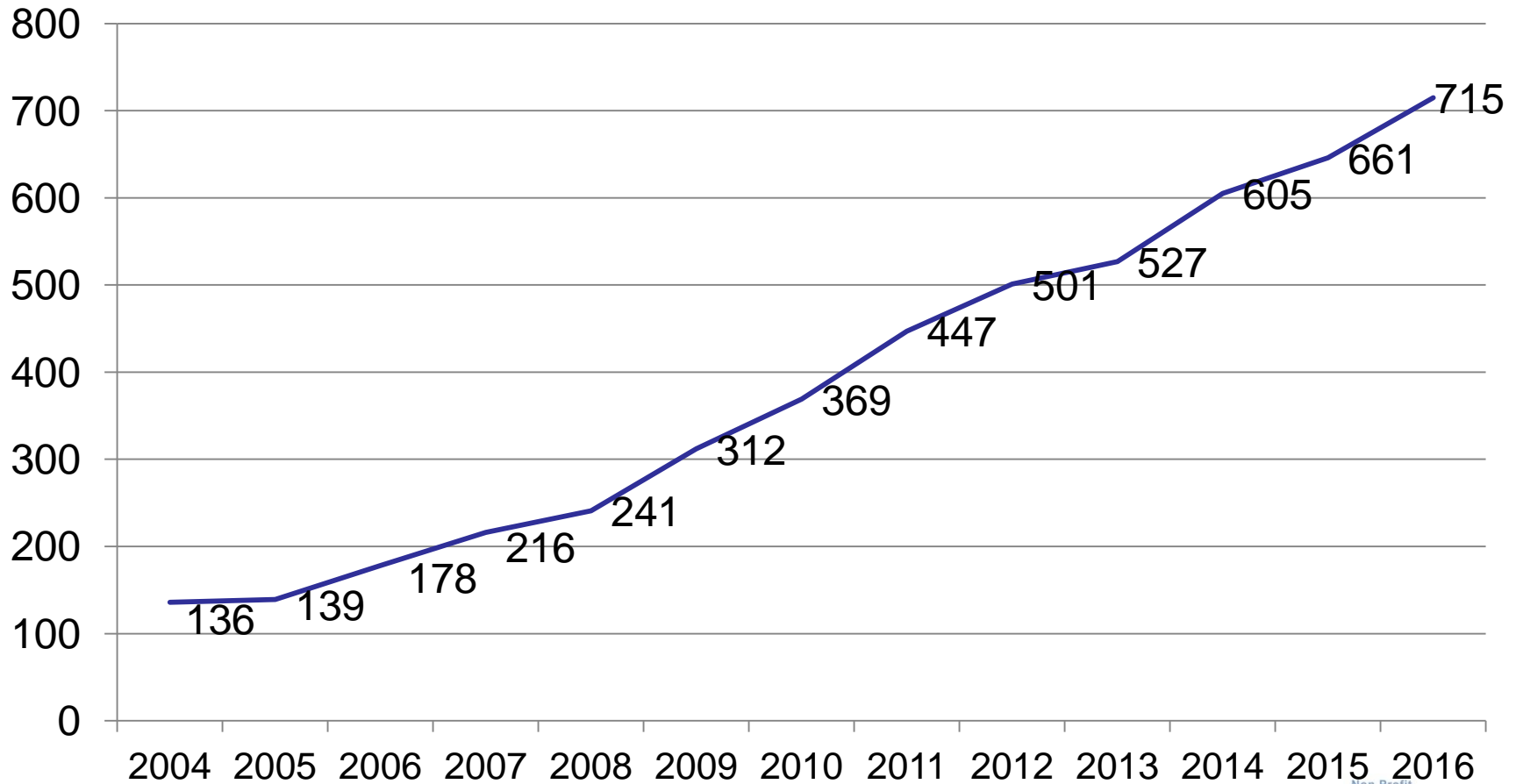
- Quality, Integrity, Respect, Community, Partnership, Responsive, Reliable, Innovative

What Differentiates NPIP?

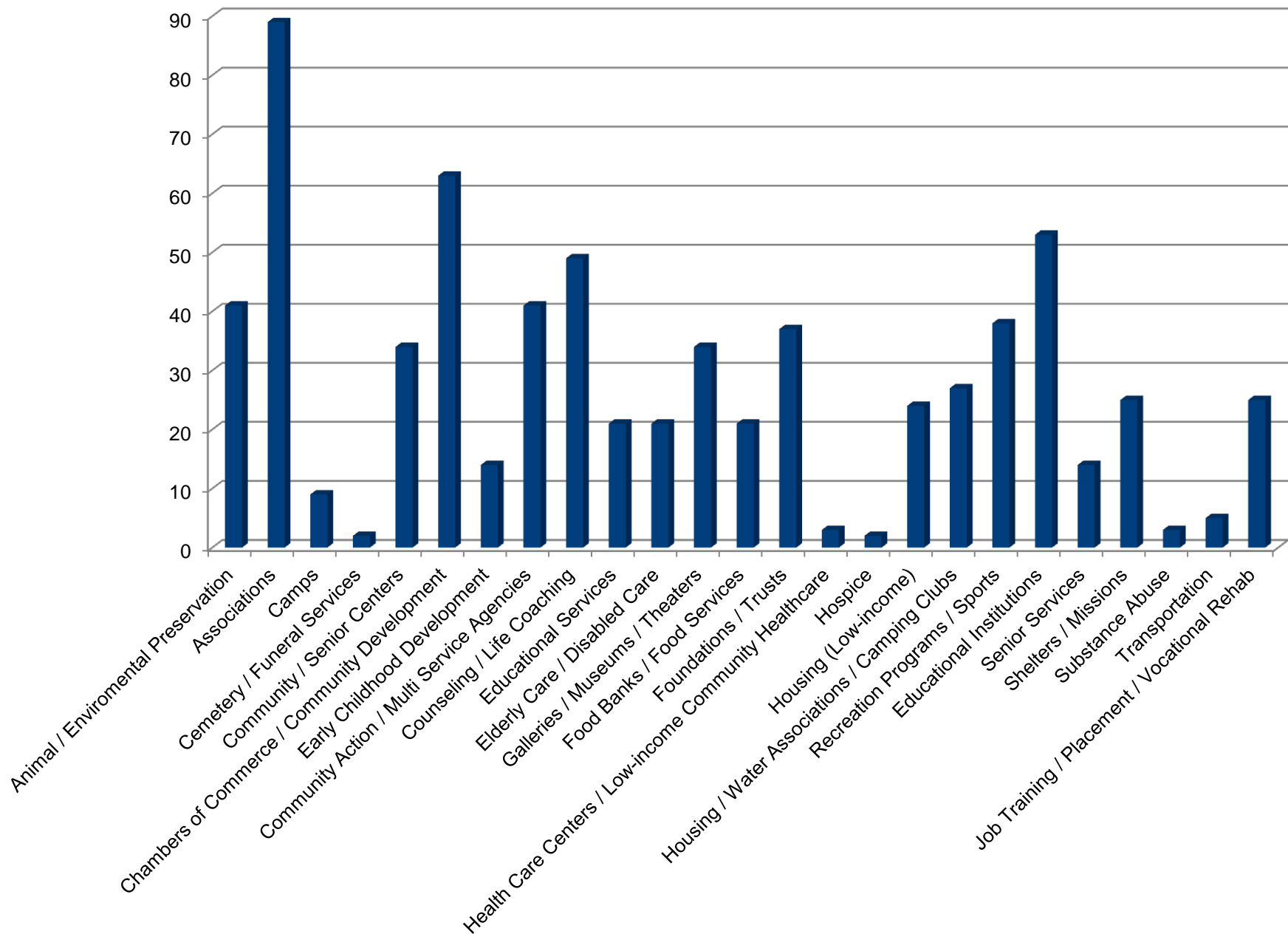
- Member-Owned Nonprofit Organization
- Specialized Coverage for Nonprofits
- Risk Management Services
- Pre Litigation Program
- Dedicated Claims Handling
- Conservative Funding Approach (Aggregate Stop Loss Policy)
- Quality Network of Brokers/Agents



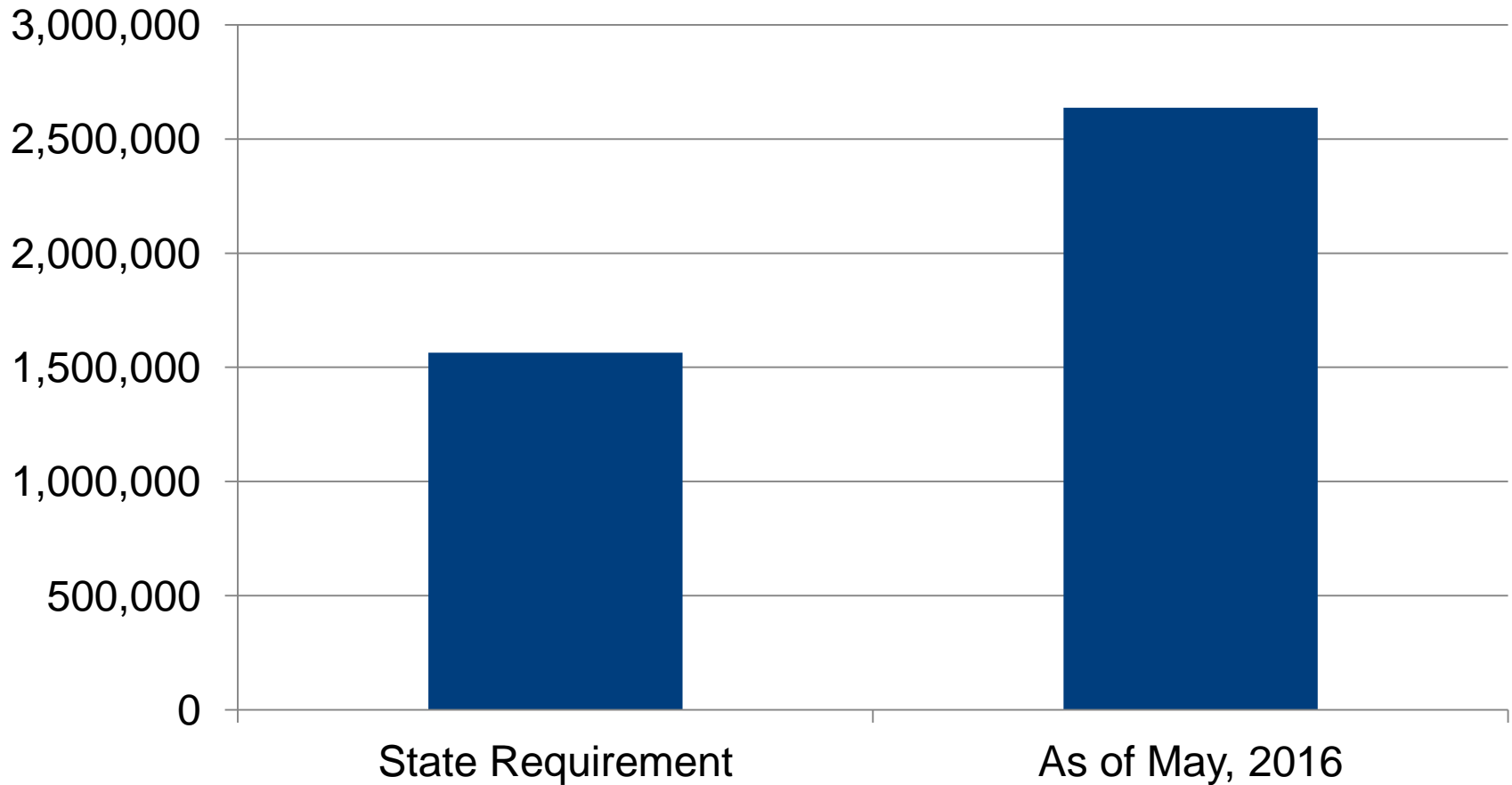
NPIP Membership



Membership by Class of Business



Financial Health- State Required Solvency Test



Financial Health

As of May 31, 2016

- Total Assets \$2.77 Million
- Total Liabilities \$1.67 Million
- Unreserved Equity \$1.1 Million

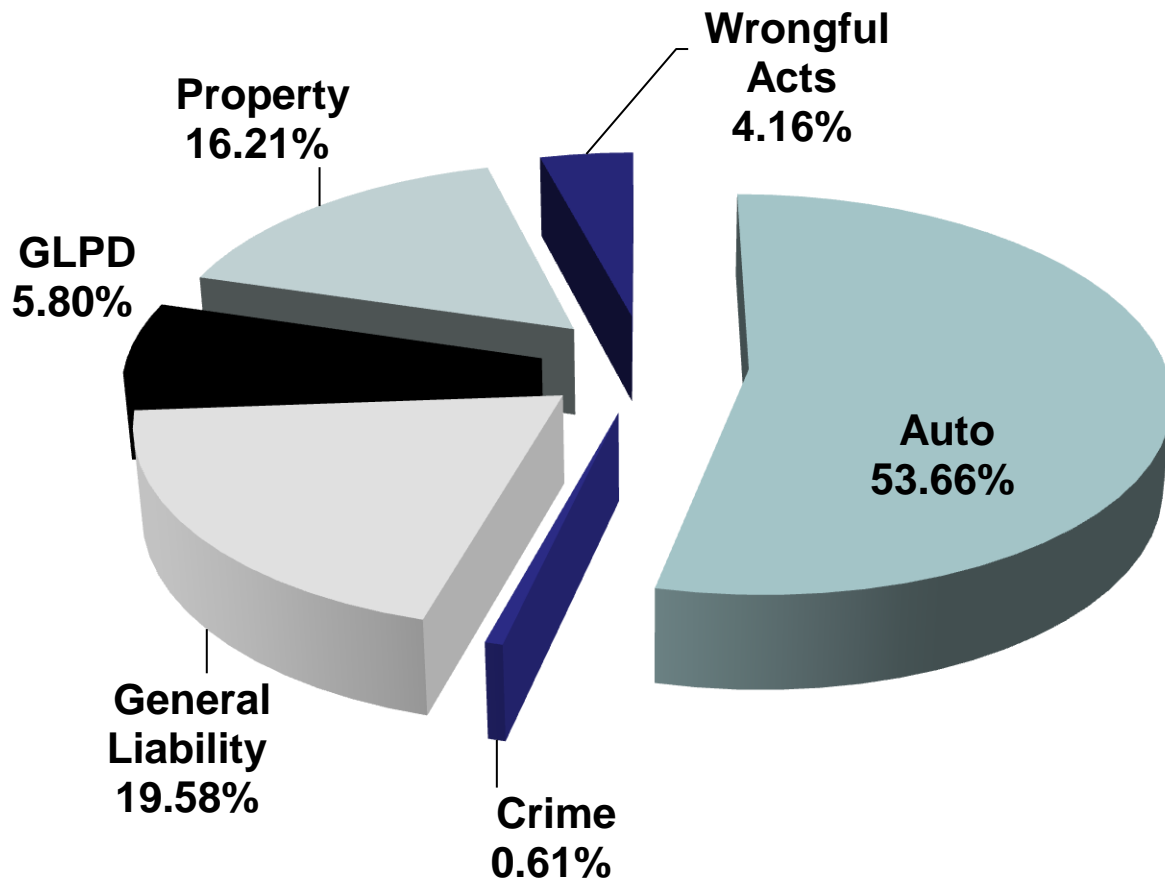
Revenues vs. Expenses

Fiscal Year 15/16

- Total Revenues \$14.7 Million
- Total Operating Expenses \$14.7 Million

Losses by Claim Type

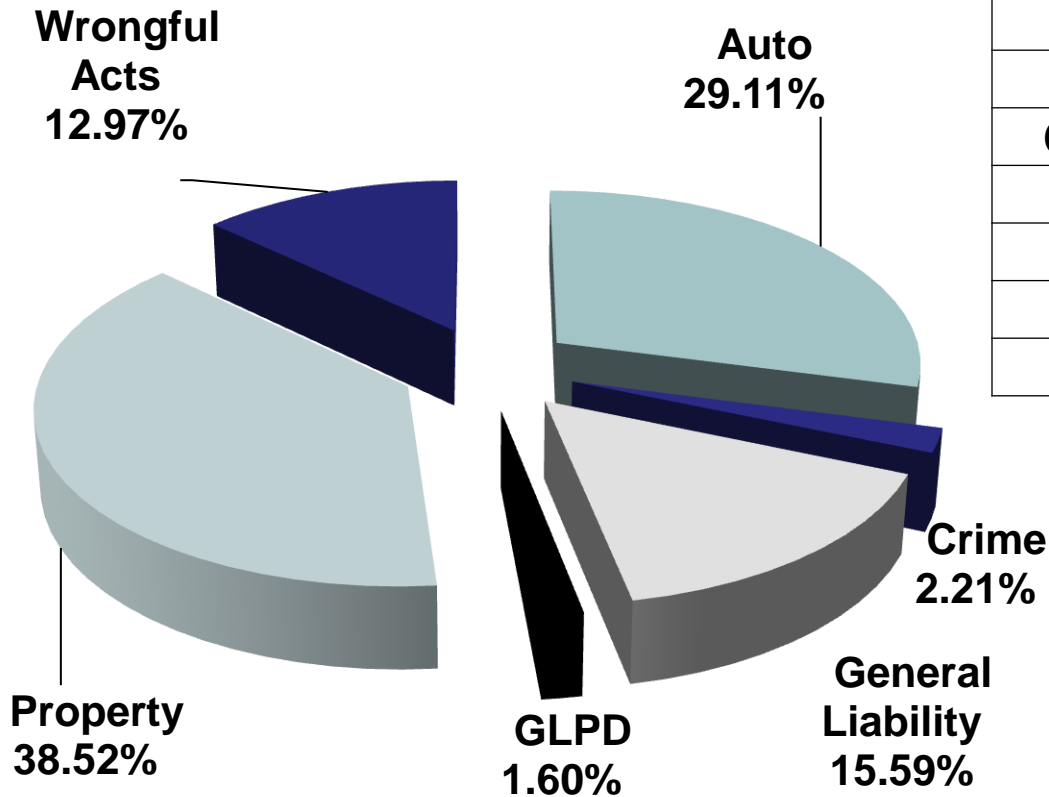
6/1/2009-7/31/2016



Claim Type	Count
Auto	1,768
Crime	20
General Liability	645
Gen Liab Prop Damage (GLPD)	191
Property	534
Wrongful Acts	137
TOTAL	3,295

Losses by Dollars Allocated

6/1/2009-7/31/2016



Claim Type	Paid
Auto	\$6,401,231
Crime	\$486,297
General Liability	\$3,428,979
GLPD	\$350,925
Property	\$8,469,422
Wrongful Acts	\$2,852,620
TOTAL	\$21,989,474

Risk Management Services

- Pre-Litigation and Personnel Issue Consulting
- Educational Services
 - Webinars (including a training vault)
 - Onsite Training
 - Driver Training Simulator

On-site Training



Provided 102 workshops for 39 members including, but not limited to:

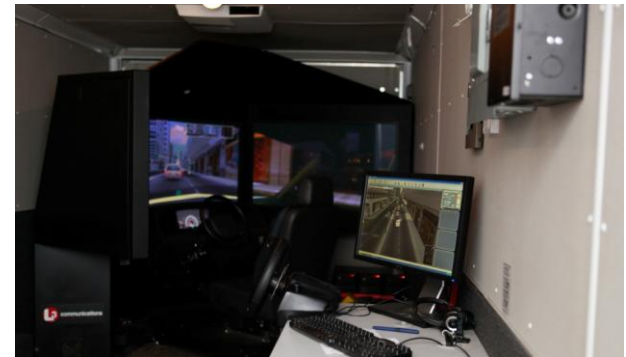
- Addressing Personnel Challenges through Effective Leadership
- Bullying, Defusing Anger, Diversity and Confidentiality in the Workplace
- Developing and Managing Volunteer Programs
- Diversity with a Focus on Sexual Harassment
- Dos and Don'ts of Discipline
- Maintaining Professional Boundaries, Conflict, and Multi-Generational Workforce
- Performance Appraisals
- Recognizing and Reporting Child Abuse and Vulnerable Adult Abuse
- True Colors® Communicating With People Who Think Differently

See www.npip.org for complete list and descriptions

DTS – Driver Training Simulator

Provided 27 hours of training for 4 members

- Designed to give a driving experience in a safe environment
- Recognizing and anticipating hazardous driving situations.
- Handle environmental factors
 - Adverse weather
 - Practice collision response



Audit Results

- The 2016 Financial audit was completed by Moss Adams.
- The audit report is available at npip.org
- The audit was a clean audit report, with no findings.

The Future of NPIP

- With the legislative changes, the new rules for NPIP were implemented in November 2015.
- Membership Agreement and Bylaws were revised to reflect the new regulations.
- Nonprofits outside of Washington can now become members.

NPIP's Challenges

- Even though NPIP is a risk pool of only nonprofits, the IRS does not consider NPIP a nonprofit.
- Continue education of legislators on who we are and what we do

The Immediate Future

- Work with State Risk Manager to better understand nonprofits
- Board Committee work
- Maintain competitive renewal rates
- Seek new program coverages
- Begin exploring options to add out of state nonprofits as members

Board Committee Work

- Risk Management Solutions
- Strategic Growth
- Legislative Relationships

The Long-Term Future

- Expanded Services
 - Specialized Insurance Solutions

- Growth
 - Employee Benefits
 - Additional classes of nonprofits