



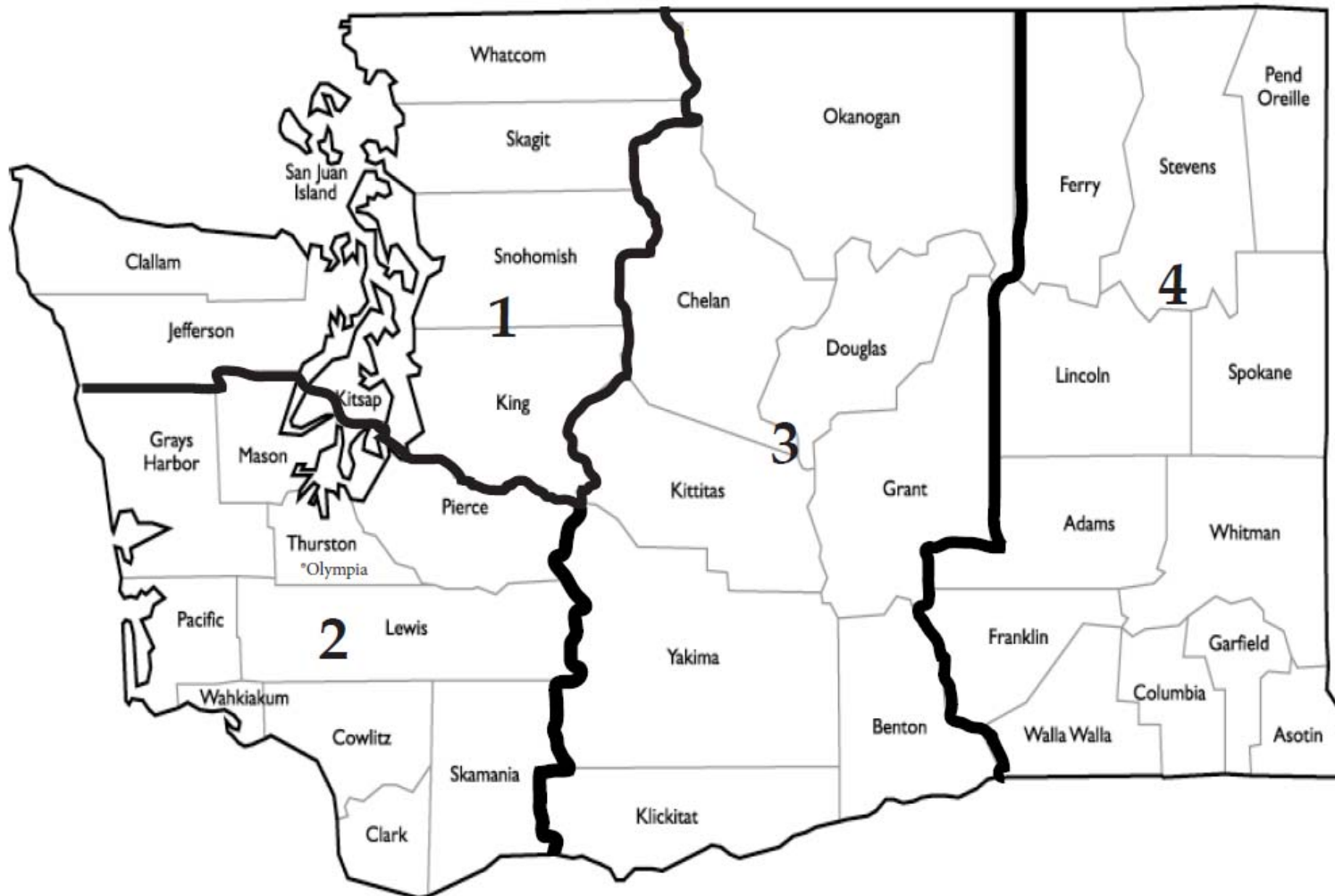
State of the Program

*NPIP Annual Meeting
December 1, 2017*

Board of Directors

- **Madelyn Carlson, Chair** - People for People, Region #3
- **Darlene Riley, Vice Chair** - Paratransit Services, Region #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, Region #2
- **Jon Andrus** - Catholic Charities of Spokane, Region #4
- **Mike Heinisch** - Kent Youth and Family Services, At Large #2
- **Grant Baynes** – Senior Life Resources, Alternate #1
- **Glenn Ford** – Bastyr University, Alternate #2

Regions of the Board



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

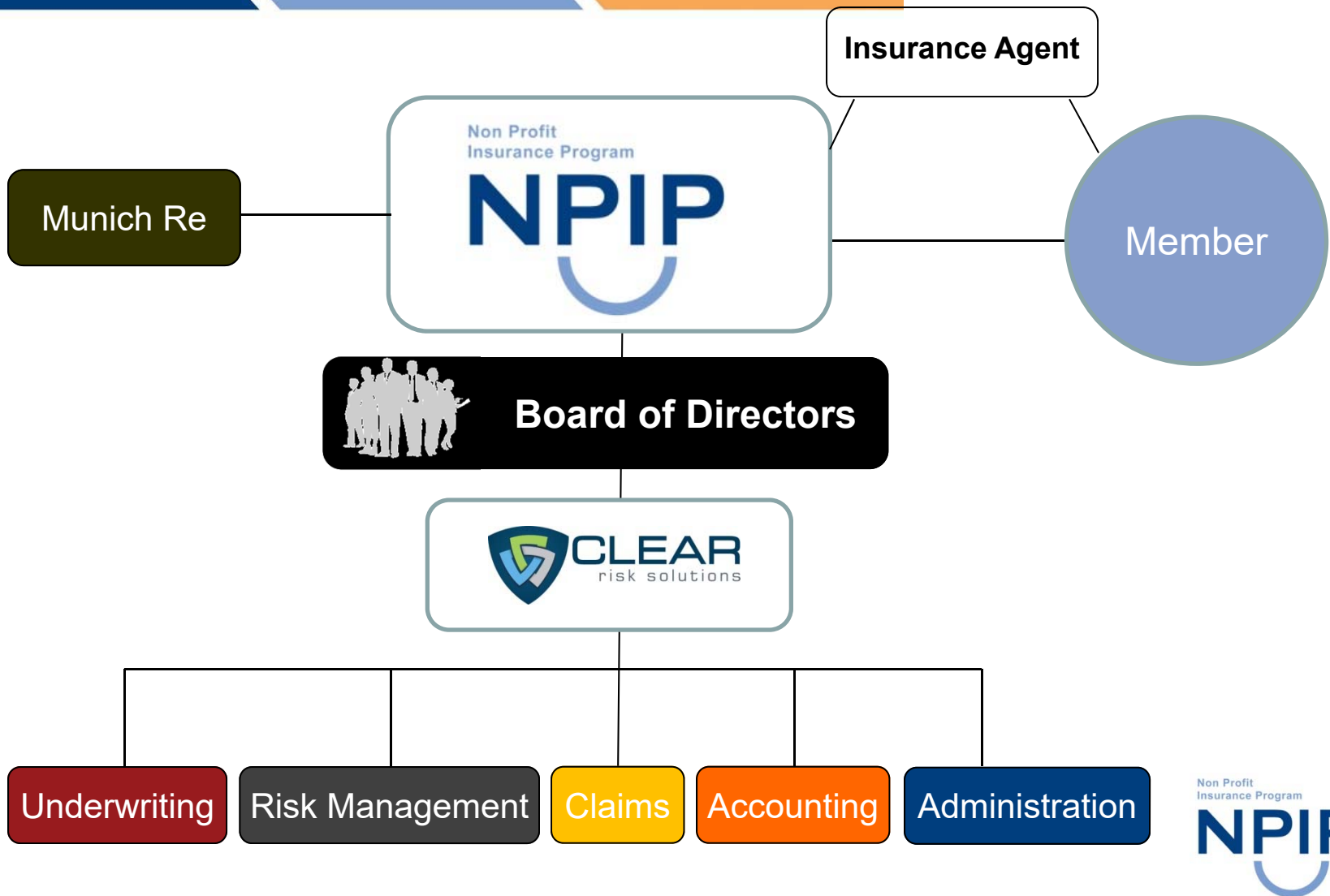
- Quality, Integrity, Respect, Community, Partnership, Responsive, Reliable, Innovative

What Differentiates NPIP?

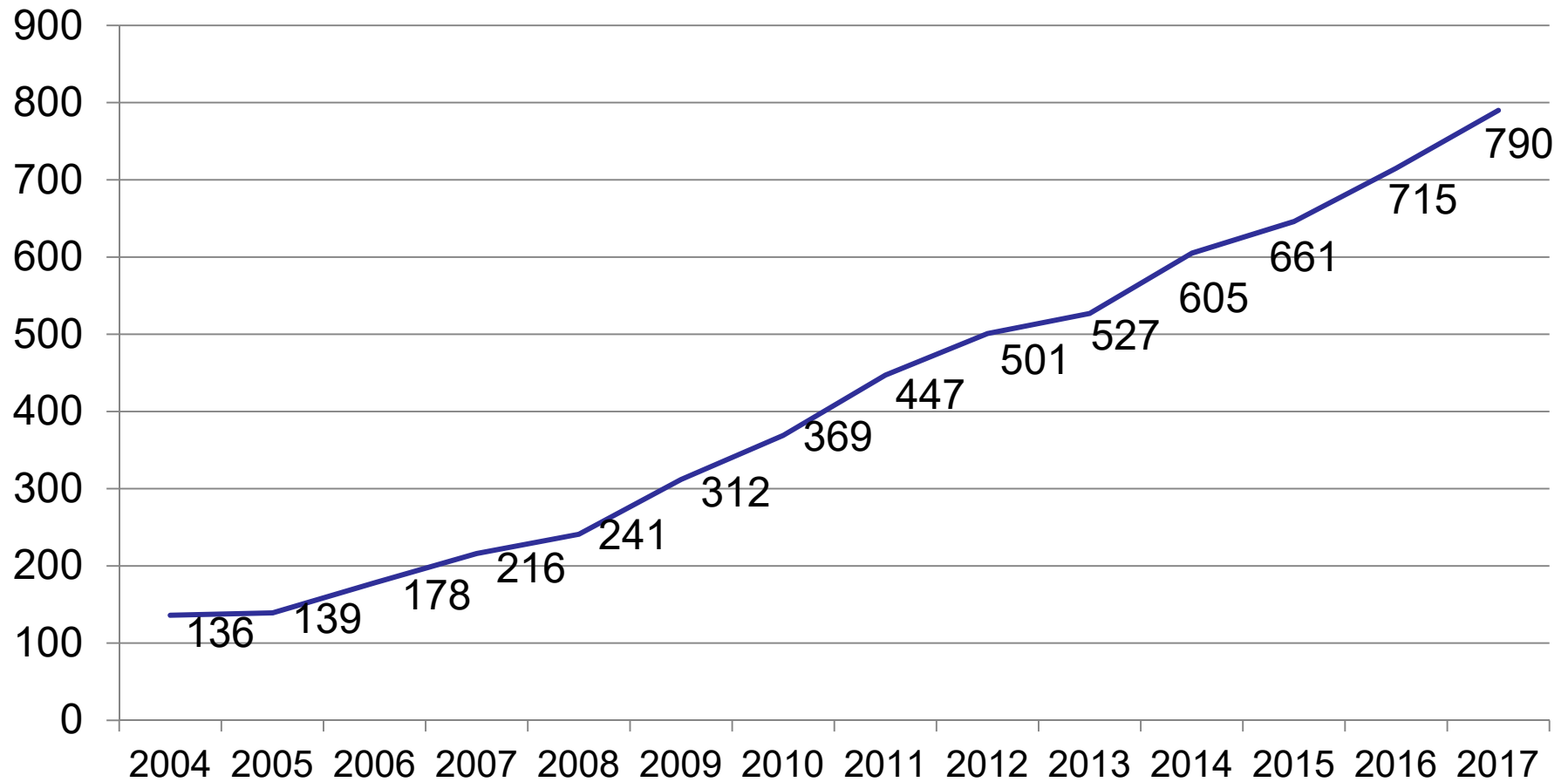
- Member-run insurance “cooperative”
- Specialized coverage for nonprofits
- Risk management services
- Pre Litigation Program (PLP)
- Dedicated claims handling
- Conservative funding approach (Aggregate Stop Loss Policy)
- Quality network of brokers/agents



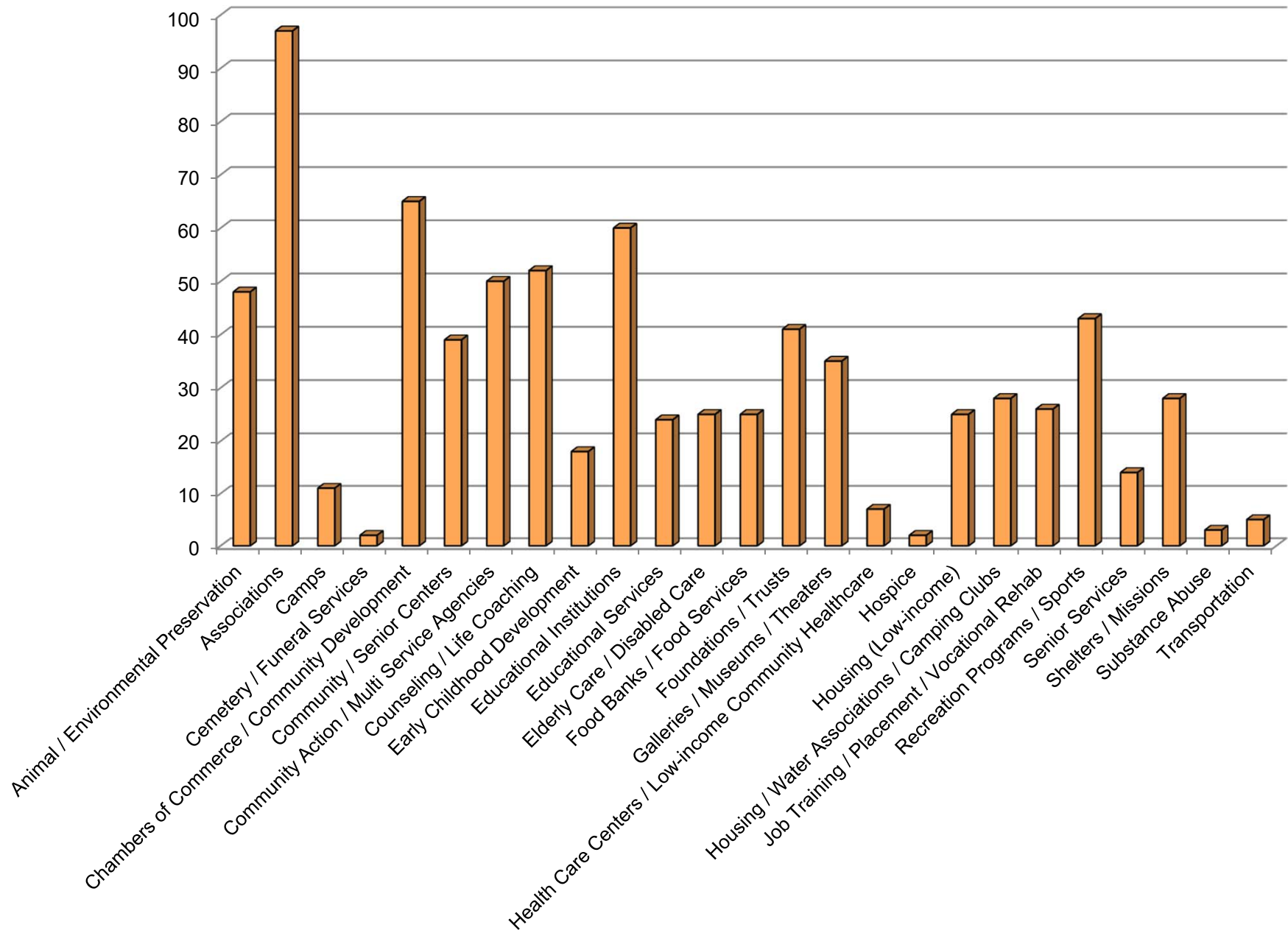
Program Structure



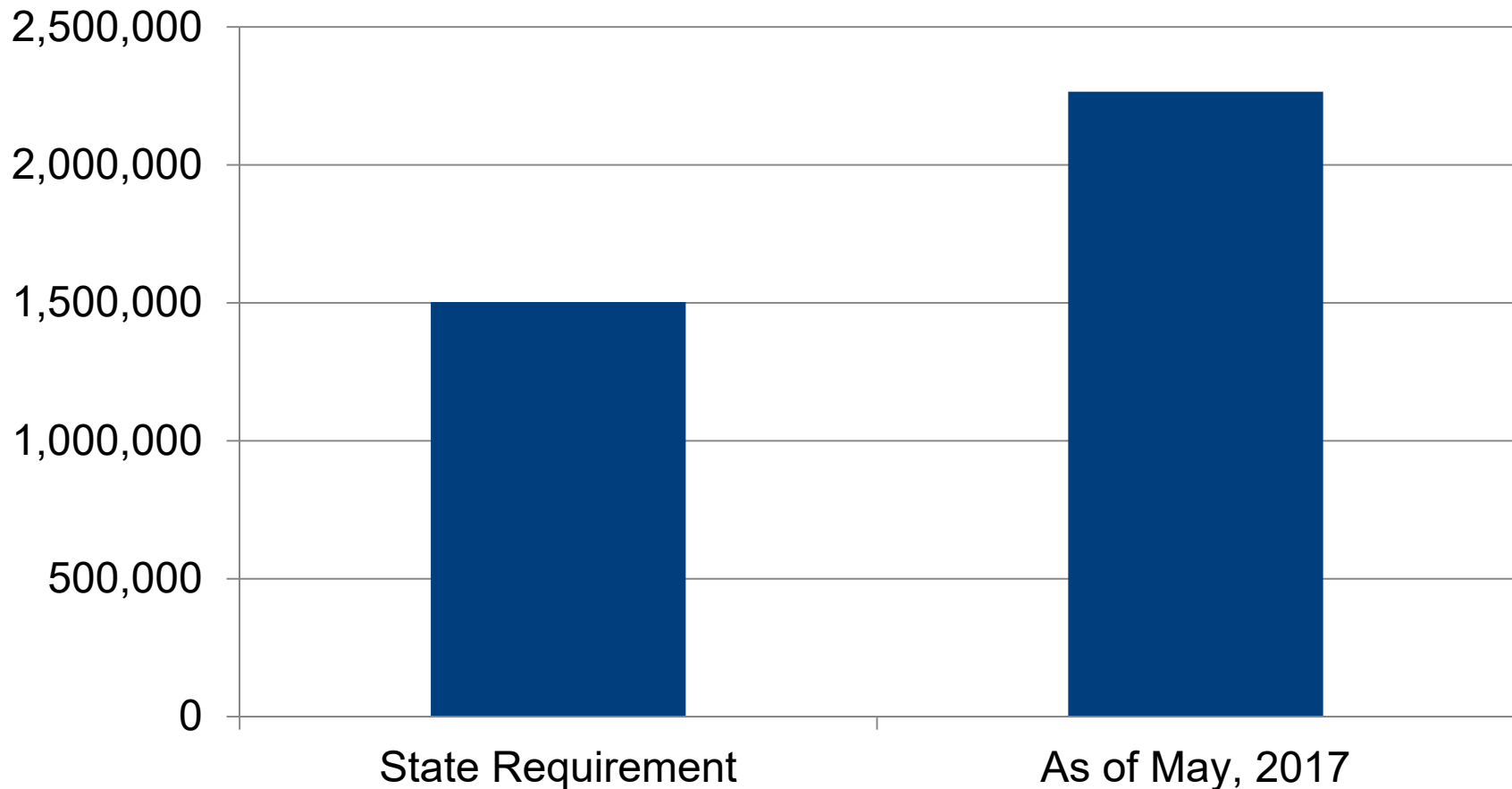
NPIP Membership



Membership by Class of Business



Financial Health- State Required Solvency Test



Financial Health

As of May 31, 2017

- Total Assets \$2.91 Million
- Total Liabilities \$1.69 Million
- Unreserved Equity \$1.1 Million

Revenues vs. Expenses

Fiscal Year 16/17

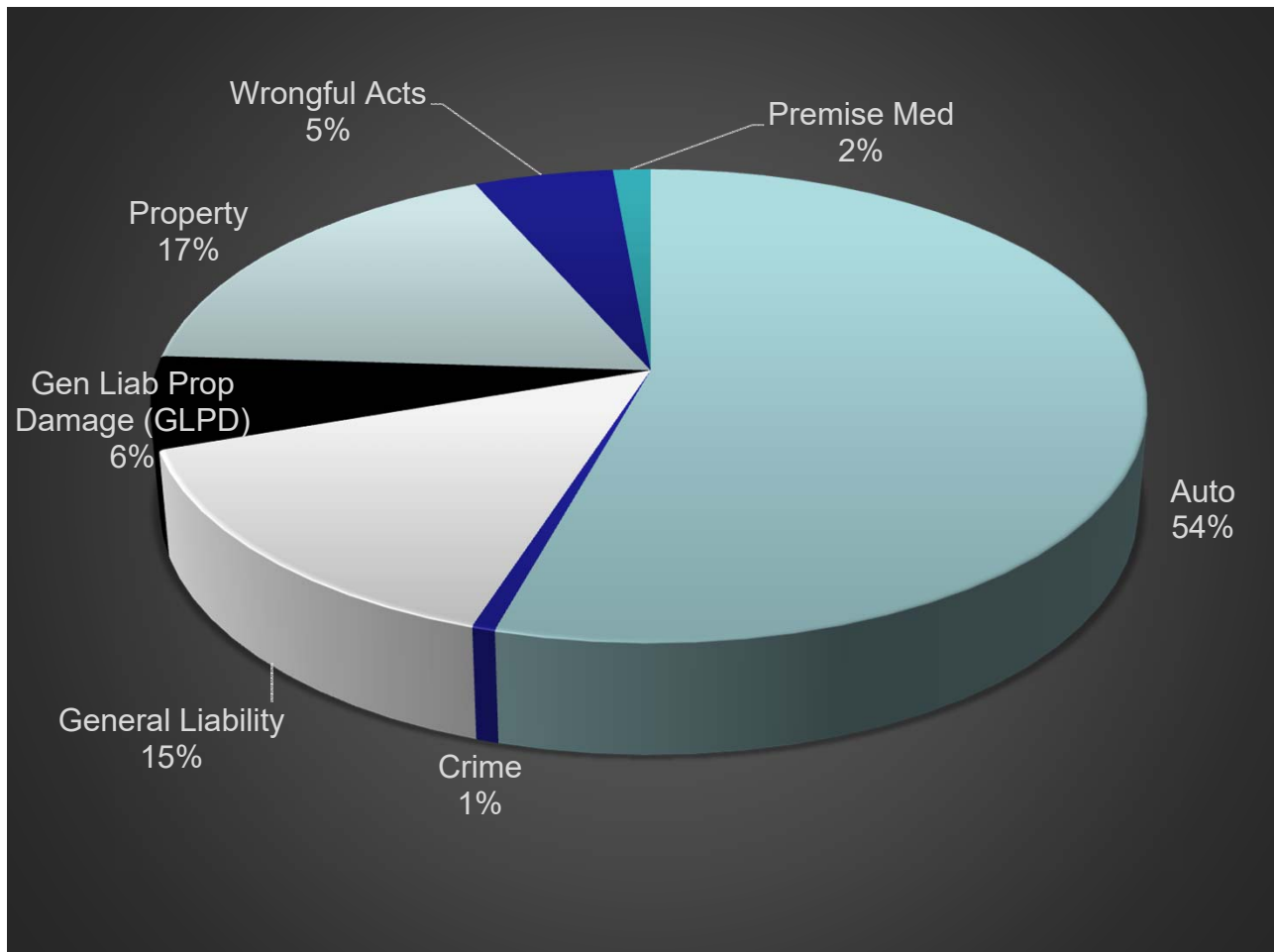
- Total Revenues \$15.7 Million
- Total Operating Expenses \$15.6 Million

Audit Results

- The 2017 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.

5-year Losses by Claim Type

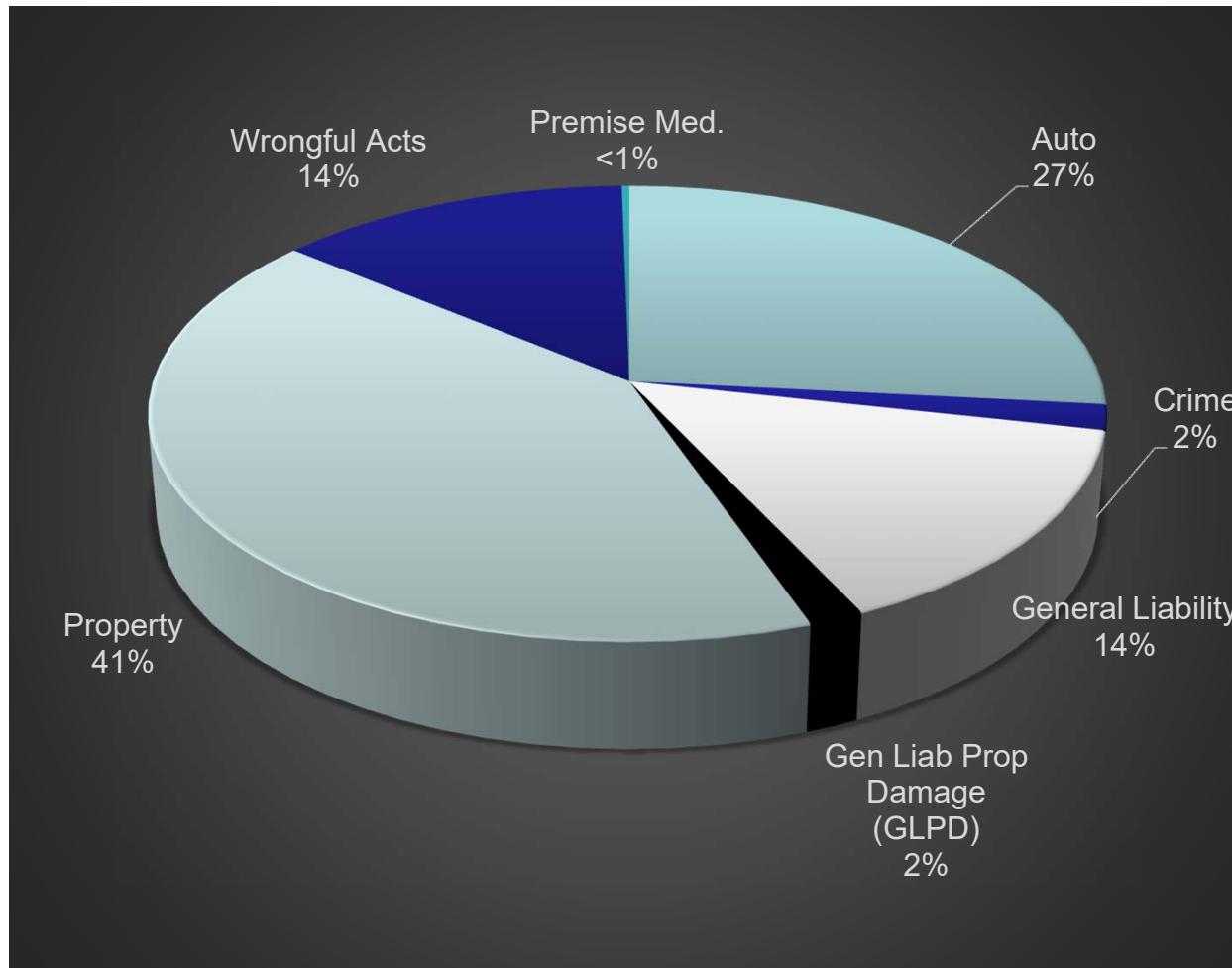
6/1/2012-11/16/2017



Claim Type	Count
Auto	1,472
Crime	18
General Liability	397
General Liability Prop Damage (GLPD)	171
Property	471
Wrongful Acts	141
Premise Medical	38
TOTAL	2,708

5-year Losses by Dollars Allocated

6/1/2012-11/16/2017



Claim Type	Paid
Auto	\$6.3M
Crime	\$429,000
General Liability	\$3.45M
General Liability Property Damage (GLPD)	\$390,000
Property	\$9.8M
Wrongful Acts	\$3.2M
Premise Medical	\$67,600
TOTAL	\$23.67M

Risk Management Services

- Risk Alerts & Best Practice Alerts
- My Risk Solutions & npip.org
 - Sample policies and forms
- Pre-Litigation and Personnel Issue Consulting
- Educational Services
 - Webinars (including a training vault)
 - Onsite Training
 - Driver Training Simulator

On-site Training



- 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

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



The Future

Immediate

- Equity Growth
- Innovative Solutions for Small & Large Nonprofits
- Out of WA Members
- Regional events & trainings

Long - Term

- Expanded Services
- Growth
 - Health Care
 - Employee Benefits
 - Expanded Niches

Equity Building

- Stability-focused
- Increased equity ensures options in the marketplace
- Affordability

NPIP's Challenges

- Continued education of legislators on who we are and what we do.
- Exploring new areas to help members – growth of pooled product(s) with law.
- Exploring ways to help large and small nonprofits with services and coverage.



Contact Information

- Madelyn Carlson, mcarlson@pfp.org
 - NPIP Board Chair
 - People For People, CEO
- Sarah McDonnell, SMcDonnell@npip.org
 - Director of NPIP at Clear Risk Solutions