



State of the Program

NPIP Annual Member Meeting
December 9, 2020

*Amber Johnson, SNAP
NPIP Board Chair*

Link to full presentation recording [here](#)

People's Acknowledgement

Every community owes its existence and vitality to generations from around the world who contributed their hopes, dreams, and energy to making the history that led to this moment. Some were brought here against their will, some were drawn to leave their distant homes in hope of a better life, and some have lived on this land since time immemorial.

Truth and acknowledgment are critical to building mutual respect and connection across all barriers of heritage and difference, so we begin this meeting acknowledging that we are on the ancestral lands of numerous tribes who are connected through a shared history of trade, celebration, and resources in Washington State.

We make this acknowledgment to pay respects to their elders past and present whose knowledge remains on the land. Please take a moment to consider the many legacies of violence, displacement, migration, and settlement that bring us together here today. And please join us in continuing to learn about such truths and actions we can take towards restorative justice.

Thank you for 15 years!

October 2019, NPIP celebrated 15 years of helping nonprofits across the state of Washington!

Thank you to our members and brokers who helped that happen!



Member-Run Program

- We are planning for Board succession!
- Many ways to get involved.
- Quarterly meetings across the state.



Board of Directors



Darlene Riley,
Paratransit Services



Mike Heinisch, Kent
Youth and Family
Services



Amber Johnson, Chair,
SNAP



Jon Andrus, Fiscal
Officer, Catholic
Charities Eastern WA



Karl Johanson, Vice
Chair, Disability Action
Center NW, Inc



Madelyn Carlson,
People for People

Currently
Vacant



Board Involvement

Elected Board member

- 4 year terms
- Elected by the membership

Alternate Board member

- 1 year term
- Appointed by the Board
- Succession purposes OR project based

Ad Hoc Committee members

- Often project or need based involvement
- By attendance and/or invitation to committees

Others currently participating

- Becky Semmler – Paratransit Services, Region #1 (effective 1/1/21)
- Julie Vess, Stanwood Community & Senior Center, Alternate #1
- Matt Patten, Cascade Mental Health, Alternate #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

Our Members



- **Housing Hope** – *“NPIP gives us stability, freedom, and confidence to do our work. Through NPIP, we are stronger together.”*

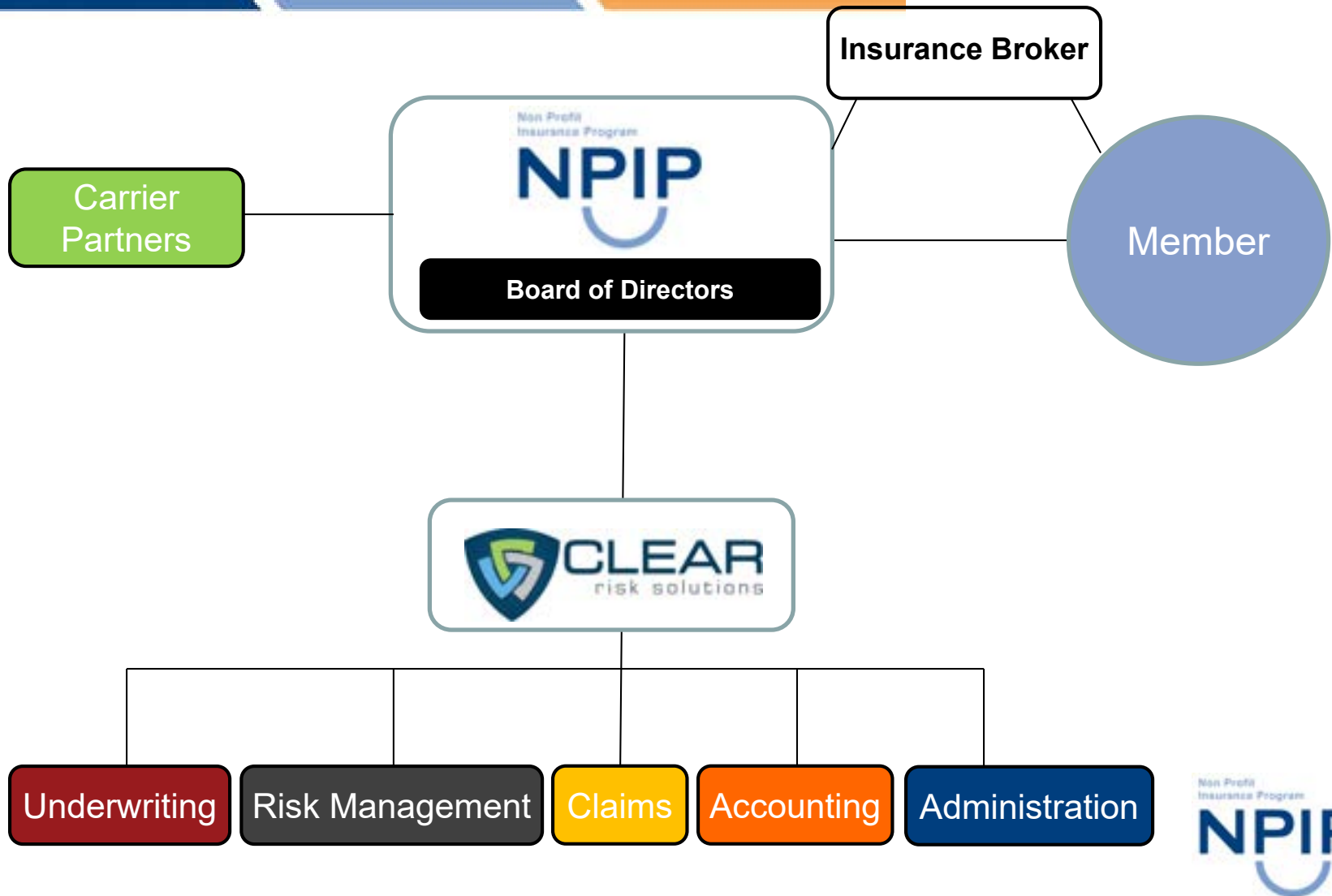


- **Kidstown International** – *“Our involvement with NPIP has not only allowed us to learn so much about our non-profit risk but has connected us to other organizations to better our board of directors' governance and operations team leadership.”*

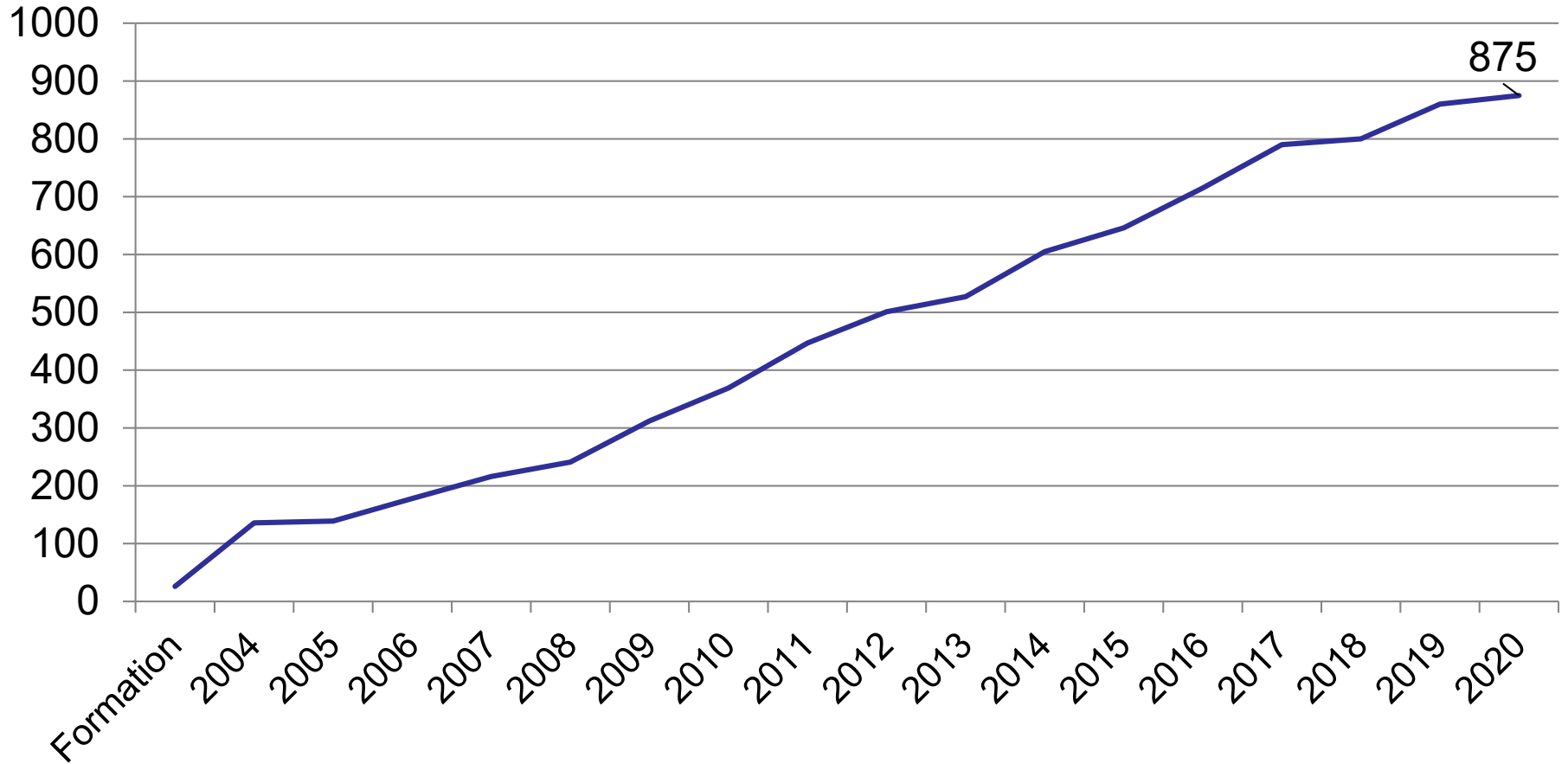
What is NPIP?

- 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

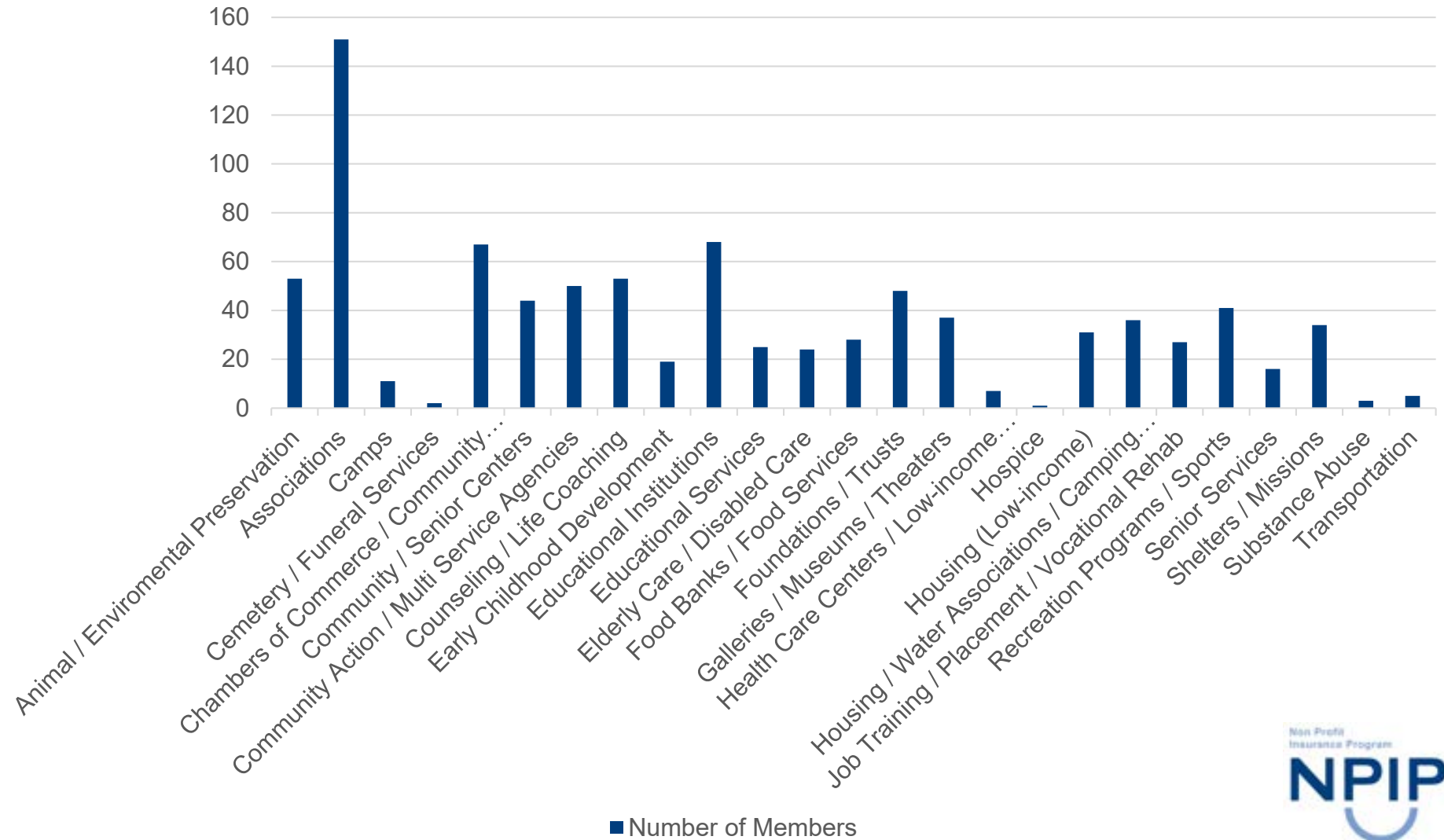
Program Structure



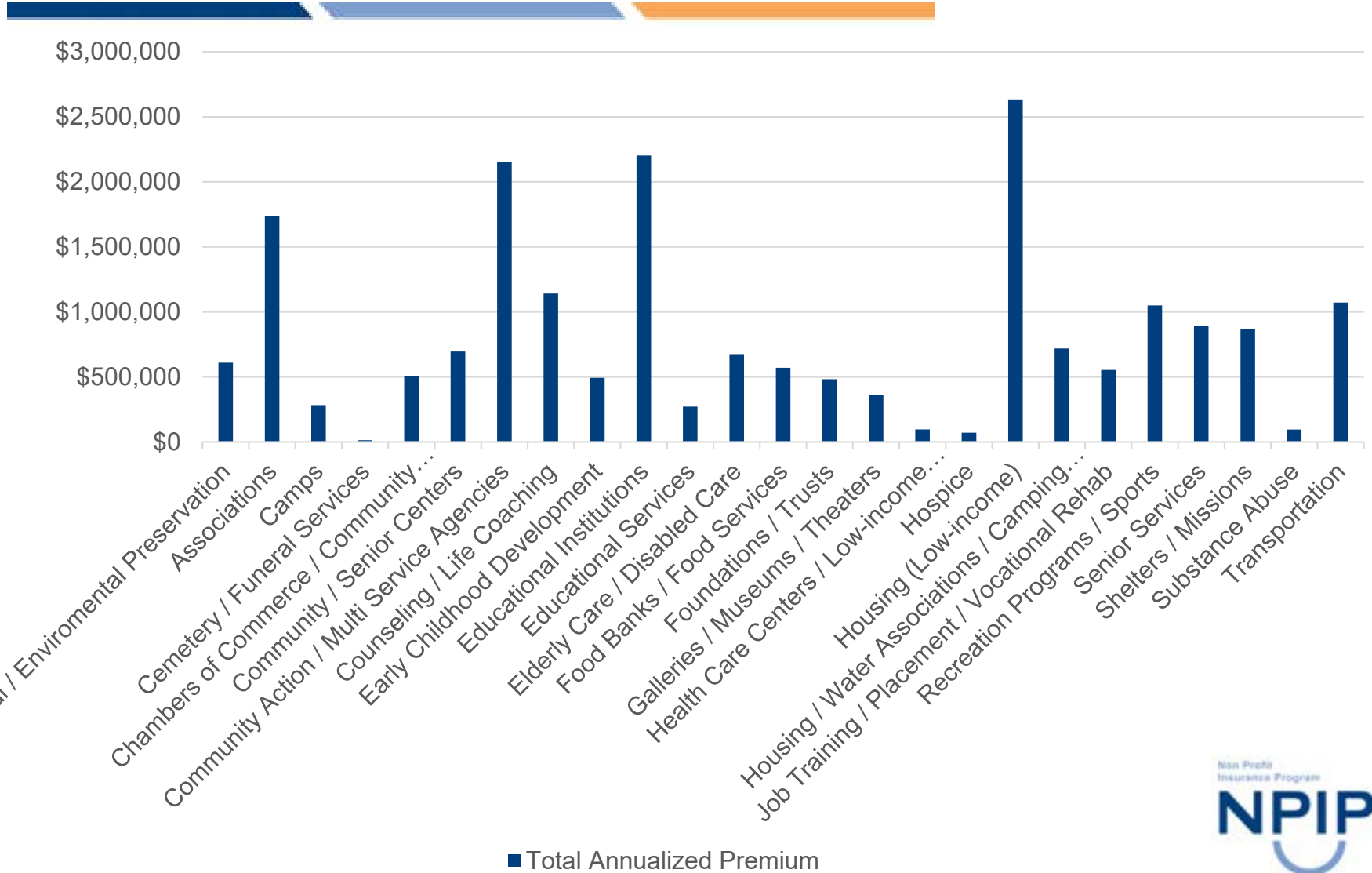
NPIP Membership Growth



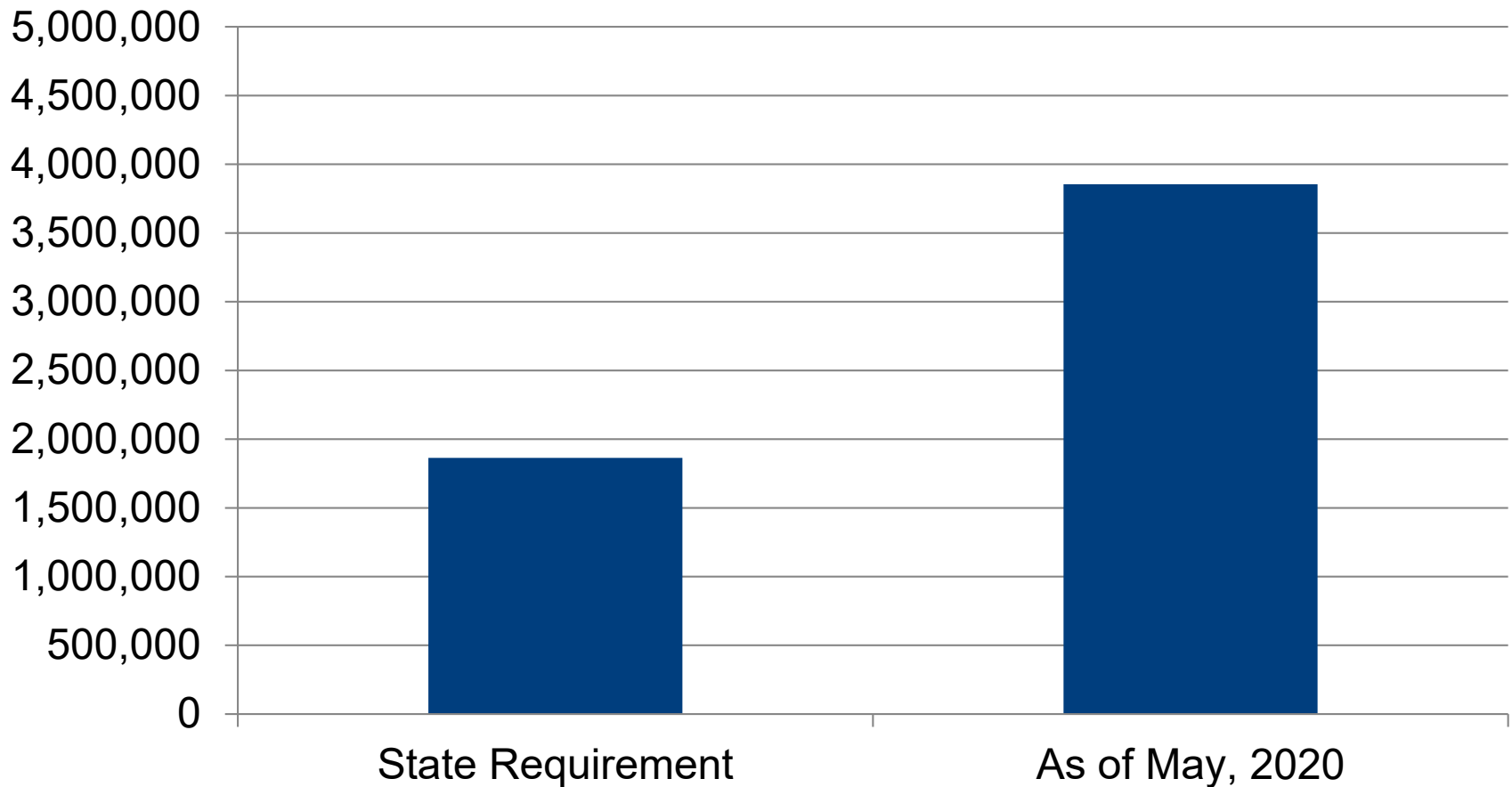
Membership by Numbers



Membership by Premium



Financial Health- State Required Solvency Test (Primary Assets)



Financial Health

As of May 31, 2020 (Fiscal year 19/20)

- Total Assets \$4.63 Million
- Total Liabilities \$2.02 Million
- Fund Balance \$2.61 Million

Revenues vs. Expenses

As of May 31, 2020 (Fiscal year 19/20)

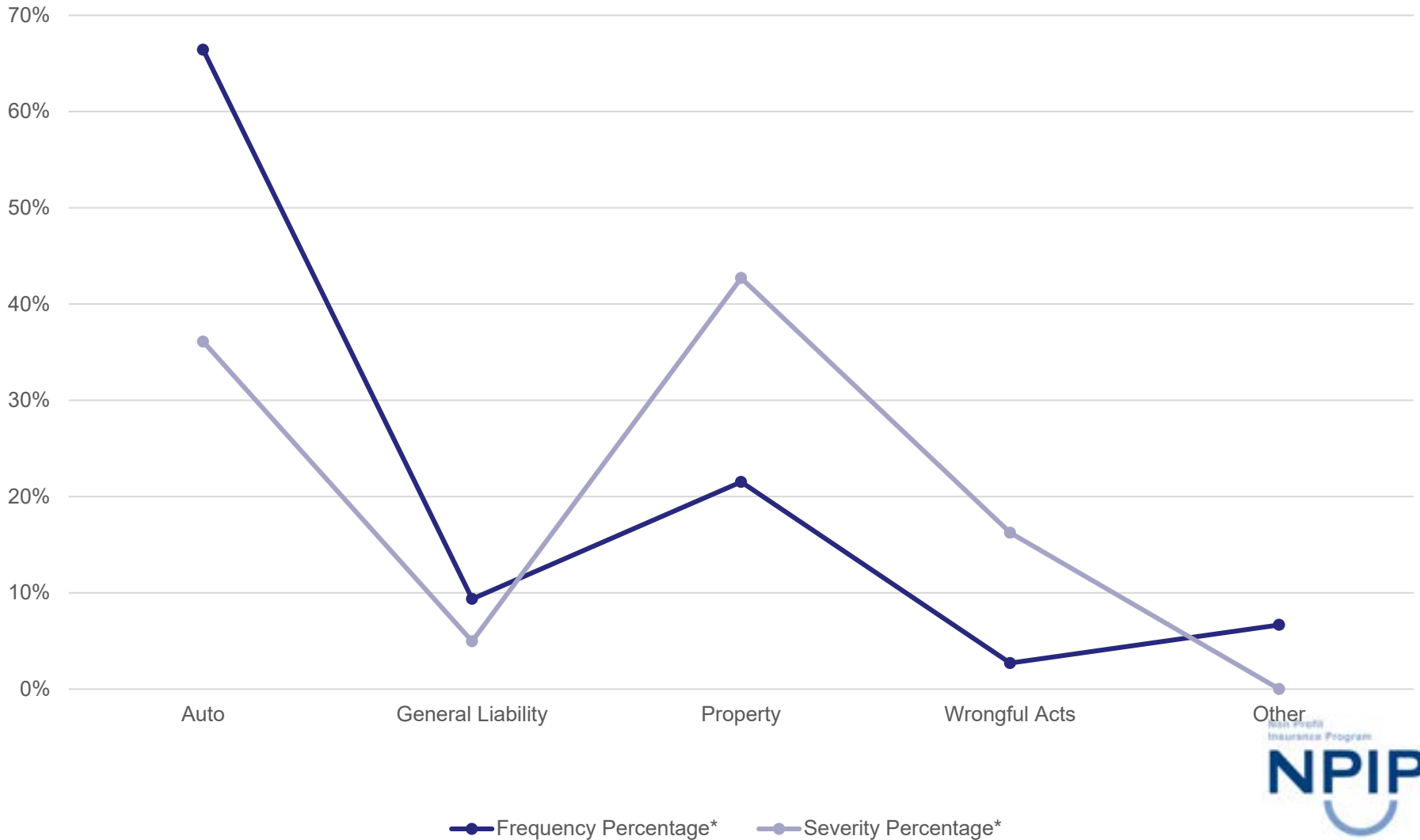
Total Operating Revenues	\$19.10 Million
Expenses	\$18.38 Million

Audit Results



- Clean audit report for 19/20
- Annually by Moss Adams
- Report was issued the end of Sept. 2020
- 3 years of audits posted at npip.org for member access at any time

Claims Performance (5 years)



*top claim types in this category

Claims driven risk initiatives

- Claims driven solutions – Large loss prevention
- Water Sensors
 - Senses leaks, moisture, frozen pipes with instant alerts.
 - Inexpensive and easy to install.
- Fire suppression systems (stove-top)
 - Vent hood, automatic, maintenance free



Risk Management Strategy

- Not a typical insurance provider
- Our members and brokers adopt a risk management mindset
- Risk Management is everyone's job
- Claims performance helps us enhance services.

Risk Management Services



Risk alerts to stay
up to date



Dedicated claims
handling



Pre-litigation and
employment practice
consulting



Online platforms for
sample policies and
forms



Member education, in-
person or online

Risk Management Services

- “Managing Your Risk” Quarterly – Deep Dives
- Dedicated risk managers to NPIP
- Pre-Litigation (Employment Practice) Consulting via PLP Department
- Educational Services
 - Virtual or Onsite (as permitted) Personalized training
 - Driver Training Simulator

Educational Training



- One-on-one with members
- Provided to members at no cost
- Specific to your need (can be specialized)
- Examples include:
 - Dos and Don'ts of Discipline
 - Maintaining Professional Boundaries, Conflict, and Multi-Generational Workforce
 - 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
- Prepare for environmental factors
 - Adverse weather
 - Collision response



Virtual All Member Events

- Upcoming potential topics:
 - Leading with Emotional Intelligence
 - Risks surrounding ADA Compliance
 - Active Lethal Threat (organizations)
 - Cyber Threats – what, how, when
- Do you have a topic request?
 - Email your broker or NPIP teammates

Risk Connections



- Free member access to the Nonprofit Risk Management Center
www.nonprofitrisk.org.
- My Risk Solutions (online risk help)
 - Model policies, forms, checklists, NPIP materials

Stay Connected!

- Broker connection
- Participation with the Board
- Social Media (Facebook)
- www.npip.org

The Future




Immediate

- Engagement of members and brokers
- Intentional, stable growth with risk-focused organizations
- Board succession



Long - Term

- Expanded Services – platforms, types, enhancements
- Adaptable solutions for large & small nonprofits
- Growth
 - Expanded Niches
 - Streamlined access for our members' brokers



Stability-Focus

- Fund balance minded for rate stability in an uncertain market
- Partnerships
- Board succession
- Member and broker participation

NPIP's Challenges



- Board Succession
- Continued education of legislators on who we are and what we do
- Member and broker engagement & connection to the program
- Continued adaptability of services to changing need and environments

Contact Information

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 - NPIP Board Chair
 - SNAP, Spokane

