



Annual Membership Meeting

December 7, 2021

*Amber Johnson, SNAP
NPIP Board Chair*

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.

NPIP Mission Statement

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

Philosophy of NPIP

Member commitment

- All “Members must demonstrate a **commitment to the philosophies of self-insurance and aggressive risk management adopted by NPIP.**”

What does this mean for my nonprofit?

- **Risk Management first!** (Because this leads to less claims, which leads to **less expense** overall in insurance costs.)

Vision Statement

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

Core Values

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

Board of Directors



Becky Semmler,
Paratransit Services



Amber Johnson, Chair,
SNAP



Mike Heinisch, Kent
Youth and Family
Services



Jon Andrus, Fiscal
Officer, Catholic
Charities Eastern WA



Jenny Collins, Chehalis
Foundation



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



Madelyn Carlson,
People for People



Full list with Biographies available at www.npip.org/board-info

Board Positions

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

Other participants

- Julie Vess, Lincoln Retirement Community, Alternate #1

Board Opportunities

- Search for CFO expertise
- Open Positions: Alternate
- Ad Hoc roles are project based
 - Legislative experience
 - Financial background
 - Board member onboarding
- Commitment to Inclusion



2022 Board Elections

All seated
positions are
elected by
members

Actively seeking
CFO

Please Vote

Details & Timeline
[Npip.org/board-info](https://www.npip.org/board-info)

Membership Highlights



- **Bellwether Housing** – *“NPIP has been wonderful to work with; they have competitive insurance rates, responsive and responsible claims services, and they provide trainings and resources to nonprofits around risk and organizational practices that make us better.”*

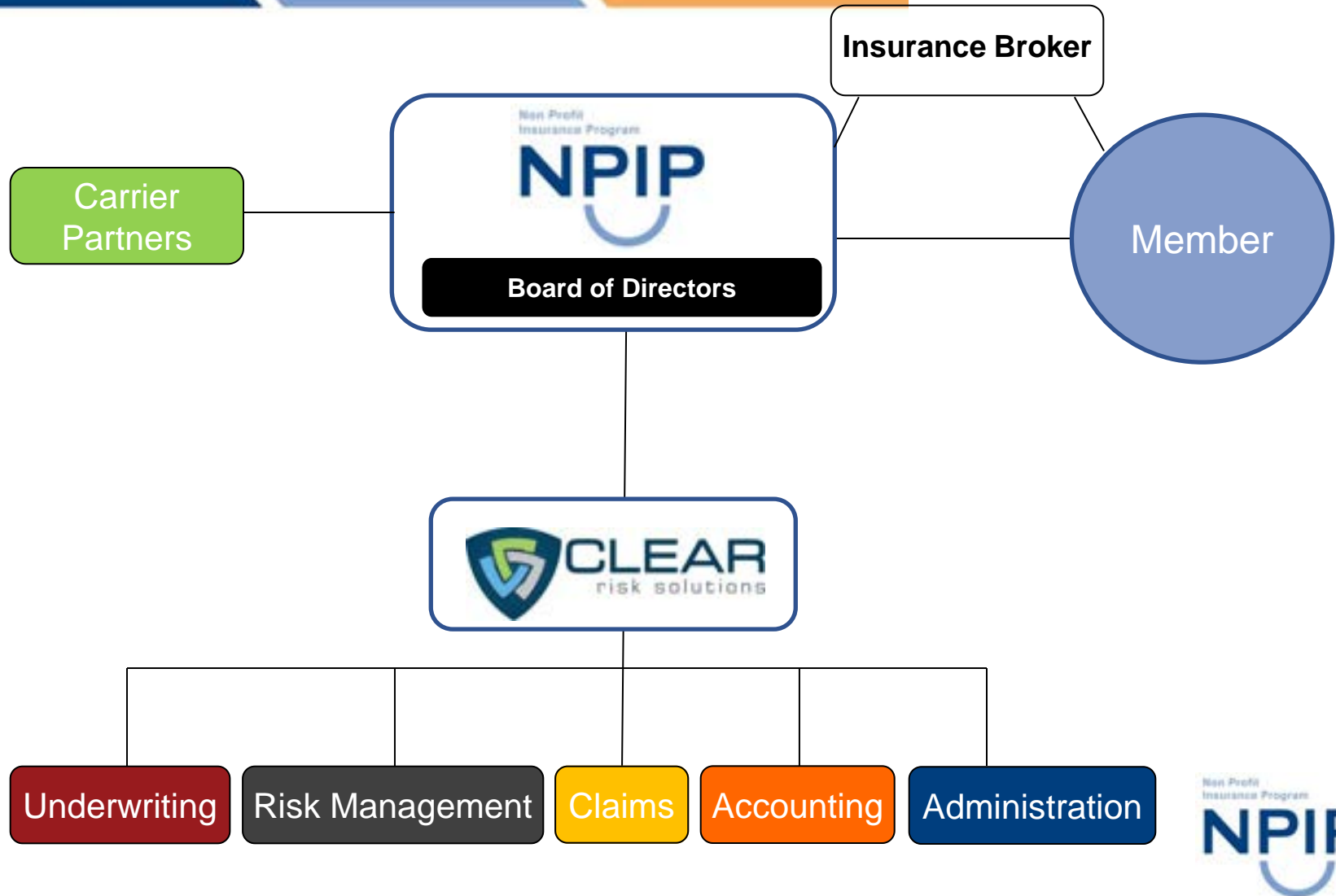


- **Rainier Foothills Wellness Foundation** – *“NPIP offers a great product and a great price, giving our nonprofit peace of mind while being able to watch our bottom line.”*

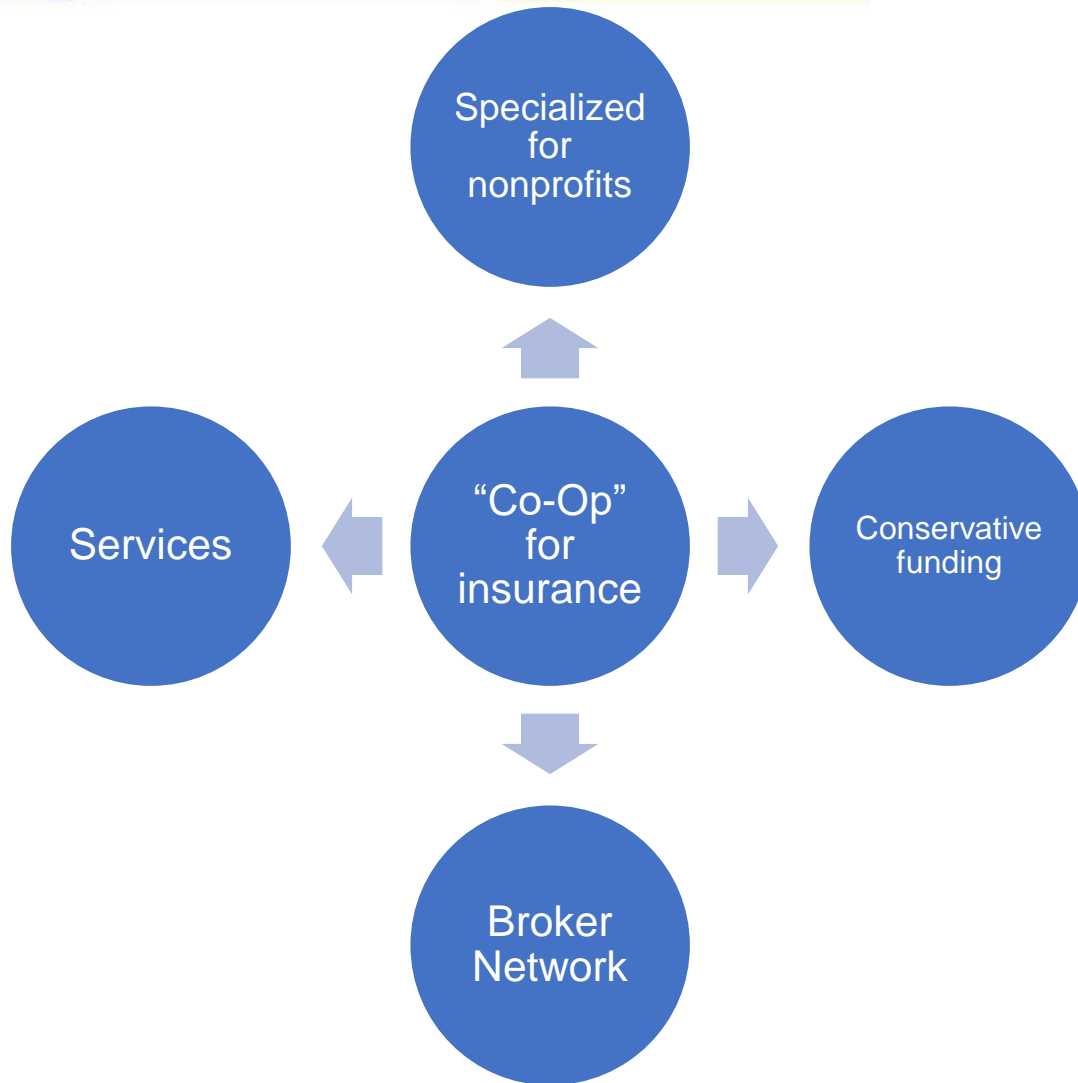
Member Spotlights

- Would you like to be featured in an upcoming communication from NPIP?
- We'd love to showcase who your nonprofit is and what your team does.
- Email our NPIP Administration team at info@npip.org or our Director at smcdonnell@npip.org

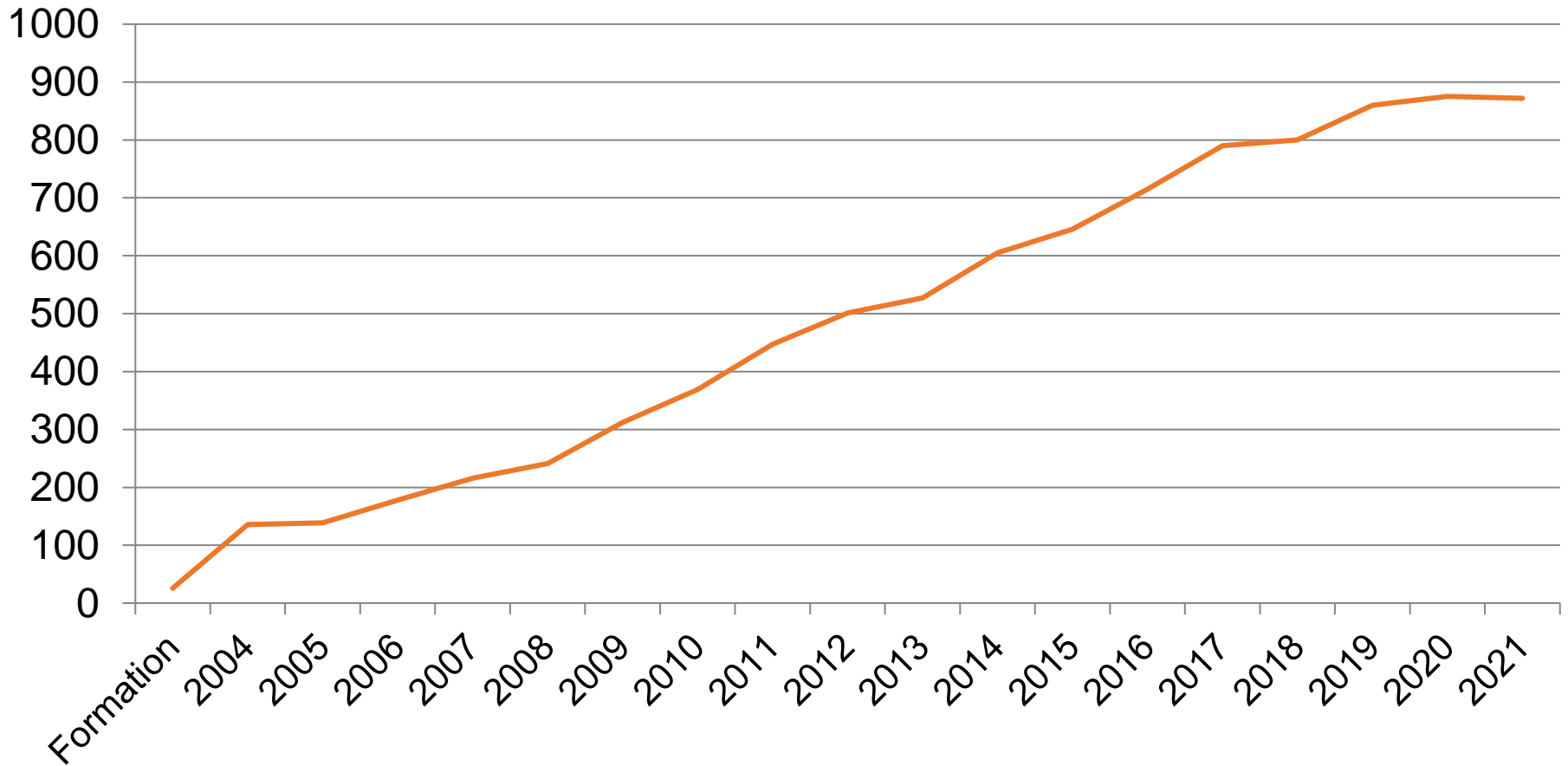
Program Structure



What is NPIP?



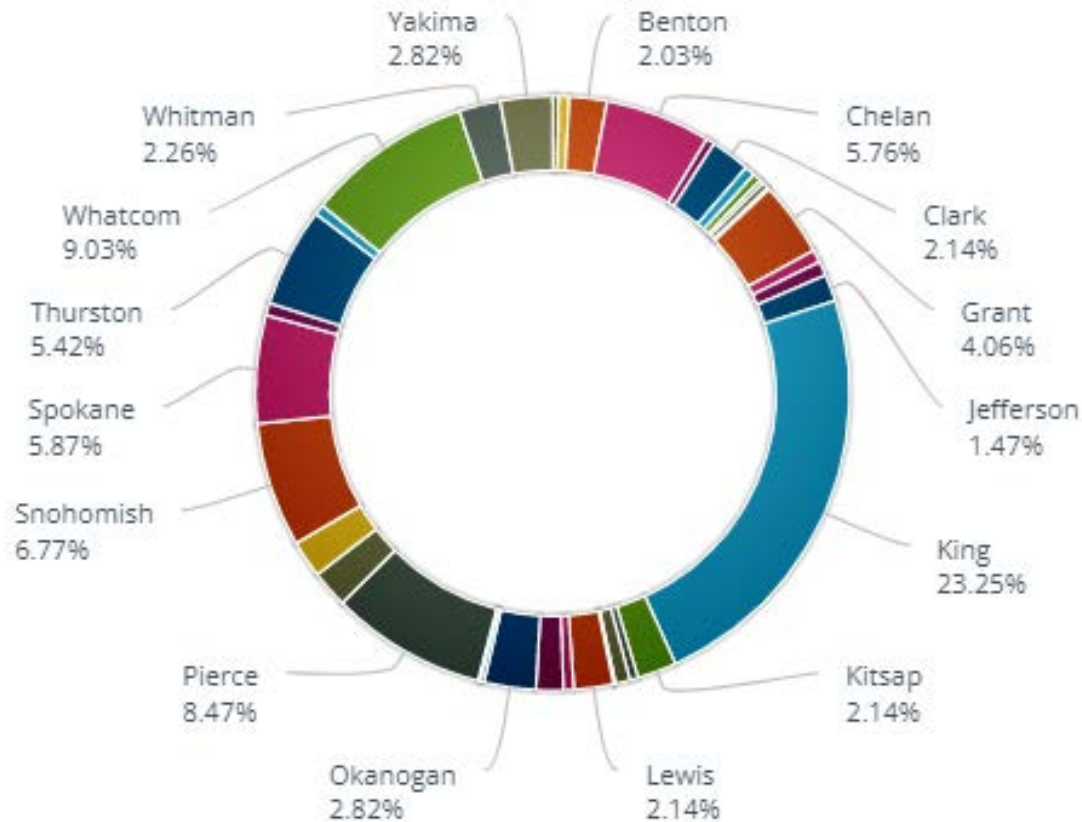
NPIP Membership Growth



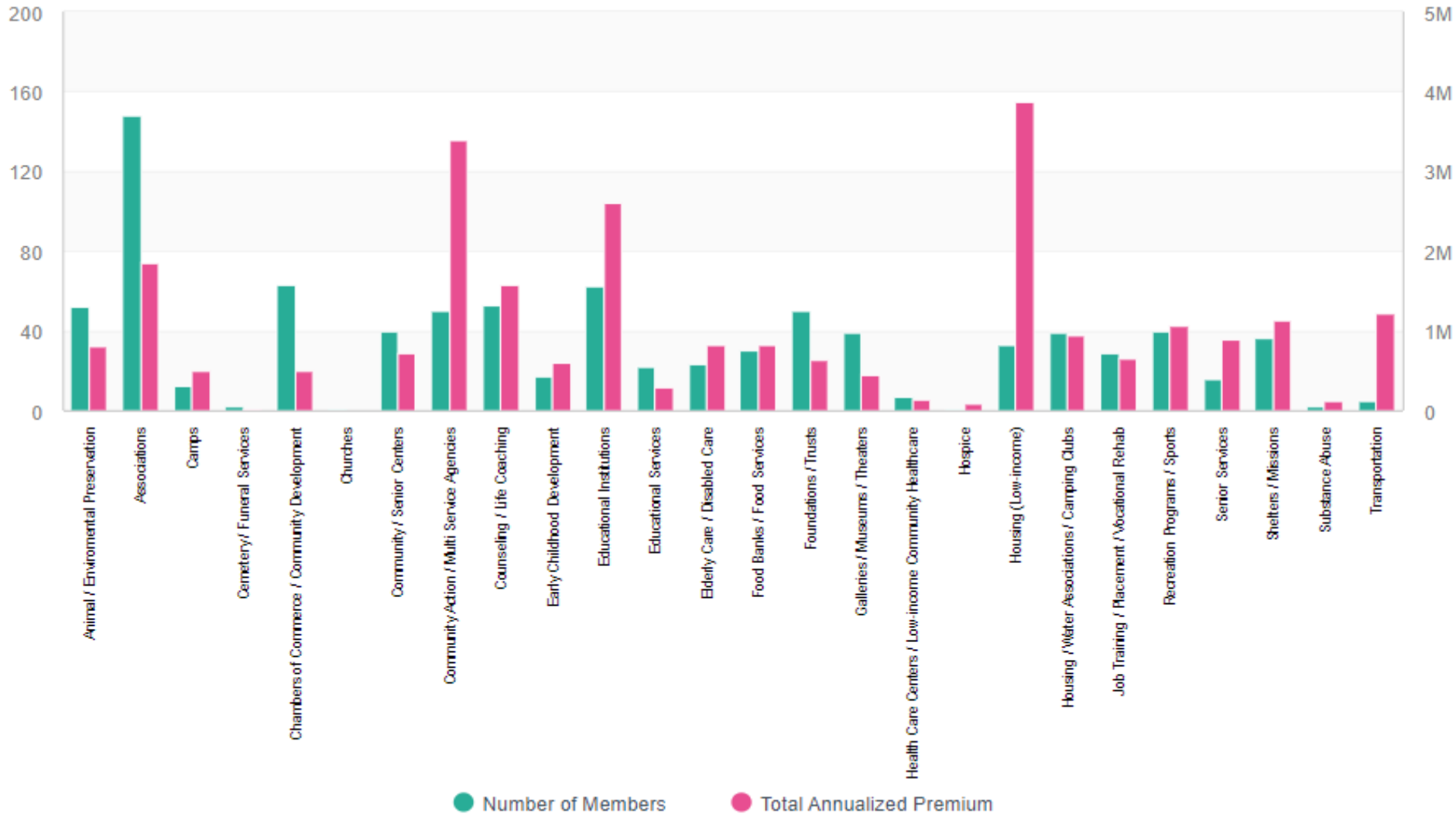
Diversity in Member Location

NPIP Member Count (Approx)

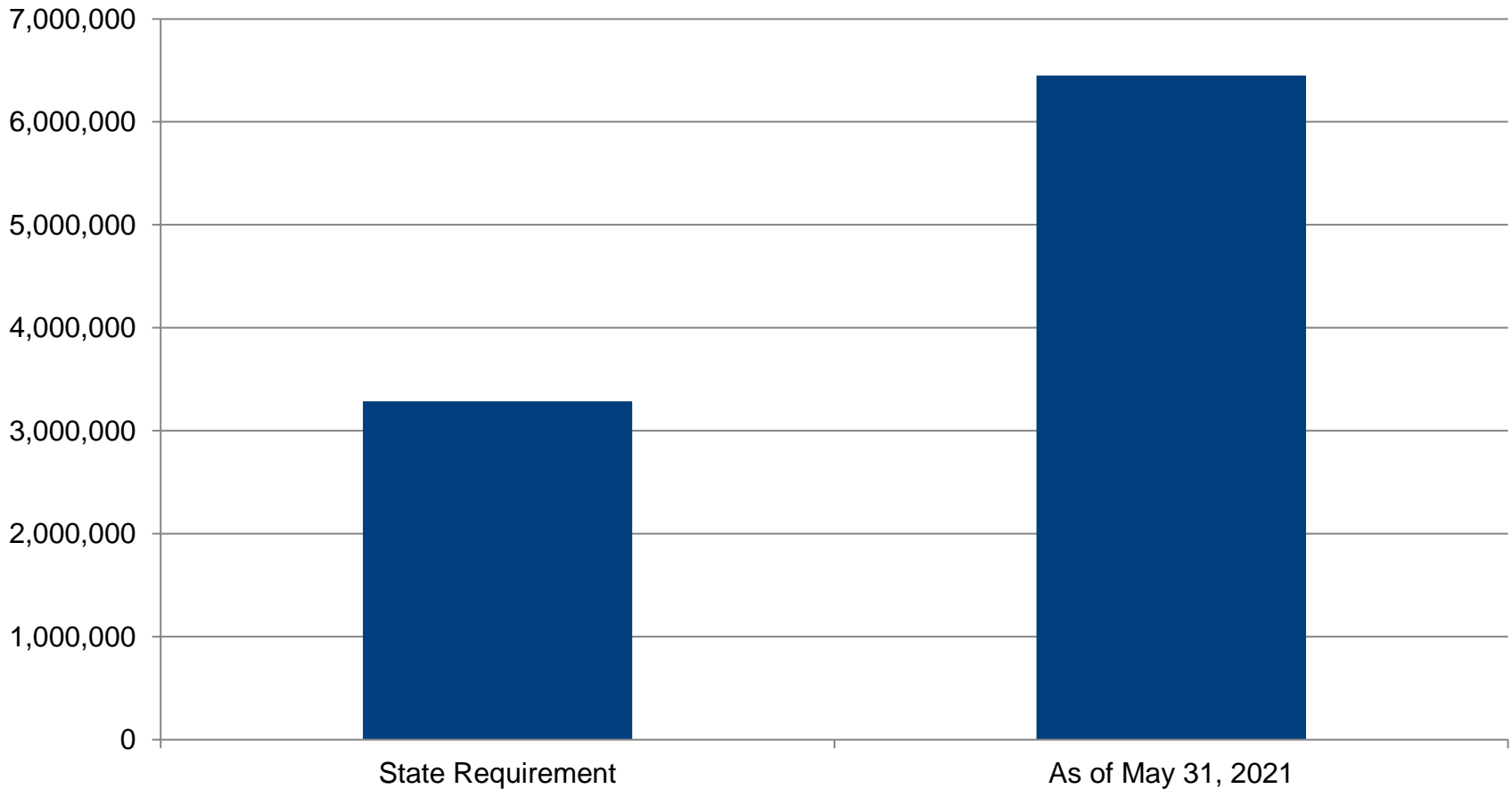
By Washington State County



Diversity by Classification



Financial Health- State Required Solvency Test (Primary Assets)



Revenues vs. Expenses

As of May 31, 2021 (Fiscal year 20/21)

Total Operating

Revenues

\$22.5 Million

Expenses

\$21.1 Million

Financial Health

As of May 31, 2021 (Fiscal year 20/21)

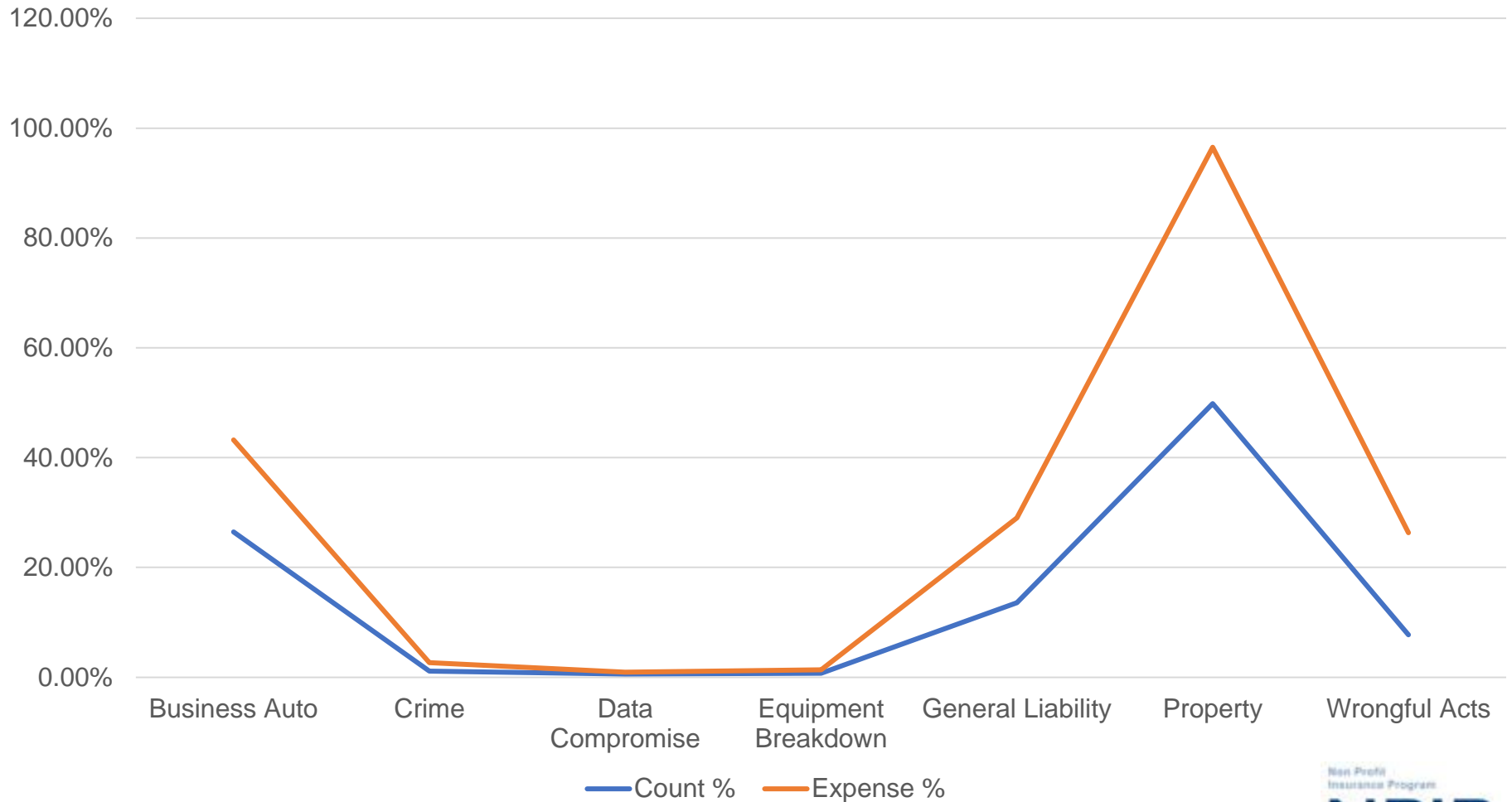
- Total Assets \$10.05 Million
- Total Liabilities \$5.98 Million
- Fund Balance \$4.19 Million

Audit Results



- Clean audit report for our fiscal year ending May 31, 2021
- Audited annually by Moss Adams
- Report was issued the end of Sept. 2021
- 3 years of audits posted at npip.org for member access at any time

Claims Performance (5 years)



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



Industry Concerns



Wildfire risks
Quarterly Summer 2021



Cyber liability risks
Quarterly Spring 2021



Employment Practices & HR Risks
Brokers, PLP team, and Enquiron,
Training Network

Risk Management Strategy

- Not a typical insurance provider
- Our members and brokers adopt a risk management mindset
- Risk Management is everyone's job
- Reactive: Claims performance of NPIP
- Proactive:
 - Broker feedback
 - Nonprofit needs
 - Insurance industry focus

Risk Management Services

Risk Management

Sample policies, checklists

Assessments, inspections, procedural reviews

Dedicated risk managers for nonprofits

Communications

Alerts on trending issues

“Managing Your Risk” Quarterly – Deep Dives

Pre-Litigation Department

Employment Practices & HR Consulting

Review policies, manual, procedures including investigations, as needed

Review specific employment risk situations for recommendations

Work jointly with legal counsel to help

Educational Services

Live group events

On-demand

Partner resources & events

One-on-one specialized for needs

Educational Events

Upcoming Live from NPIP

- Managing Intercultural Conflicts & Recognizing Unconscious Bias
- ADA compliance for nonprofits
- Best Practices for Cyber security
- Disaster preparedness

Live from partners

- Nonprofit Risk Management Center Webinars
- Employer Liability and Best Practices
- Nonprofit Act Updates Navigation

On-Demand

- Sexual Harassment
- Recognizing Abuse
- Cyber Liability Risks
- Emotional Intelligence

One-on-one

- Various topics at www.npip.org
- Specialized to your unique operation and issues

Request?

- Let us know!
- smcdonnell@npip.org

Educational Risk Connections

Nonprofit Risk Management Center

- National organization specializing in nonprofit risk
- NPIP is an affiliate member, so our members access resources free!

Free member access to all services.

www.npip.org/online-resources

Enqurion (new)

- Cyber risk help
- Handbook builder & Job Descriptions
- Webinar access – live & on-demand

Training Network (new)

- One demand videos 800+
- English and Spanish
- HR & Workplace Safety



Background Checks

- Group pricing discount for our NPIP members
- Quick and easy (really)
- Demo for set up and use.
- Ready to go **now** so register here when you're ready.



First Advantage

The screenshot shows the First Advantage website for Non-Profit Organizations. The header includes the First Advantage logo and the text "Screening Solutions for Non-Profit Organizations" and "Start a better team". The main content area is divided into three columns. The left column is titled "Reduce Risk And Improve Your Hiring Decisions" and contains text about the benefits of background checks for non-profits. The middle column is titled "Programs Designed For Non-profits" and lists several key features: access to a national criminal data network, 24/7 web-based access to comprehensive background screening services, 20+ state-friendly reports online, diverse team recommendations to address unique needs, state-to-state decision support, and leverage reliable support with 24/7 customer service. The right column features three orange boxes with statistics: "25% Reduction in background screening costs", "50 hours Reduction in time to hire", and "1.8 million Number of people successfully screened annually". At the bottom, there is a call to action: "Get started today. Free trial and demo available. See how we can help you." and a "Book now" button.

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



Get engaged!

Broker
connection

Email list-
subscribe

Social
Media
(Facebook)

Elections &
Board help

Events (live
or on-
demand)

npip.org

Communications



NPIP
Board Opportunity

This communication has been sent to all NPIP members and brokers. Please feel free to distribute this communication throughout your organization.
[Click here to view this message. Click to a browser.](#)

Chief Financial Officer

The Nonprofit Insurance Program (NPIP) is in search for a Chief Financial Officer (CFO) to join our Board of Directors, in the position of Atlanta. We are looking for an individual that has experience:

- As CFO, finance officer, or other relevant role
- With accounting, budgeting, and auditing
- With focus on sound fiscal practices
- With oversight on cash flow planning
- In reviewing short and long term goals

Eligible individuals must come from a member organization of NPIP. If you are interested, please email Jessica Tempel at tempel@npiplife.com to receive more information regarding the duties, qualifications, and commitments involved.



NPIP

Spread These Tips Like Wildfire

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REVIEW YOUR WILDFIRE PLAN

Breathe Easier During Wildfires

Learn how to utilize the air quality index (AQI) to help you.



MANAGING YOUR RISK
FALL EDITION

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GOT QUESTIONS? GET ANSWERS

Conversations that Matter

Learn more about NPIP's Fall Edition Litigation Program (FLP), our service offering designed to assist members with issues regarding policies, complaints, pending or developing legal matters, and much more.

Full story, every time.

Beyond the Screen

Most of the wildfires that contribute to the fall event lineup.

Fall Event Lineup

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Learn more about connecting nonprofits to resources, tools, and events that are in their mission. Check out our lineup of fall events for free affiliated conferences, and member resources. Have questions? Any of these events? Reach out to Jessica Tempel at tempel@npiplife.com for more information. Whether the venue is virtual, we will have to "see" you soon!



NPIP

Protect what you Connect

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CYBERSECURITY AWARENESS MONTH

This October, check out all the fun, tools, and resources that are available to help your nonprofit stay cyber-safe!

Did You Know?

Data breaches are becoming more costly, and more frequent. Small businesses are a primary target for attackers, and are successful targets due to human error. Recent data from the Cybersecurity & Infrastructure Security Agency reveals the following statistics:

- The average cost of a data breach in the US in 2020 was \$6.34 million
- As of 2021, a ransomware attack occurs every 11 seconds
- 43% of cyber-attacks target small businesses
- 95% of data breaches are caused by human error

While these statistics point towards an alarming trend, many simple countermeasures are available. By addressing the factor of human error along with the proper tools and training, your organization can drastically reduce the risk of a cyber-attack.

Swimming in the Cyber Sea

The Spring 2021 edition of the risk management quarterly was dedicated to addressing cyber security. Find tips and ideas for identifying phishing attempts, building your cyber defenses, and identifying common



Demonstration and Registration

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First Advantage

NPIP is constantly looking for ways to bring value to members. Our newest partner, First Advantage, provides an efficient, one-stop solution for nonprofit background screening requirements: all at group discount pricing.

Platform Demonstration

We recently held a virtual platform demonstration to educate members about First Advantage's many benefits and how to access them. If you were unable to attend, use the button below to access the Zoom recording. (Scroll on line!) Click the image to access to the presentation's slide deck instead.

First Advantage Platform Demo



Ready to Register?

Click the following image to access the landing page. While you will be asked to provide information for regulatory compliance, filling out the form is simple and straightforward.



FREE VIRTUAL TRAINING

Situational Awareness: Personal Safety is Thinking at the Speed of Life

"Trust your gut" is commonly acknowledged as solid advice, however, learning to identify those feelings of intuition, and effectively acting on them, can be more difficult to determine. This training, the first in a four-part virtual series on personal safety and de-escalation, will explore two main questions:

1. What drives an individual's gut instincts during an escalating scenario?
2. How should one act on what those instincts are trying to convey?

Presented by national safety expert, Jesus Villaverde, this is one training you do not want to miss. There is no cost for attendance, and registration is unlimited.

October 5, 2021
10:00 AM - 11:30 AM

Register Here

SPONSORED CONFERENCE

The Future

Immediate

- Engagement of members and brokers
- Expanded training options with accessibility options
- Inclusion focus
- Rate stability
- Streamlined access & processes for our members' brokers at renewal

Long - Term

- Growth
 - Intentional stable growth with risk-focused organizations
- Expanded niches to help increase stability
- Solutions for areas of market & industry risk management

Stability-Focus

- Fund balance minded for rate stability in an uncertain market
- Legislative eye
- 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

Renewal 2022 Preview

We are working with brokers on

- Cyber liability best practices for members
- Property assessment & recommendations
- Streamlining processes (tell your brokers of changes early and often)

Budget impact

- Focus on coverages and limits enhancements in a difficult market
- **Pool allocated funds last year to help reduce member impact of pricing**
- Pricing is impacted by claims performance and risk trends

What can you do?

- Engage in resources offered
- Work with brokers and risk managers for assessment and implementation advice
- **Risk management philosophy – we are in this together! Action by you helps all members.**

Contact Information

- Sarah McDonnell, smcdonnell@npip.org
 - Director of NPIP at Clear Risk Solutions
 - 509-717-4073 (direct)
 - 509-237-8187 (cell phone)
- Amber Johnson, amberj@snapwa.org
 - NPIP Board Chair
 - SNAP, Spokane

