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

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

Jon Andrus, Fiscal Officer, Catholic Charities Eastern WA

Mike Heinisch, Kent Youth and Family Services

Jenny Collins, Chehalis Foundation

Madelyn Carlson, People for People

Full list with Biographies available at [www.npip.org/board-info](http://www.npip.org/board-info)
# Board Positions

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<th>Role</th>
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| **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

Please Vote

Actively seeking CFO

Details & Timeline
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

Insurance Broker

Member

Board of Directors

Carrier Partners

CLEAR risk solutions

Underwriting  Risk Management  Claims  Accounting  Administration
What is NPIP?

Specialized for nonprofits

Services

“Co-Op” for insurance

Conservative funding

Broker Network

[Image: Non Profit Insurance Program Logo]
Diversity in Member Location

NPIP Member Count (Approx)
By Washington State County

- Yakima 2.82%
- Benton 2.03%
- Chelan 5.76%
- Clark 2.14%
- Grant 4.06%
- Jefferson 1.47%
- King 23.25%
- Kitsap 2.14%
- Pierce 8.47%
- Okanogan 2.82%
- Lewis 2.14%
- Snohomish 6.77%
- Spokane 5.87%
- Thurston 5.42%
- Whatcom 9.03%
Diversity by Classification

![Bar chart showing diversity by classification with categories like Animal/Environmental Preservation, Associations, Camps, etc. The chart includes two y-axes, one for Number of Members and the other for Total Annualized Premium.]
Financial Health - State Required Solvency Test (Primary Assets)

As of May 31, 2021

State Requirement: $3,190,000

As of May 31, 2021: $6,390,000
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 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](http://www.npip.org)  
|                        | • Specialized to your unique operation and issues |
| Request?               | • Let us know!  
|                        | • [smcdonnell@npip.org](mailto: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!

**Enquiron** (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

Free member access to all services.

[www.npip.org/online-resources](http://www.npip.org/online-resources)
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.
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
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