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.
Vision Statement

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

Core Values

• Quality, Integrity, Respect, Community, Partnership, Responsive, Reliable, Innovative
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! (less claims, less expense)
Board of Directors

Becky Semmler, Vice Chair, Paratransit Services

Amber Johnson, SNAP

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

Marlis Petersen-Spawn, Catholic Charities Eastern WA

Mike Heinisch, Fiscal Officer, Kent Youth and Family Services

Jenny Collins, Chehalis Foundation

Julie Vess, Board Alternate, Lincoln Hill Retirement Community

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
Membership Highlights

- **Sherwood Community Services** – Recipient of the Risk Management Services Award and an outstanding member dedicated to their community as well as preserving the risk management philosophy of the pool.

- **Homage** – Another recipient of the Risk Management Services Award, Homage regularly makes use of NPIP's Educational Services offerings and reaches out to NPIP's risk managers for guidance.
Membership Highlights

• **Friends of Youth** – Also received the Risk Management Service Award for their excellence in risk management and dedication to serving youth and young families.

• Would you like to be featured in an upcoming email from NPIP?
• We’d love to showcase who your nonprofit is and what your team does.
• Email our NPIP Administration team at tmontgomery@Chooseclear.com.
Diversity in Member Location

Member Count by WA County (Approx)
Financial Health - State Required Solvency Test (Primary Assets)

State Requirement As of May 31, 2022
Balance Sheet

Fiscal Year End 21/22

- Total Assets $8.7 Million
- Total Liabilities $5.4 Million
- Fund Balance $3.3 Million
Audit Results

- Clean audit report for our fiscal year ending May 31, 2022
- Audited annually by Moss Adams
- 3 years of audits posted at npip.org for member access at any time
Claims Performance (10 years)

10-Year Frequency by Line

- # Data Comp., 0.4%
- # UM/UIM, 2.3%
- # Property, 19.6%
- # General Liability, 16.9%
- # Auto Liab., 25.0%
- # Comp., 7.9%
- # Crime, 1.0%
- # Equip. Break., 0.6%
- # Wrongful Acts, 6.7%
- # Collision, 19.2%

10-Year Severity by Line

- $ Property, 37.0%
- $ Comp., 1.4%
- $ General Liability, 13.2%
- $ Collision, 3.7%
- $ Equip. Break, 0.8%
- $ Crime, 2.6%
- $ Wrongful Acts, 18.3%
- $ UM/UIM, 2.7%
- $ Data Comp., 0.2%
- $ Auto Liab., 18.5%
Claims driven risk initiatives

• Large loss prevention

• Property
  – Water Sensors
    • Senses leaks, moisture, frozen pipes with instant alerts.
    • Inexpensive and easy to install.
    • Grant options available – ask us how!
  – Inspections
  – Ensuring adequate values

• Auto Sensors
  – Senses travel, acceleration, hard braking, tilting etc.
  – Grant options available – ask us how!
We Work Together

Specialized for nonprofits

Services

“Co-Op” for Insurance

Conservative Funding

Broker Network
Risk Management Services

Risk Management:
- Sample policies, checklists
- Assessments, inspections, procedural reviews
- Dedicated risk managers for nonprofits

Communications:
- Alerts on trending issues
- Alerts on events targeting trending issues

Pre-Litigation Department:
- Employment Practices & HR Consulting
- Review policies, manuals, 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 tailored for needs
Educational Risk Connections

Nonprofit Risk Management Center
- National organization specializing in nonprofit risk
- NPIIP is an affiliate member, so our members access resources free!

Free member access to all services.
www.npip.org/online-resources

Enquiron (Zywave)
- Cyber risk help
- Handbook builder & Job Descriptions
- Webinar access – live & on-demand

Training Network
- On demand videos 800+
- English and Spanish
- HR & Workplace Safety
DTS – Driver Training Simulator

- Recognizing and anticipating hazardous driving situations
- Prepare for environmental factors
  - Adverse weather
  - Collision response
Background Checks

• Group pricing discount for our NPIP members
• Quick and easy (really)
• Demo for set up and use.
• Register [here](#) to use their services.
Get engaged!

- Member Connect Calls
- Email List – Subscribe!
- NPIIP.org
- Board Help
- Events – Live or virtual
- Broker Connection
- Member & Broker Surveys
- Broker Focused Sessions
Communications

Training Bank

Industry Topics

Hot Topics

Services
The Future

Immediate
• Engagement
• Assessment of coverage
• Legislative session

Long-Term
• Growth
• Market (carrier) relationships

Stability-Focus
• Fund balance
• Legislative eye
• Partnerships
Member Action Needed

• Board Succession

• Legislative Focus:
  – Pre-Judgment Interest Bill – cost driver
    • Contact your legislator if you have a legislative plan and are willing to help.
    • Nonprofit-wide issue

• What can we do to help you?
Renewal 2023 Preview

We are working with brokers on:

- Property assessment & recommendations
- Streamlining processes (tell your brokers of changes early and often)
- Structure assessment

Budget impact:

- Focus on coverages and limits enhancements in a difficult market
- Pricing is impacted by claims performance and risk trends

What can you do?

- Engage in resources offered
- **Action by you helps all members.**
Contact Information

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  – Director of NPIP at Clear Risk Solutions
  – 509-717-4073 (direct)
  – 509-237-8187 (cell phone)

• Karl Johanson, Karlmjohanson@gmail.com
  – NPIP Board Chair
  – Disability Action Center of NW - Inc