

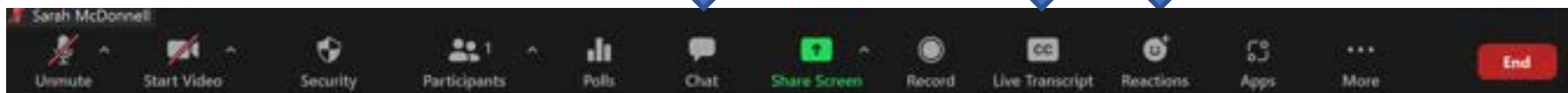


Annual Report to Membership

December 8, 2022

Sarah McDonnell, NPIP Director

Karl Johanson, DAC-NW & 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.

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



Julie Vess, Board Alternate,
Lincoln Hill Retirement Community



Amber Johnson, SNAP



Mike Heinisch, Fiscal
Officer, Kent Youth
and Family Services



Marlis Petersen-
Spawm, Catholic
Charities Eastern WA



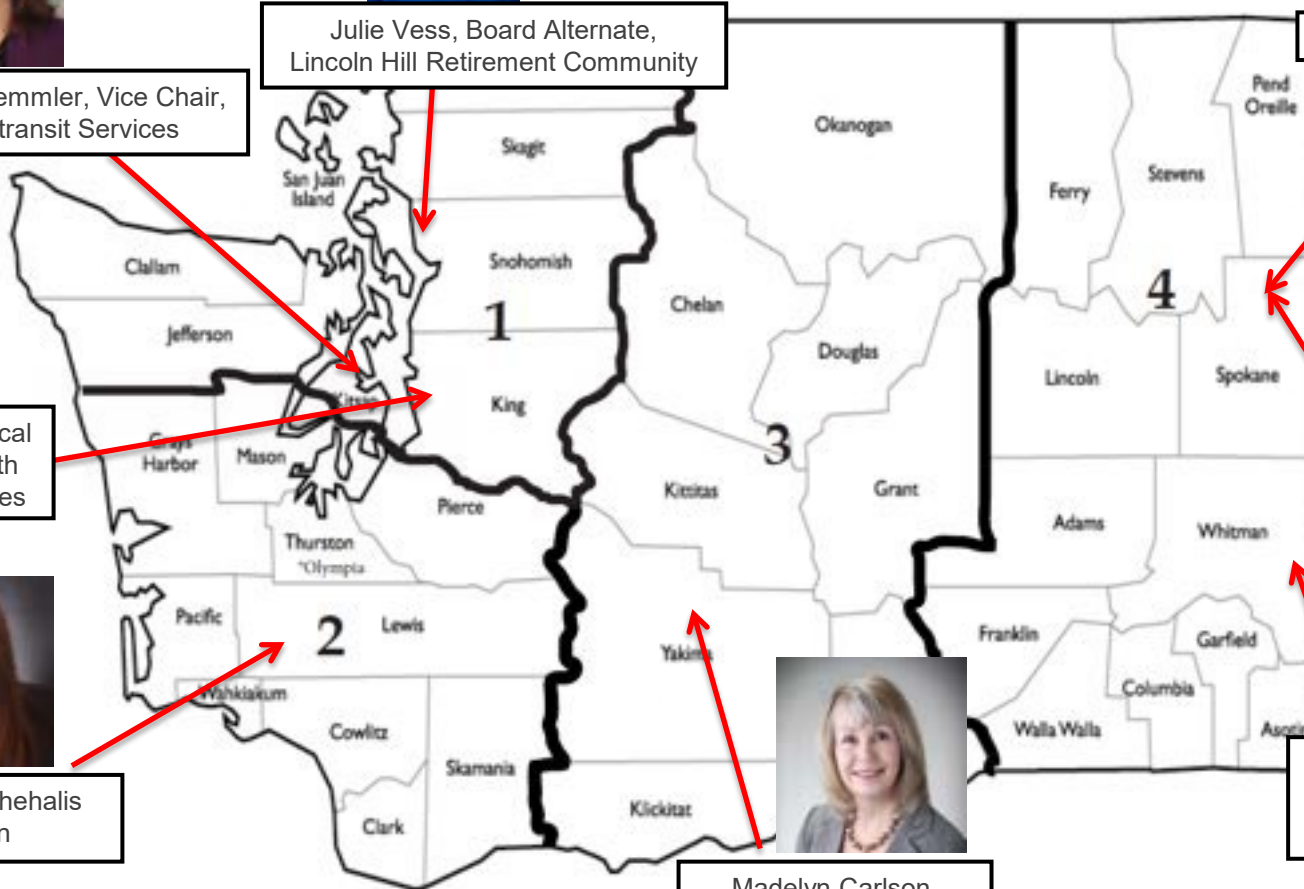
Jenny Collins, Chehalis
Foundation



Madelyn Carlson,
People for People



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



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.

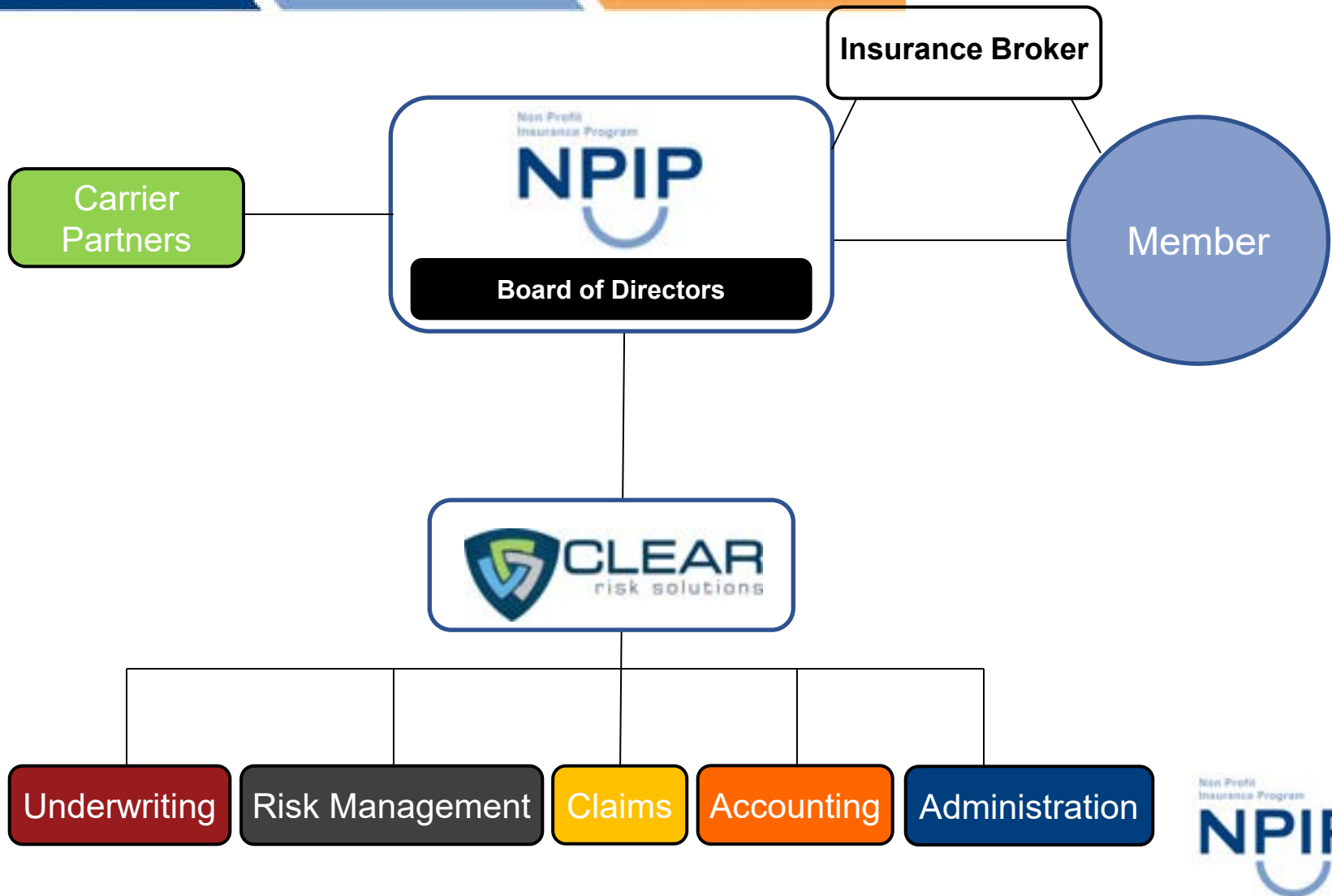
Membership Highlights



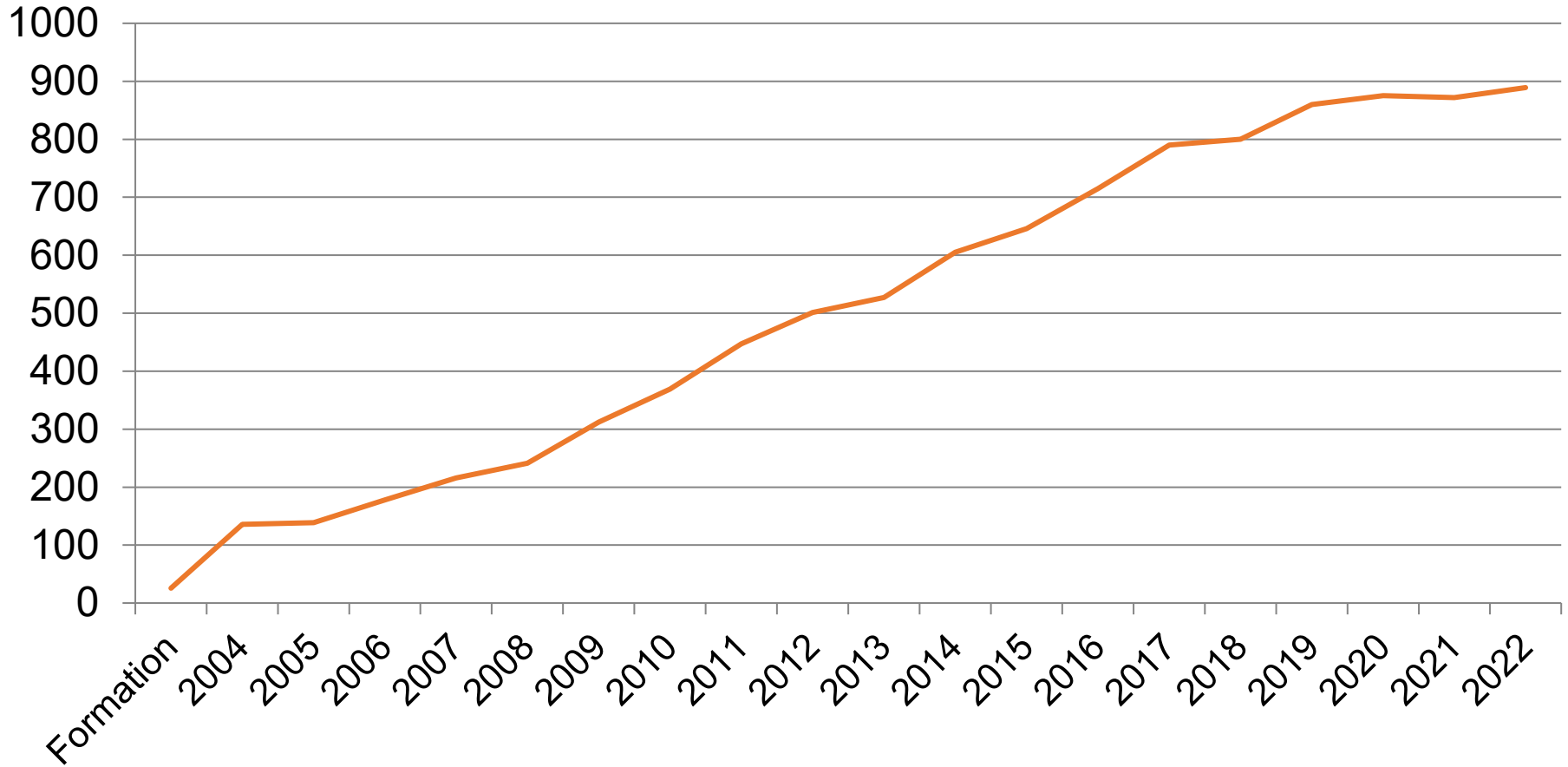
- **Friends of Youth** – Also received the Risk Management Service Award for their excellence in risk management and dedication to serving youth and young families.

- 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.

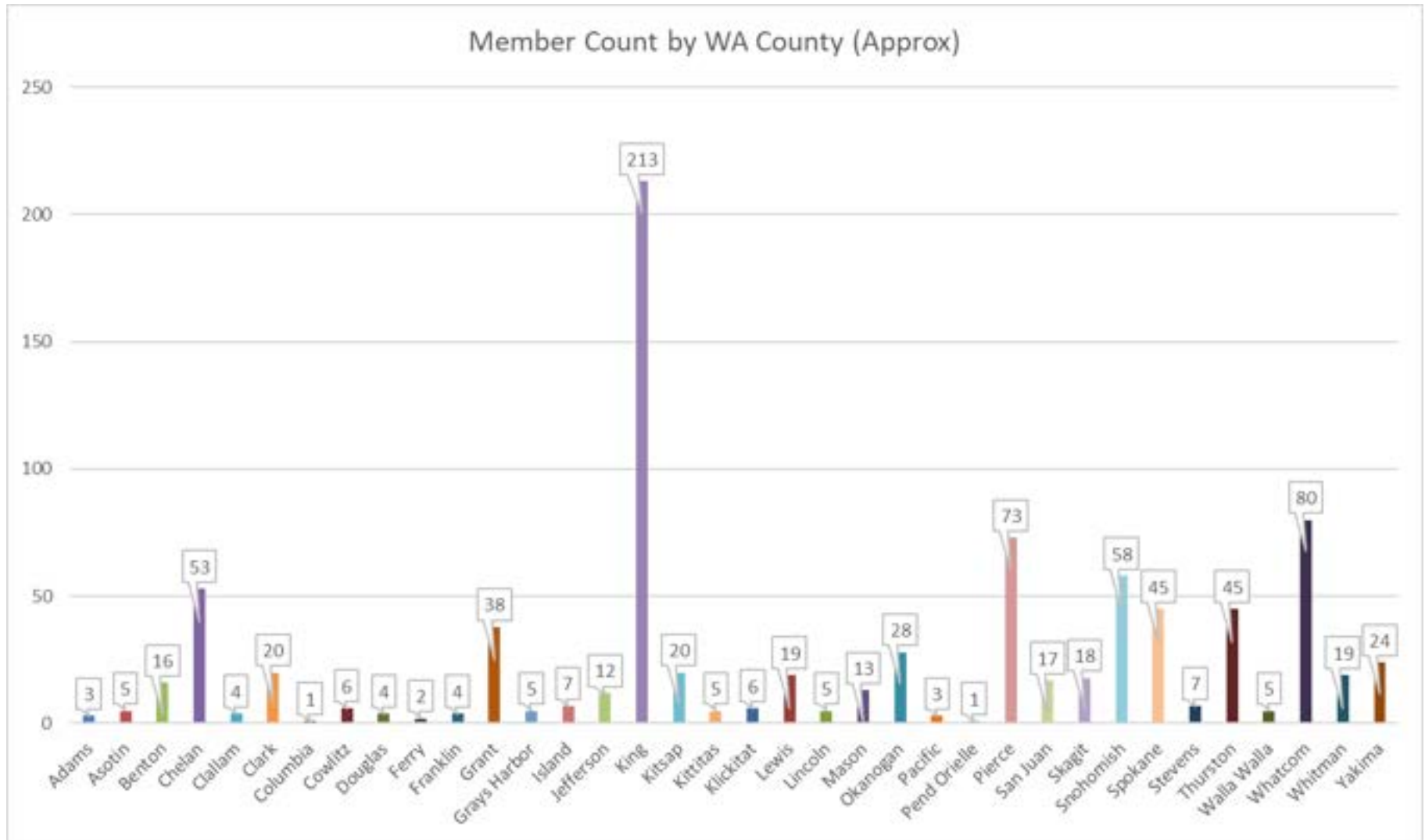
Program Structure



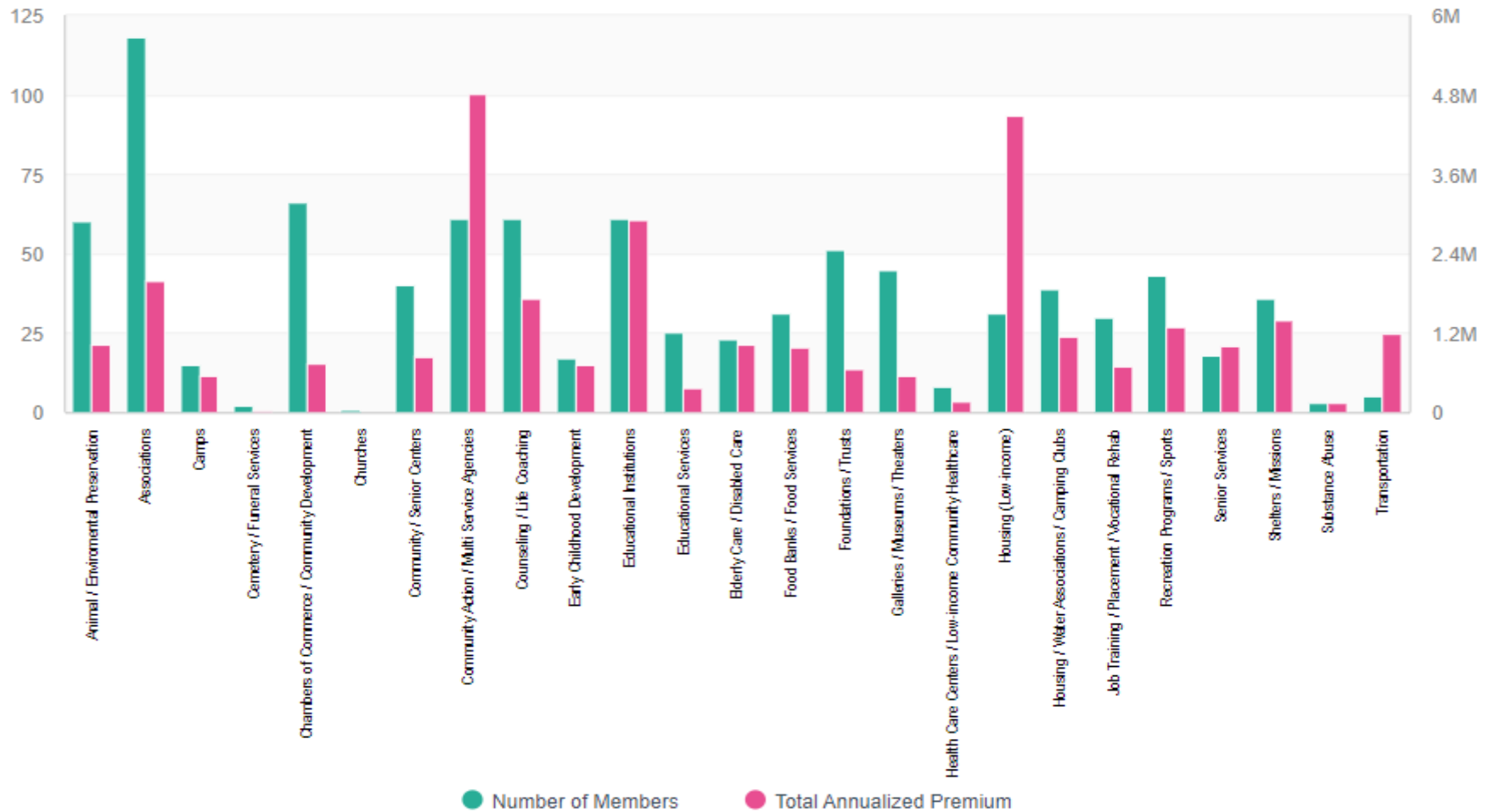
NPIP Membership Growth



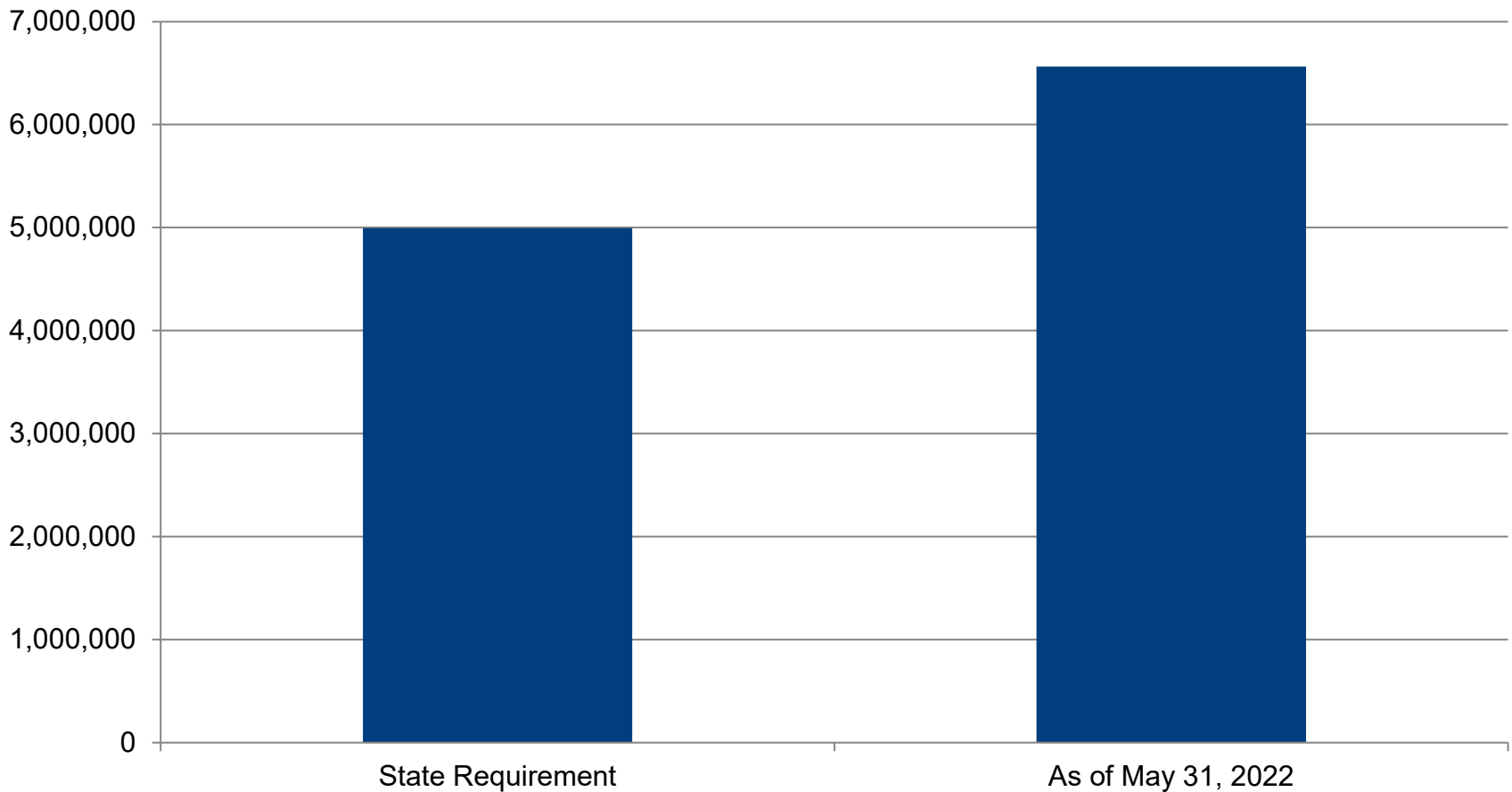
Diversity in Member Location



Diversity by Classification



Financial Health- State Required Solvency Test (Primary Assets)



Balance Sheet

Fiscal Year End 21/22

- Total Assets \$8.7 Million
- Total Liabilities \$5.4 Million
- Fund Balance \$3.3 Million

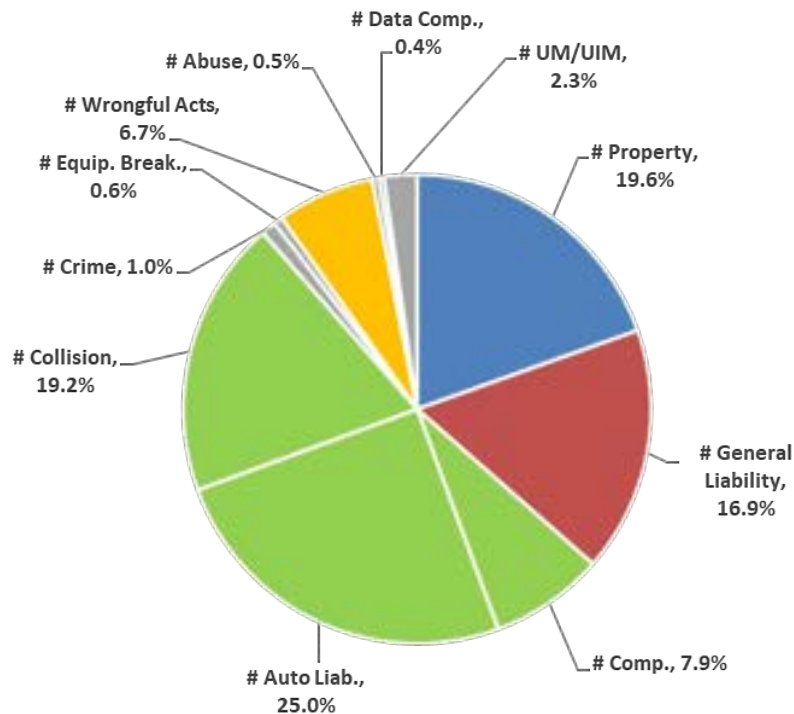
Audit Results



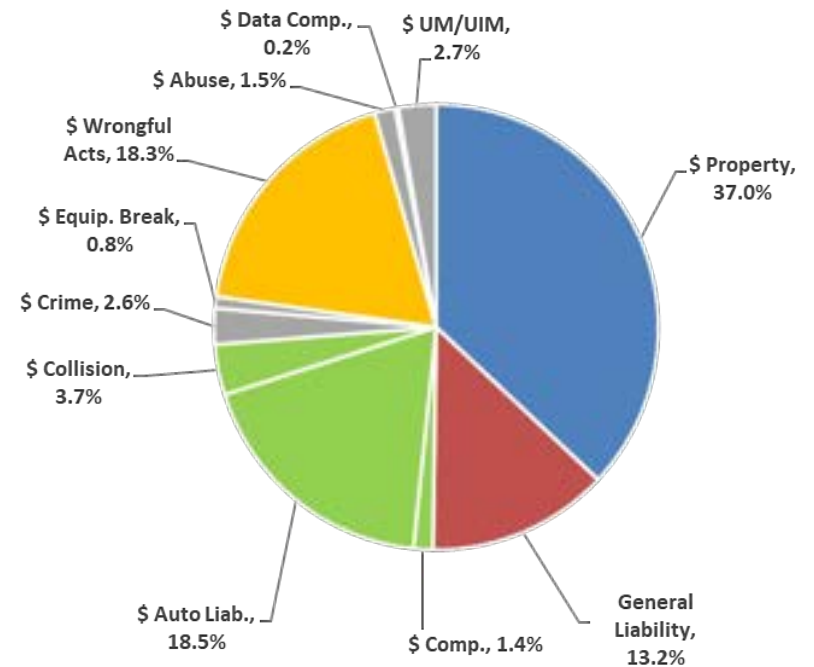
- Clean audit report for our fiscal year ending May 31, 2022
- Audited annually by Moss Adams
- 3 years of audits posted at npip.org for member access at any time

Claims Performance (10 years)

10-Year Frequency by Line



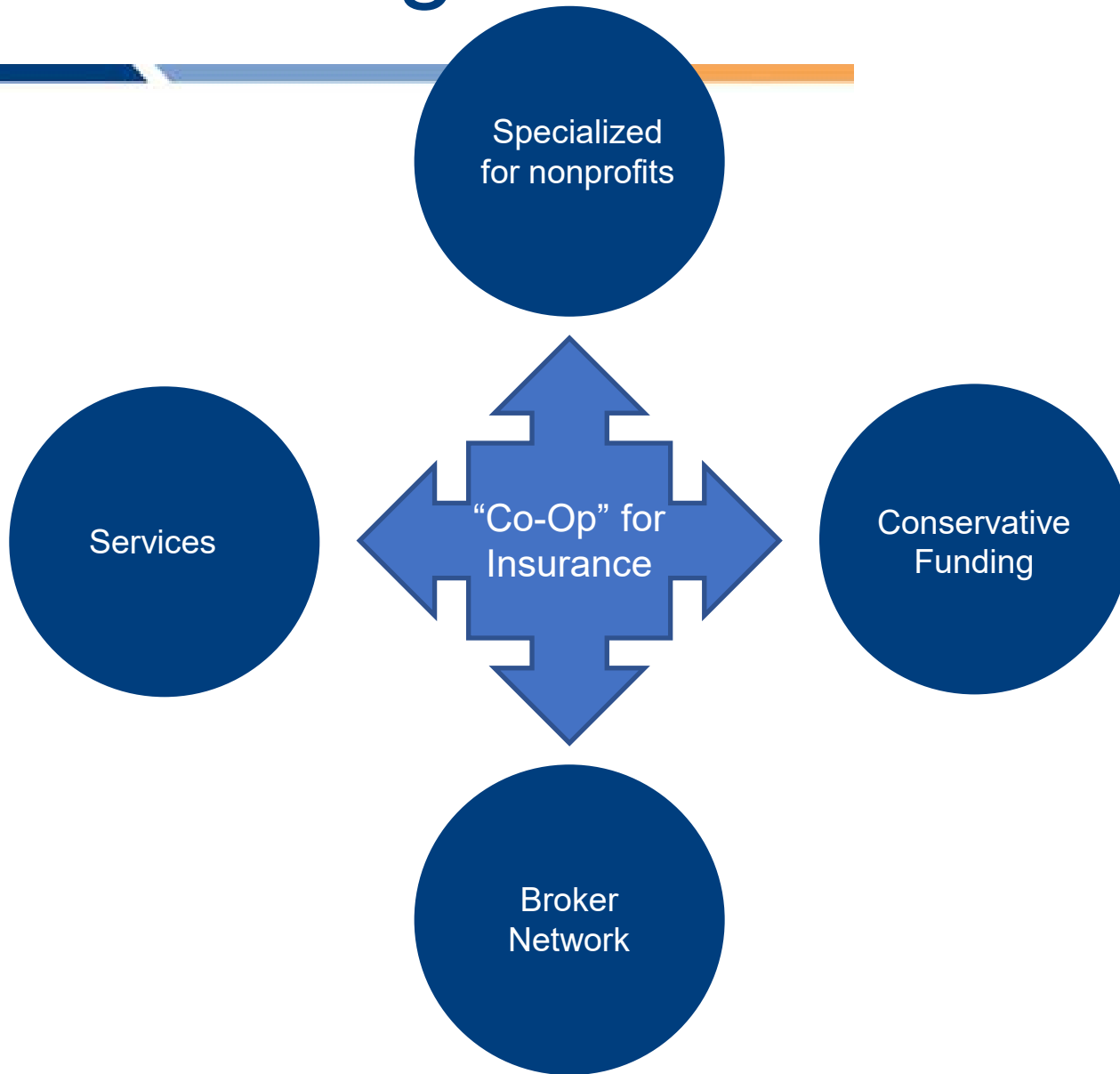
10-Year Severity by Line



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



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
- NPIP is an affiliate member, so our members access resources free!

Free member access to all services.

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

Enqurion (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.



First Advantage

Screening Solutions for Non-Profit Organizations
Build a better team.

Reduce Risk And Improve Your Hiring Decisions
Every day millions of people work with our clients' and networks of nonprofit and religious organizations. However, it's important that non-profits perform background checks on their workforce to help protect their organization and the population they serve against the potential for volunteer-related risk.

Having a comprehensive volunteer and employee background screening program in place can help reduce that risk.

Programs Designed For Non-profits
Designed specifically for nonprofit organizations, First Advantage Screening Solutions for Non-Profit offers convenient, 24/7 web-based access to comprehensive background screening services.

- Access user, role-specific content able to reduce risk and help protect against hiring criminal offenders who may cause harm.
- Set user-friendly specific online profiles.
- Choose from recommended packages to address unique needs.
- Make faster decisions by receiving fast results.
- Leverage reliable support with 24/7 customer service.
- Address privacy compliance with privacy and services that comply with the Fair Credit Reporting Act (FCRA).

25%
Reduction in background screening costs for non-profits.

50 hours
Reduction of time to complete background screening for non-profits.

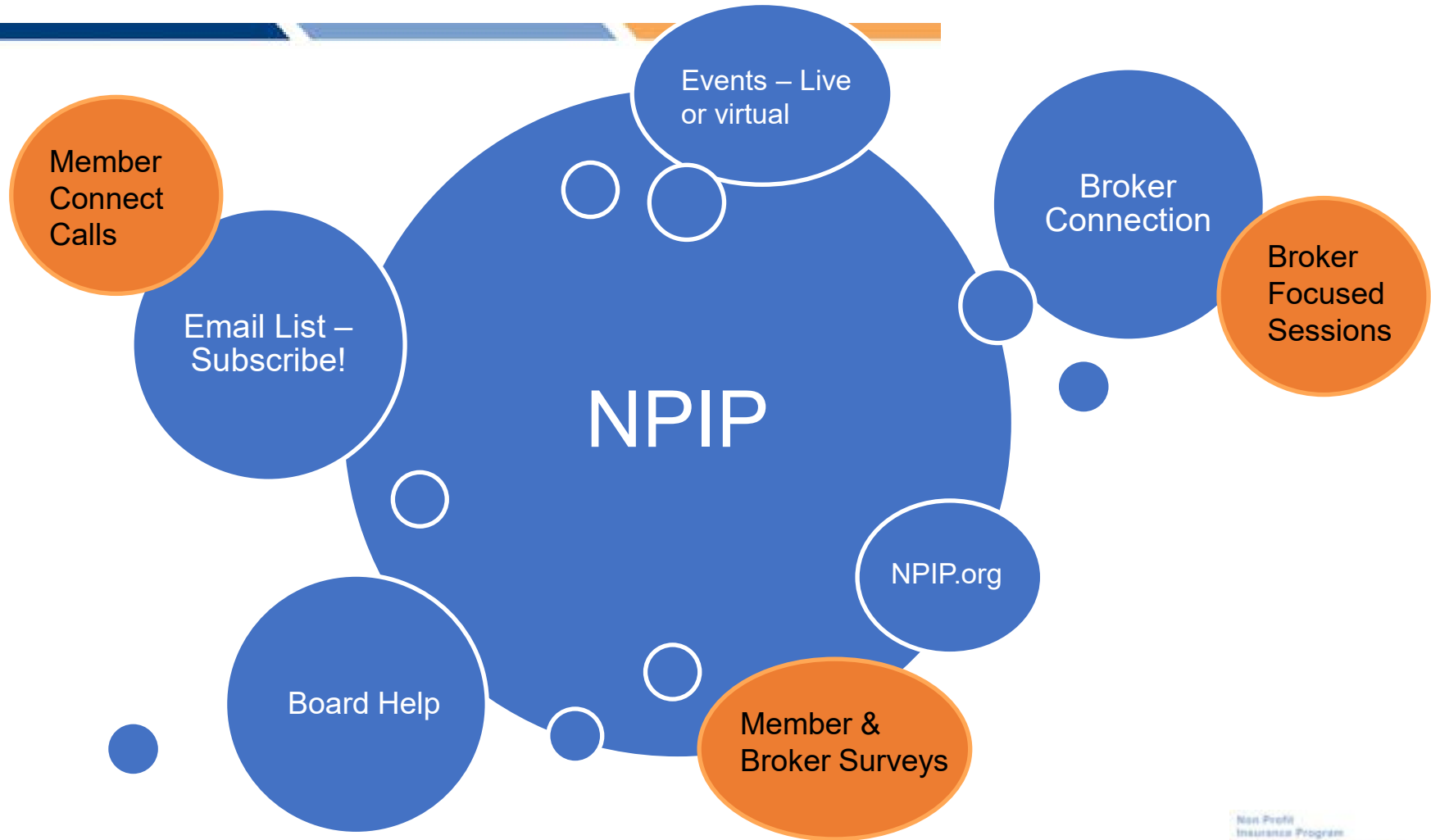
1.8 million
Number of people successfully screened through First Advantage.

Call us at 1-800-368-7222
Email: sales@firstadvantage.com
www.firstadvantage.com

[Web site](#)



Get engaged!



Communications



Coming Soon!

This communication has been sent to all NPIP members and brokers. Please feel free to distribute this communication throughout your organization.

[Can't see this message? View in a browser](#)

Start the New Year Strong

NPIP is pleased to introduce a brand new online platform for addressing employment-related issues and cyber security threats.



This exciting new resource can deliver thousands of dollars of risk management value to NPIP members, all at no additional cost. The platform's intuitive interface offers the following suite of benefits:

- Cyber security assessment tools and incident response





Put the Brakes on Wildfire


This communication has been sent to all NPIP members and brokers. Please feel free to distribute this communication throughout your organization.

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Step 1: Assess your Vulnerability

This brief video from the [National Fire Protection Association \(NFPA\)](#) shows a step-by-step approach for assessing the ignition vulnerability risk of your property. It is presented by Dr. Jack Cohen, an expert on wildfire behavior and fire science research.





NRMC Virtual Risk Summit

April 5, 2022

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New Unemployment Resource and Process Reminders

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Nonprofit Help with Unemployment Insurance (UI)

All nonprofit and public entity employers are required to either participate directly in the state Unemployment Insurance (UI) program or self-insure their unemployment liabilities. NPIP's newest partner, [S3 Management Group](#), offers nonprofits in Washington a new alternative that demonstrates the optimal combination of cost savings and risk protection.

NRMC 2022 Virtual Risk Summit

This year's virtual risk summit is hosted by NPIP's partner, the [Nonprofit Risk Management Center \(NRMC\)](#). NPIP members can register for free by selecting the "Affiliate Member All-In Participant" option for NPIP at signup. Click the flyer to the right to learn more!



[Register Here](#)

Currently, businesses are the sole source of the funds which replenish the state Unemployment Insurance (UI) program. As a result, unemployment claims paid out during and since the pandemic have had a detrimental impact on all employers, including nonprofits. Whether currently insured through the state or still recovering from high claims experienced during the pandemic, now is the right time for nonprofit employers to explore alternative solutions for the new year.

The [S3 UI Assured](#) program provides a true risk management solution for eligible nonprofit and public entity employers by delivering an optimal combination of an A+ rated, price-competitive insurance product with industry-



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

- Sarah McDonnell, smcdonnell@npip.org
 - Director of NPIP at Clear Risk Solutions
 - 509-717-4073 (direct)
 - 509-237-8187 (cell phone)
- Karl Johanson, Karljmjohanson@gmail.com
 - NPIP Board Chair
 - Disability Action Center of NW - Inc

