

VISION STATEMENT

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

MISSION STATEMENT

Created by and for nonprofit organizations, the Non Profit Insurance Program provides Risk Management solutions and stable, affordable insurance.

CORE VALUES

Quality • Integrity • Respect
Community • Partnership
Responsive • Reliable • Innovative



Financials

Fiscal Year End 22/23

Total Assets: \$9,213,183

Total Liabilities: \$6,698,769

Fund Balance: \$2,514,414

✓ **Solvency Test**

✓ **Audit**

✓ **Claims Audit**

NPIP conducts a Solvency Test twice a year to ensure we're passing. Audits are conducted by third party auditors once a year and the results are posted on the website.



Membership Growth

893

Members as of 6/1/2023

Note from Board President

Our NPIP philosophy is centered around the idea that "we are all in this together," especially since every decision made by our board members will have a direct impact on their own nonprofit organizations, as well. NPIP is designed to put risk management first, so we have a say in the coverage and pricing available in the market for all needed coverages. The Board of Directors consists of only member organizations impacted by the same things you are as a nonprofit leader; we truly understand that nonprofits face a variety of challenges in your day-to-day operations, and we constantly keep NPIP's mission in focus as a result.

State of the Market

NPIP is a risk and coverage cooperative designed to help our members navigate difficult waters in the insurance marketplace. Maintaining stability in member coverages continues to be a primary focus for the NPIP Board of Directors, as well as securing competitive rates to ensure minimal member impact. Unfortunately, NPIP is not immune to compounded market changes that are creating disruptions throughout the insurance sector.

Due to a combination of factors, the national insurance marketplace has shifted from a "soft market," peaking around 2016, to what is being experienced now, known as a "hard market."

What is NPIP doing to help?

NPIP conducts constant evaluation, based on broker feedback, of the coverage needs of nonprofits. Stability is important and constantly in the forefront. We ensure each member participates based on their individual risks only. Member rates are determined based on a combination of many things like operations, exposures, loss history, deductibles, and adherence to risk management philosophy.

NPIP Board of Directors



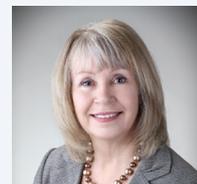
Karl Johanson
Disability Action
Center NW



Mike Heinisch
Kent Youth & Family
Services



Amber Johnson
Spokane Neighborhood
Action Partners



Madelyn Carlson
People for People



Joshua Mayer
Spokane Treatment &
Recovery Services



Becky Semmler
Paratransit Services



Jenny Collins
Chelalis Foundation

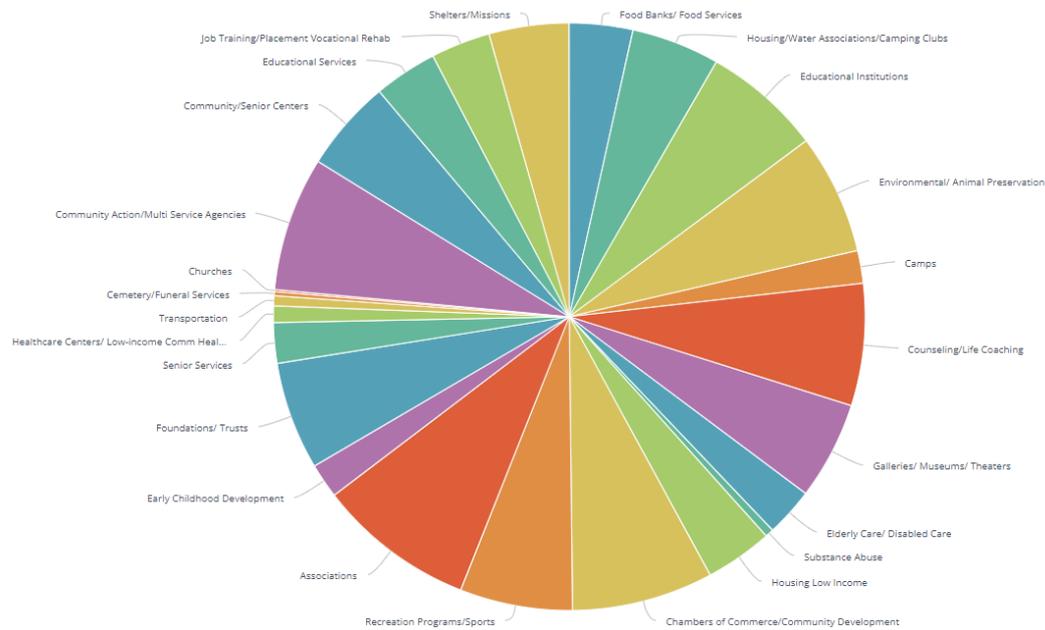


Julie Vess
Stanwood Camano
Area Foundation



Susan Kingsbury-Comeau
Mt. Si Senior Center

Types of NPIP Members



Services Provided by NPIP

Risk Control

Members of NPIP have access to a wide array of risk control services, performed by a team of certified risk managers. This list includes policy and procedural evaluations, ADA compliance, property and building assessments, as well as an extensive list of online resources.

In 22/23 policy year, Risk Control had 963 contacts with members including facility reviews, virtual visits, and phone calls.

Educational Services

We provide various trainings, all of which are available to all NPIP members and include trainings for the workplace, vehicles, leadership, students, and more. In addition, our trainings can be utilized by those throughout your organization including board members, employees, and/or volunteers. These trainings.

In 22/23 policy year, Educational Services provided 110 trainings to members, some of which haven't used this resource before.

Driver Training Simulator

This training will help drivers recognize and anticipate hazardous driving situations using simulations with environmental factors such as adverse weather, collision avoidance, distracted driving, and more. The simulator is housed in a mobile trailer which is brought to your location and can train two participants simultaneously.

In 22/23 policy year, the Driver Training Simulator visited several different members to provide trainings.

Pre-Litigation Program

The Pre-Litigation Program (PLP) provides technical assistance at the onset of a problem to help navigate risk and minimize liability. Our team will work jointly with selected counsel after review of a situation.

In 22/23 policy year, the Pre-Litigation Program assisted NPIP members over the course of 1200 hours.

GET INVOLVED!

If you're interested in serving on the board please reach out to Taylor Montgomery at tmontgomery@chooseclear.com. We'd love to chat with you about positions, terms, and overall information about serving on the NPIP Board of Directors.

Want to learn more about different services offered by NPIP? Join us for quarterly webinars where we discuss some of the many services available to our members. Keep an eye out for Member 101 invites in our communications!

Many of NPIP's partners have additional information, resources, and webinars that are helpful to many nonprofit organizations. These partners can be found [here](#).

Regular promotional emails from NPIP are sent from communications@chooseclear.com. Please safe-list this email address to continue receiving important updates about renewal, risk management tips and tricks, and educational opportunities.