

## 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 23/24

Total Assets: \$13,584,000

Total Liabilities: \$10,354,000

Fund Balance: \$2,514,000

- ✓ Solvency Test
- ✓ Audit
- ✓ Claims Audit

Per state requirements, 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

**885** Members as of 6/1/2024

## Note from Board President & Market Impact

We sincerely thank you all for your support, trust, and ongoing partnership with NPIP during this challenging year in insurance. Our NPIP philosophy is centered around the idea that "we are all in this together," especially since every decision made by each of our board directors has a direct impact on our own nonprofit organizations. We truly understand that nonprofits face a variety of challenges in day-to-day operations and we constantly keep NPIP's mission in focus as a result.

Although the market remains a "hard market" with expensive and difficult options, we have started to see some signs of softening in certain areas of coverages. The west coast has additional challenges within the marketplace due to catastrophic fire, freeze, and flood losses, as well as a tumultuous legislative environment resulting in high and difficult to predict verdicts. 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. We continue to push on all areas possible for relief on rates and ensure the least financial impact to members and further, to ensure rate assessment to members is based only on individual organization risks and experience.

We look forward to the upcoming year and all NPIP can do to help you in your important work.

## Why is NPIP Different?

NPIP is a risk pool; a cooperative. We use the diversity of your missions and volume of membership to secure and ensure a stable solution year over year for nonprofits of all types. Membership retention rates remain in the high 90s year over year, and we work with our members with anything they are uncertain of.

Our primary focus is risk management, and we offer many complimentary Risk Control services to prove it. We have more strength and control when securing coverages if each member engages in effective risk management efforts. If you haven't utilized these services yet, we'll help you get started!

Stability is our focus. We advocate for impact on our members, always. 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. Accountability matters.

NPIP's administrator is constantly seeking feedback for coverages and needs of nonprofits. Your broker represents your organization every day with constant connection to NPIP's teammates in underwriting, claims, risk management, and administration. You can also email our Director at any time at [smcdonnell@npip.org](mailto:smcdonnell@npip.org) to provide feedback and connect on areas of concern. The door is really open.

## NPIP Board of Directors

Perspective is more important than ever and we value the diversity of our membership's work and expertise. If you're interested in participating with the Board of Directors, please contact Sarah McDonnell, our Director, at [smcdonnell@npip.org](mailto:smcdonnell@npip.org).

We'd love to have you.



**Karl Johanson**  
Disability Action  
Center NW



**Mike Heinisch**  
Kent Youth &  
Family Services



**Amber Johnson**  
Spokane Neighborhood  
Action Partners



**Madelyn Carlson**  
People for People



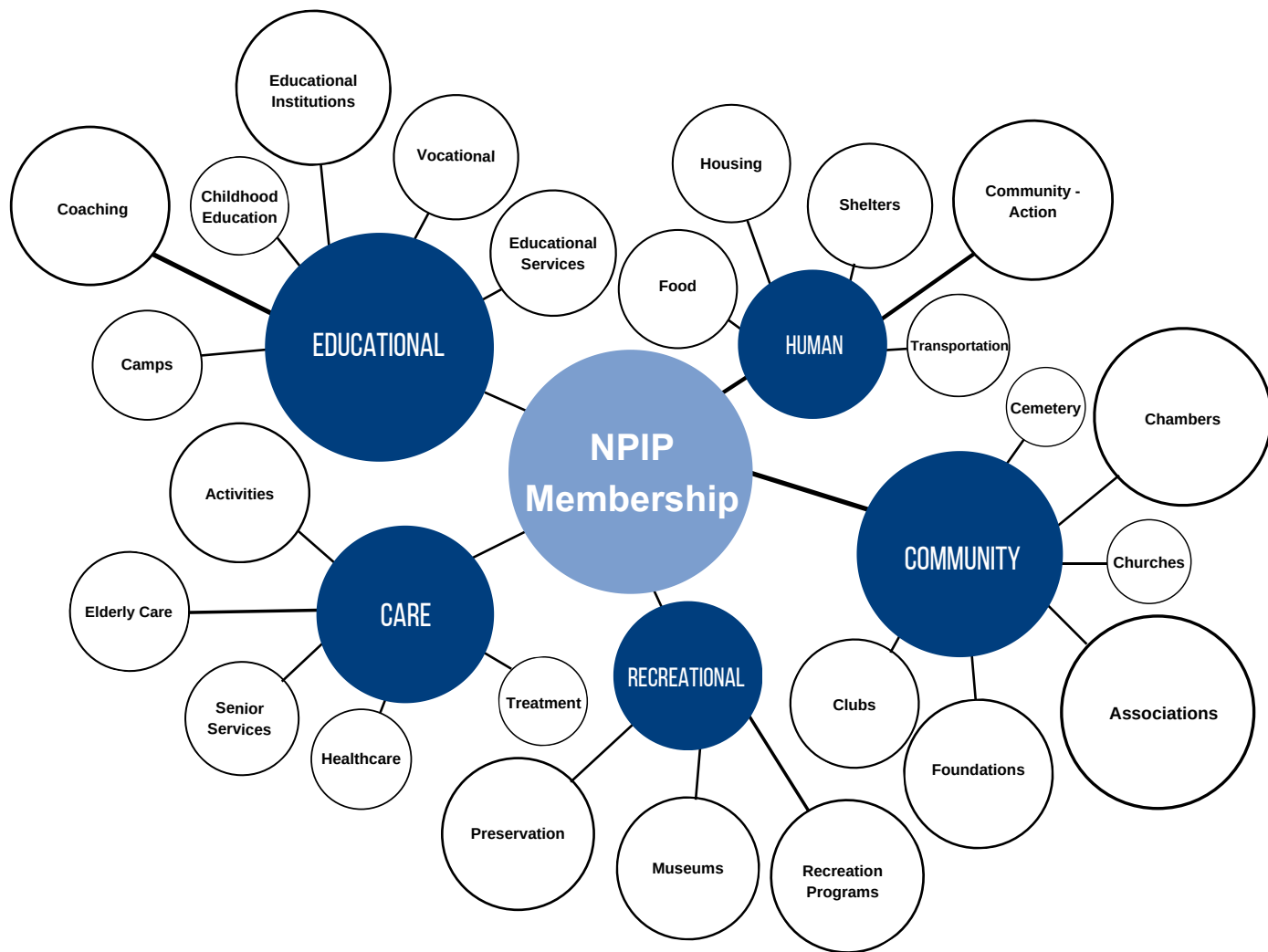
**Julie Vess**  
Stanwood Camano  
Area Foundation



**Susan Kingsbury-Comeau**  
Mt. Si Senior Center

# NPIP Membership

We're proud to stand behind nonprofits as they carry out their missions every day. Our members provide services in many key areas of need - NPIP's diversity and cooperative structure continues to provide nonprofits with a strong voice for each segment.



## Services Included With Your NPIP Membership

Over the past year, our services have aided our members with facility reviews, virtual visits, one-on-one workshops, document reviews, and pool-wide trainings.

### 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.

### 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.

### 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.

### 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.

## MEMBER 101s

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!

## OUR PARTNERS

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

## COMMUNICATIONS

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