2026 ANNUAL REPORT

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

Responsiveness • Dependability
Partnership • Integrity • Innovation

Financials

Fiscal Year End 25/26

Total Assets: $28,764,000
Total Liabilities: $17,232,000
Fund Balance: $9,602,000

- ✓ **Solvency Test**
- ✓ **Audit**
- ✓ **Claims Audit**

Per state requirements, NPIP conducts a Solvency Test twice a year. Audits are conducted by third party auditors once a year and the results are posted on the website.

More Than a Checkbox

Effective risk management is about culture, not just compliance. Policies and training provide a foundation, but your culture influences the decisions people make every day. When you position risk management as a tool that helps people succeed rather than an obstacle, employees are more likely to embrace it. By leading by example, encouraging people to raise concerns, and sharing ownership of risk across the organization, you can build a culture where people move from "I have to do this" to "I understand why this matters."

What We've Done

NPIP is committed to listening, evolving, and responding to the needs of our nonprofit community. We actively engage with member feedback, broker insights, and emerging coverage needs to ensure our offerings remain relevant, protective, and forward-thinking. In addition to continuing our mission work focused on strong, stable coverage for our members, NPIP has expanded with the following in 2026:

Health and Welfare Benefits for Nonprofits. We have partnered with Washington Counties Insurance Fund (WCIF) to bring a health and welfare benefits option to eligible nonprofits. Please call 800-344-8570 for eligibilty requirements if you're interested in learning more about WCIF. In the meantime we continue to work with other partners to provide a positive change for all nonprofits.

Though we have a solution, we are committed to ensuring the best options for nonprofits, so work is ongoing. Feedback is appreciated, please reach out to Taylor Montgomery at tmontgomery@chooseclear.com.

Small Nonprofit Solutions. Recognizing the needs of smaller nonprofit organizations, NPIP launched NPIP Connect to expand access to quality coverage and risk management resources. The program is designed to help smaller nonprofits strengthen operations, reduce risk, and focus more of their time and energy on advancing their mission.

What Are Your Needs?

NPIP's administrator is constantly seeking feedback for coverages, needs, or ideas to help our nonprofit members. Your broker represents your organization every day with constant connection to NPIP's teammates in underwriting, claims, risk management, and administration. Together, we continue to builds a program rooted in stability, innovation, education, engagement, protection, and mutual respect. You can also email our Director at any time at 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, please contact Sarah McDonnell, our Director, at smcdonnell@npip.org. Check out our vacant positions, we'd love to have you.



Julie Vess Board President
Stanwood Camano Area Foundation



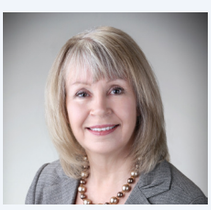
Susan Kingsbury-Comeau Vice President
Mt. Si Senior Center



Amber Johnson Treasurer
Spokane Neighborhood Action Partners



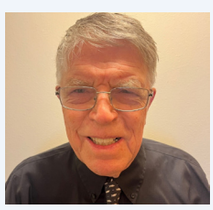
Mike Heinisch
Kent Youth & Family Services



Madelyn Carlson
People for People



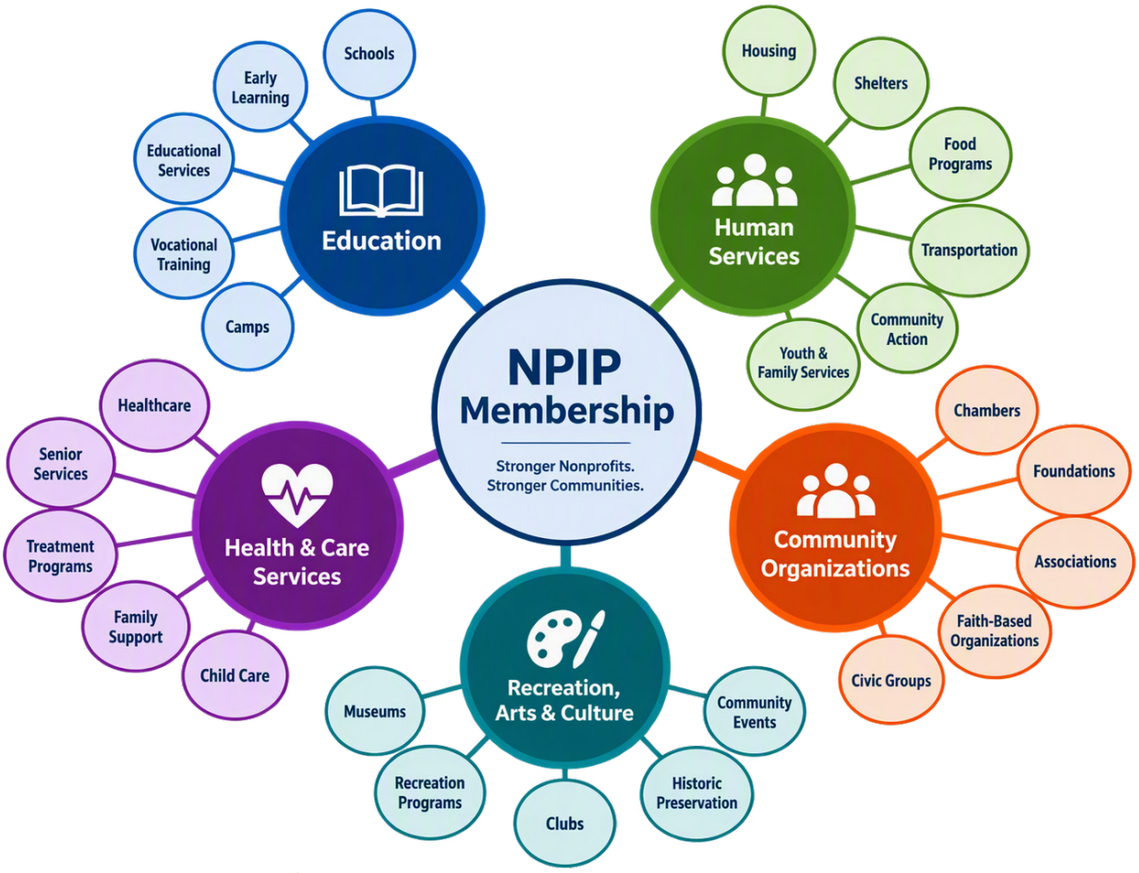
Tom Venable
Methow Housing Trust



Karl Johanson
Disability Action Center NW

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.



866 **Members as of 6/1/2026**

Services Included With Your NPIP Membership

Over the past year, NPIP members have experienced significant savings and support by utilizing the wide range of services available. From facility reviews and workshops, to webinars and trainings, these resources offer practical, effective solutions for our members. These offerings reflect NPIP's commitment to protecting nonprofits and delivering value beyond coverage. We're proud to support our members through tools and services that strengthen their operations and reduce risk.

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.

Driver Training Simulator

This tool 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.

Educational Services

NPIP's trainings cover a variety of topics including leadership challenges, workplace behavior, and vehicular best practices, and more. All trainings can be utilized by anyone in your organization, including leaders, employees, and/or volunteers. If there is something you need that we don't currently have, please let us know.

Pre-Litigation Program

The Pre-Litigation Program (PLP) offers proactive, strategic support when legal issues first emerge. By providing early technical assistance and collaborating with experienced legal counsel, PLP helps members manage risk and reduce liability before problems escalate - delivering tailored, informed guidance every step of the way.

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.

ZYWAVE

An online platform specializing in HR, safety and cyber risk management. This resource provides sample forms, webinars and more at no additional cost to members!

NRMC

NPIP's membership grants members access to the vast library of webinars, articles, and even podcasts on governance, employment practices, and other hot topics nonprofits deal with.

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.