



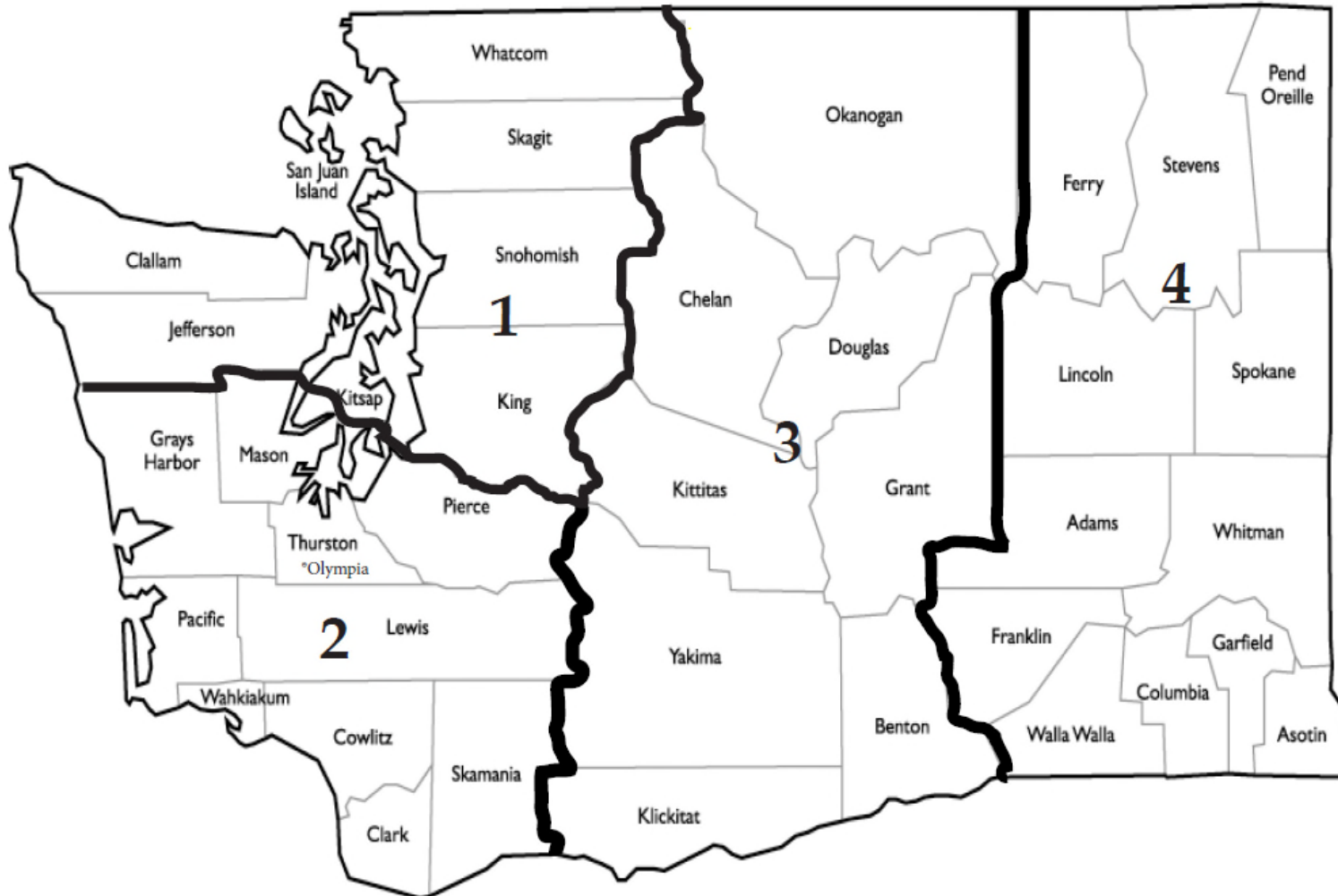
State of the Program

*NPIP Annual Meeting
November 15, 2019*

Overview of Annual Report

- Board information
- Program structure
- Membership composition
- Financial report and audit report
- Claims performance
- Summary of services for members
- Current and future goals of NPIP
- Ongoing challenges

Regions of the Board



Member-Run Program

- We are planning for Board succession!
- Many ways to get involved.
- Quarterly meetings across the state.



Board Meetings

- All members and brokers are welcome
- Quarterly meetings:
 - Feb 10, 2020 in Spokane
 - April 29, 2020 in Ellensburg



Board of Directors

- **Darlene Riley, Chair** – Paratransit Services, Region #1
- **Amber Johnson, Vice Chair** – SNAP, At Large #1
- **Karl Johanson** - Disability Action Center- NW, Inc., At-Large #3
- **Madelyn Carlson** - People for People, Region #3
- **Cheryl Hamilton** – Educational Opportunities for Children and Families, Region #2
- **Jon Andrus, Fiscal Officer** – Catholic Charities Eastern WA, Region #4
- **Mike Heinisch** – Kent Youth and Family Services, At Large #2
- **OPEN**, Alternate #1
- **OPEN**, Alternate #2

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

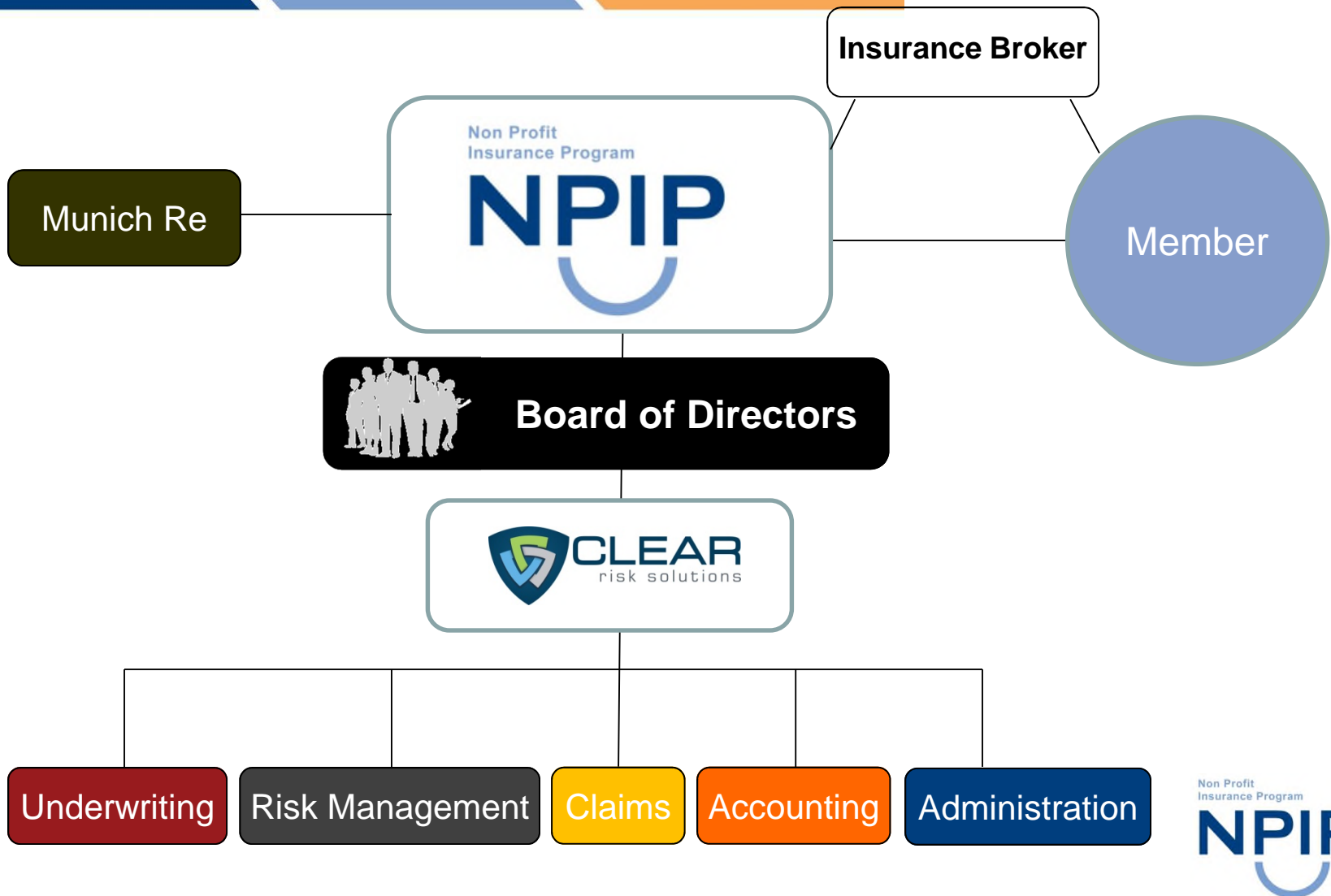
- Quality, Integrity, Respect, Community, Partnership, Responsive, Reliable, Innovative

What is NPIP?

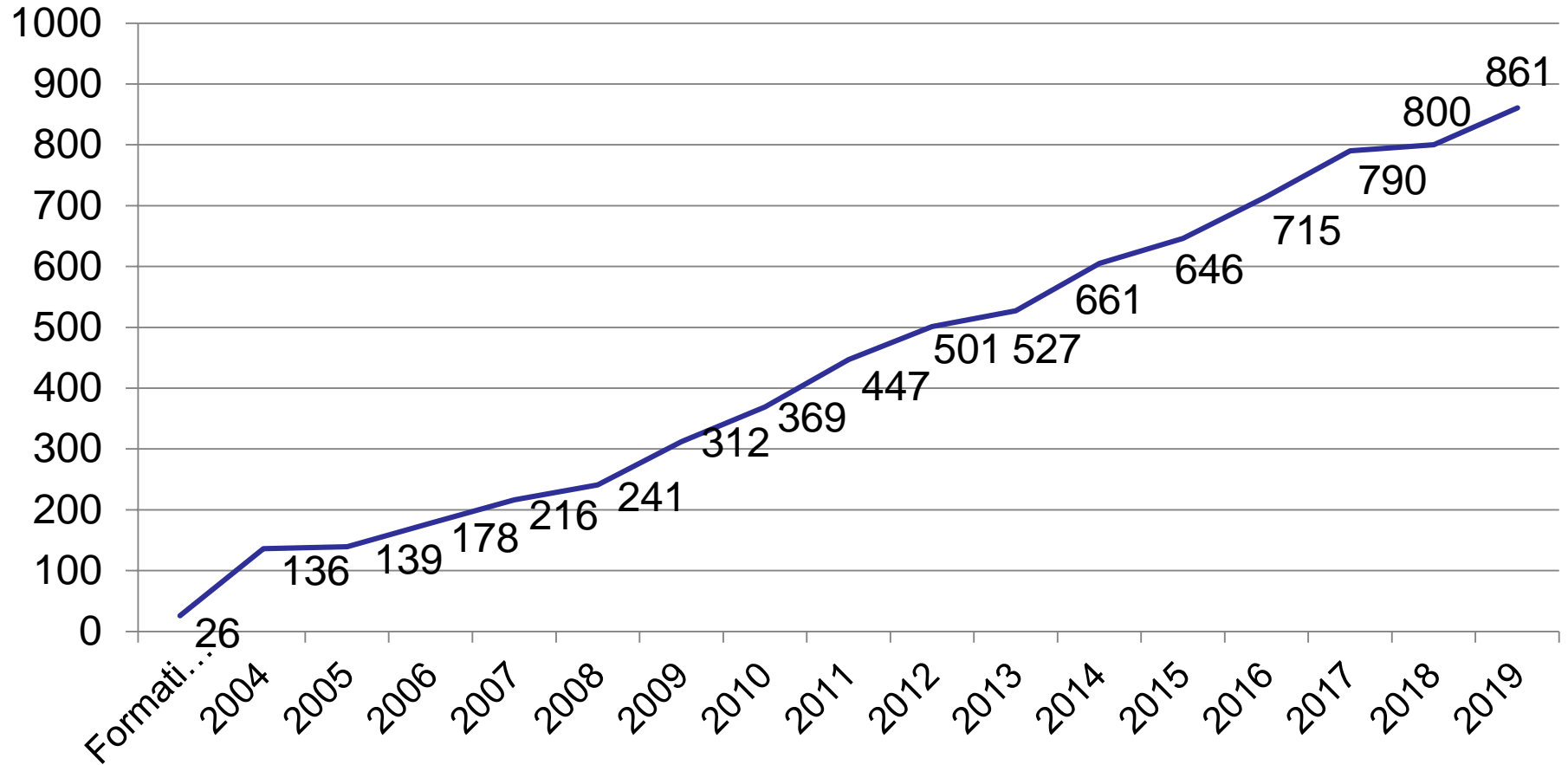
- Member-run insurance “cooperative”
- Specialized coverage for nonprofits
- Risk management services
- Pre Litigation Program (PLP)
- Dedicated claims handling
- Conservative funding approach (Aggregate Stop Loss Policy)
- Quality network of brokers/agents



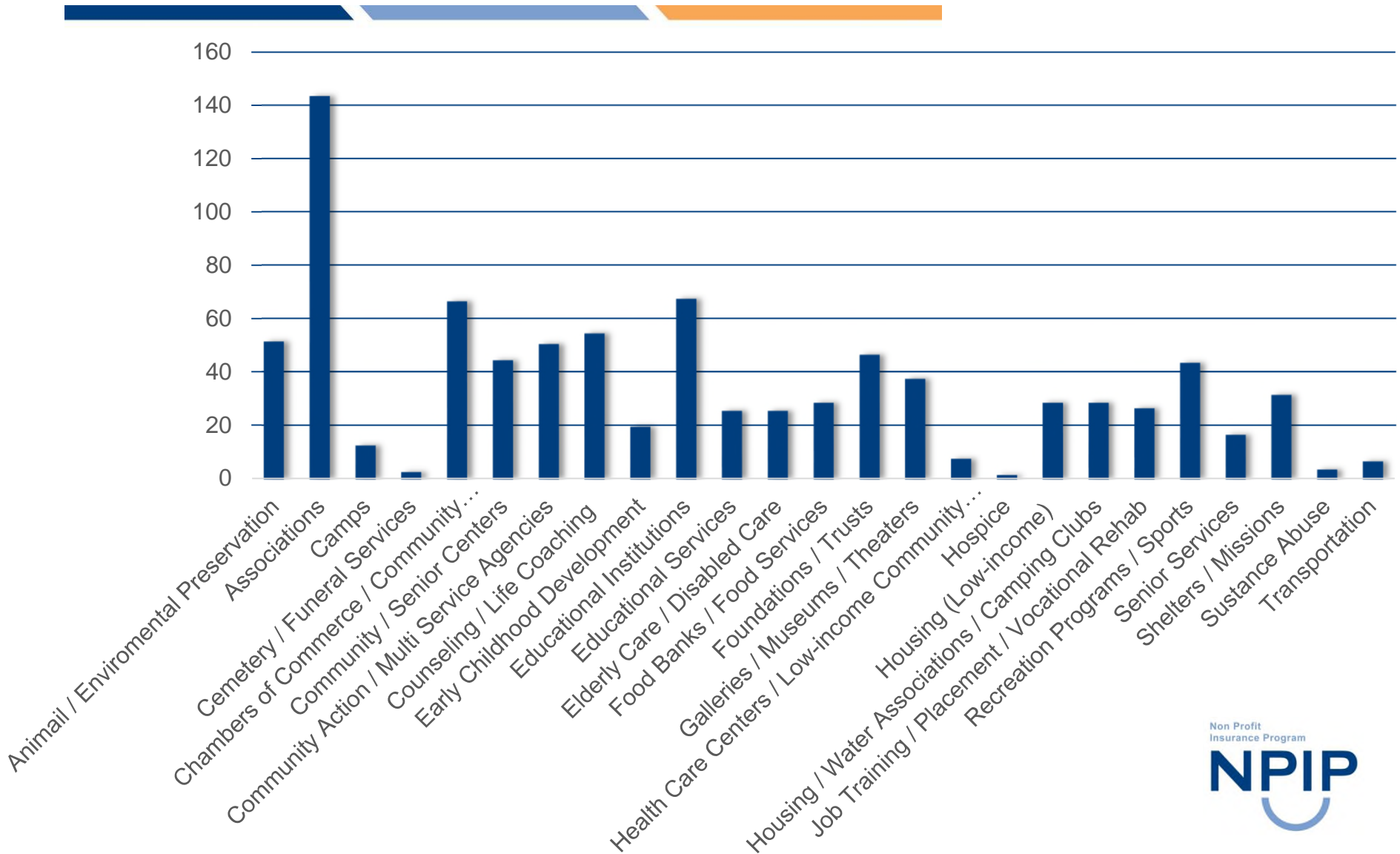
Program Structure



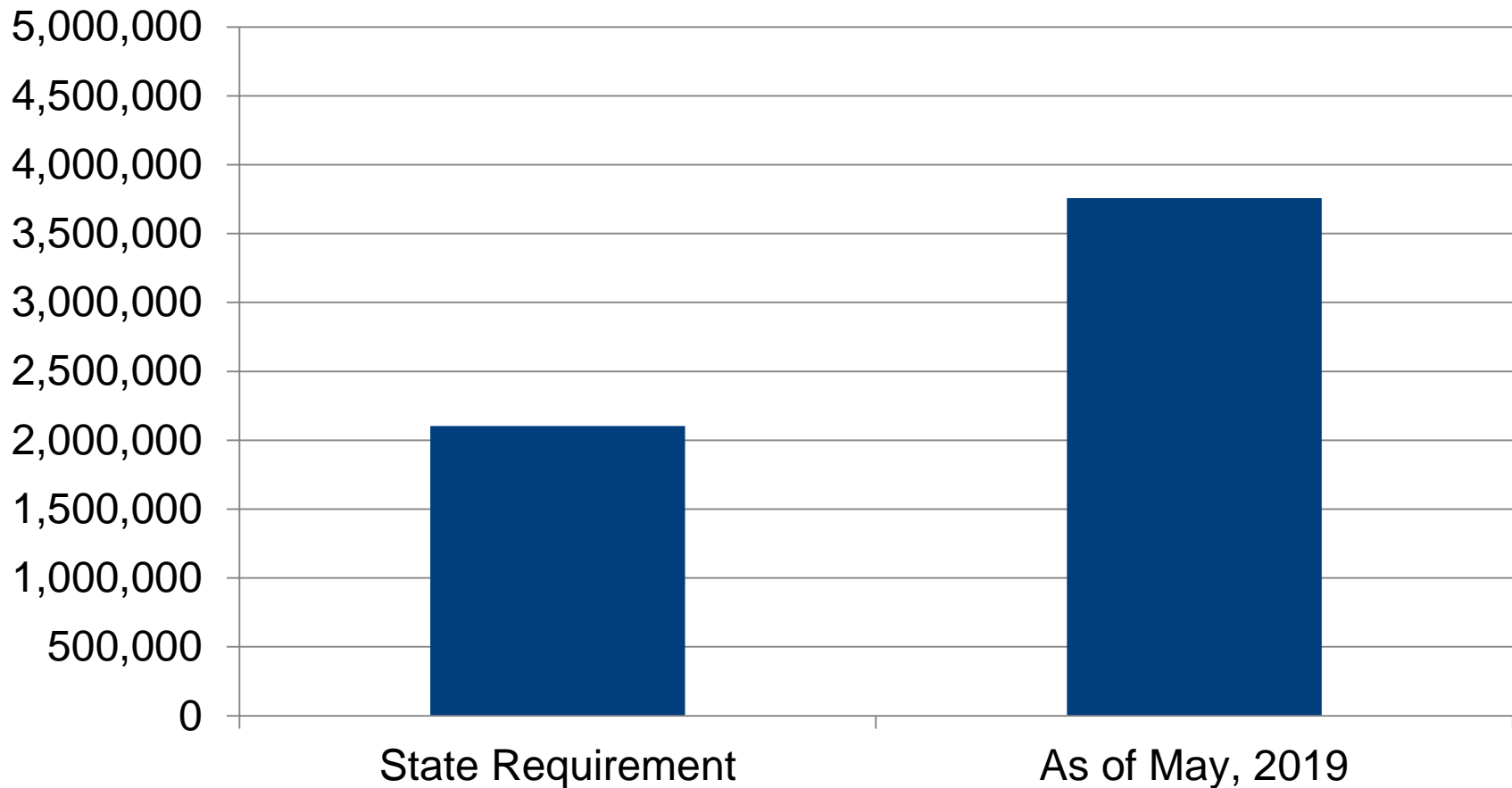
NPIP Membership



Membership by Class of Business



Financial Health- State Required Solvency Test



Financial Health

As of May 31, 2019

- Total Assets \$5.79 Million
- Total Liabilities \$3.15 Million
- Fund Balance \$1.99 Million

Revenues vs. Expenses

Fiscal Year 18/19

- Total Operating
Revenues \$17.86 Million
- Expenses \$17.60 Million

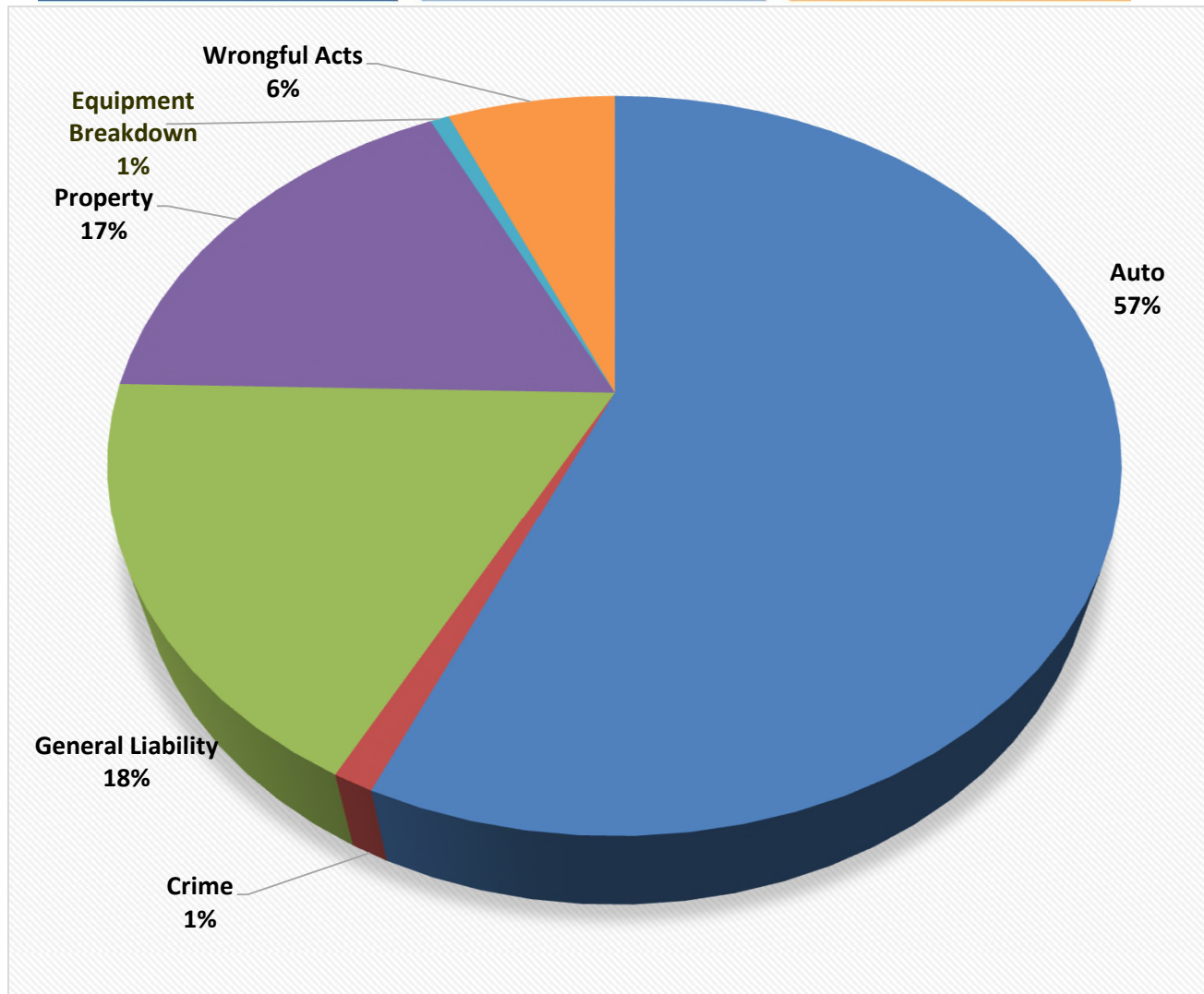
Audit Results



- Clean audit report for 18/19
- Annually by Moss Adams
- Report was issued the end of Sept. 2019
- 3 years of audits posted on the website for member access at any time

5-year Losses by Claim Type

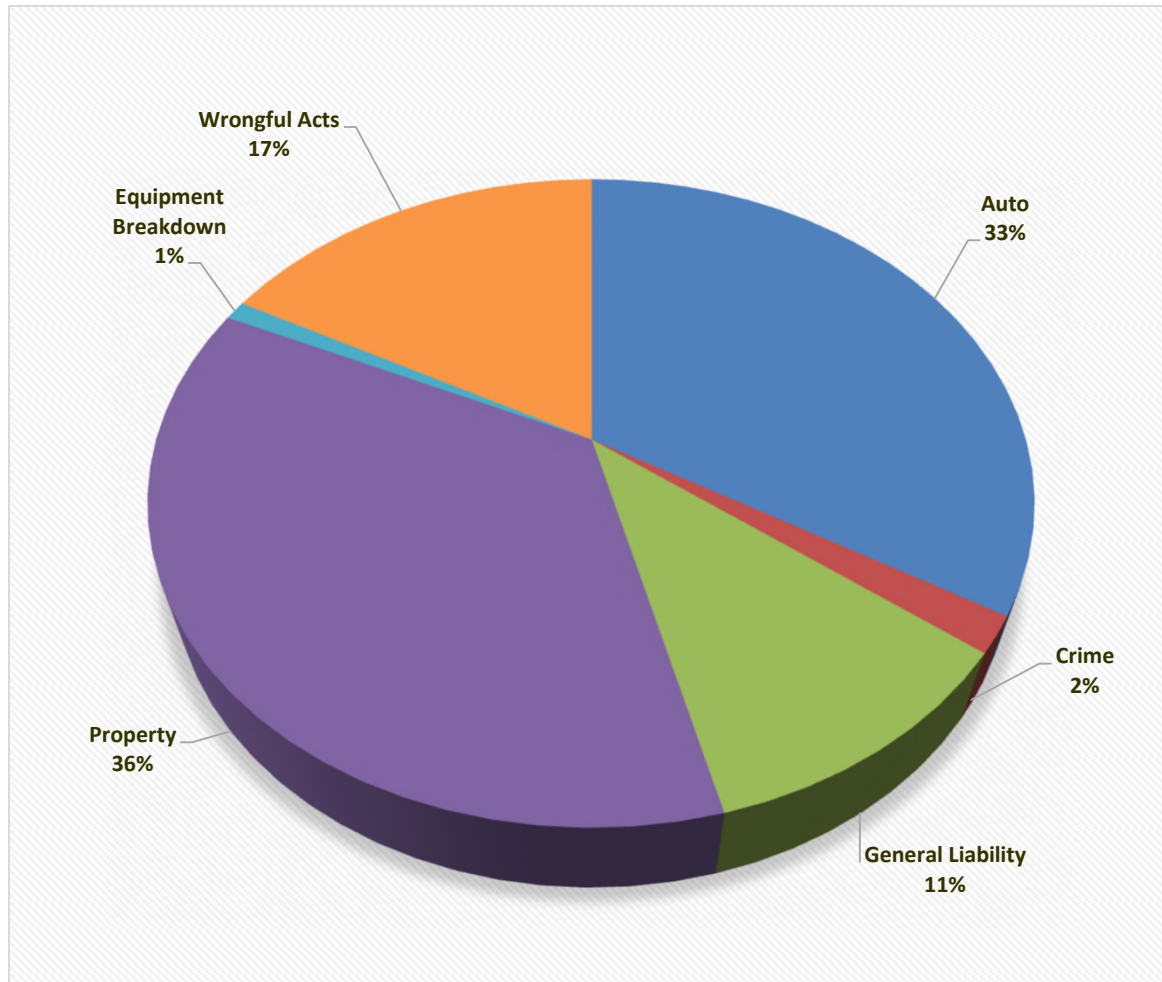
6/1/2014- 5/31/19



Claim Type	Count
Auto	1,637
Crime	32
General Liability	513
Property	504
Equipment Breakdown	21
Wrongful Acts	187
TOTAL	2,894

5-year Losses by Dollars

6/1/2014 – 5/31/2019



Claim Type	Paid
Auto	\$9,857,445
Crime	\$534,952
General Liability	\$3,151,051
Property	\$10,567,204
Equipment Breakdown	\$280,980
Wrongful Acts	\$5,023,462
TOTAL	\$29,415,094

Risk Management Services

- Risk Alerts & Best Practice Alerts
- My Risk Solutions (online risk help) & npip.org
 - Sample policies and forms
- Pre-Litigation and Employment Practice Consulting
- Educational Services
 - Webinars (including a training vault)
 - Onsite Training
 - Driver Training Simulator

Risk Connections

- Affiliate membership (free member access) to the Nonprofit Risk Management Center
www.nonprofitrisk.org.



The screenshot shows the 'Webinar Catalog' page for the Nonprofit Insurance Program (NPIP) in partnership with the Nonprofit Risk Management Center (NRMC). The page includes the NPIP logo, the NRMC logo, and the text: 'The Non Profit Insurance Program (NPIP) partners with the Nonprofit Risk Management Center (NRMC), in order to provide nonprofits with valuable tools and resources. As partner affiliates, NPIP members have access to a vast library of webinars created by NRMC on many valuable risk management topics. To access these webinars, simply register on the NRMC website; check out the Member Resources page of the NPIP website for more information on how to register.' Below this text is a section titled 'List of NRMC Webinars:' followed by a table with four rows of webinar titles.

List of NRMC Webinars:
1st Quarter Open Door Session
5 Hallmarks of Risk Assessment
Accountability in Action: Enforcing Board Responsibilities
Adapting Your Business Continuity Plan: Preparing for a Pandemic
All That's Sacred: The Erosion of Employment at Will, the Regular Workday, and Other HR Issues

- “eRisk Hub” through Hartford Steam Boiler (HSB) / Munich Re
 - Free inspections
 - Maintenance reports

Regional Training Events

- New this year!
- Current topics:
 - Surviving the Active Lethal Threat (Schools)
 - Leading with Emotional Intelligence
- Upcoming:
 - Risks surrounding ADA Compliance
 - Active Lethal Threat (organizations)
 - Cyber Threats – what, how, when
- Do you have a topic? Want to host?

On-site Training



- One-on-one with members
- Provided to members at no cost
- Specific to your need (can be specialized)
- Examples include:
 - Dos and Don'ts of Discipline
 - Maintaining Professional Boundaries, Conflict, and Multi-Generational Workforce
 - Recognizing and Reporting Child Abuse and Vulnerable Adult Abuse
 - True Colors® Communicating With People Who Think Differently

See www.npip.org for complete list and descriptions



DTS – Driver Training Simulator

- Designed to give a driving experience in a safe environment.
- Recognizing and anticipating hazardous driving situations.
- Handle environmental factors
 - Adverse weather
 - Practice collision response



Stay Connected!

- Board meeting participation and/or Board roles
- Events – large & small
- Social Media (Facebook)
- www.npip.org
- We LOVE feedback (all of it!)

The Future

Immediate

- Intentional, stable growth
- Fund Balance Growth
- Board Succession

Long - Term

- Expanded Services
- Innovative solutions for large & small nonprofits
- Growth
 - Employee Benefits
 - Expanded Niches

Stability-Focus

- Equity-minded for rate stability
- Partnerships
- Board succession
- Member and broker engagement

NPIP's Challenges



- Board Succession planning - ongoing work
- Continued education of legislators on who we are and what we do.
- Exploring new areas to help members – growth of pooled product(s).
- Exploring ways to help large and small nonprofits with services and coverage.
- Member and broker connection to the program.

Contact Information

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- Darlene Riley, dmr@paratransit.net
 - NPIP Board Chair
 - Paratransit Services