State of the Program

NPIP Annual Meeting for Members
November 27, 2018
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
Board of Directors

- **Darlene Riley, Chair** - Paratransit Services, Region #1
- **Amber Johnson, Vice Chair** – Spokane Neighborhood Action Partners, At Large #1
- **Karl Johanson, Fiscal Officer** - 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** - Catholic Charities of Spokane, Region #4
- **Mike Heinisch** - Kent Youth and Family Services, At Large #2
- **Grant Baynes** – Senior Life Resources, Alternate #1
- **OPEN**, Alternate #2
Regions of the Board
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
NPIP Membership

- 2004: 26
- 2005: 136
- 2006: 139
- 2007: 178
- 2008: 216
- 2009: 241
- 2010: 312
- 2011: 369
- 2012: 447
- 2013: 501
- 2014: 527
- 2015: 661
- 2016: 646
- 2017: 715
- 2018: 790

Total members 2018: 800
Financial Health - State Required Solvency Test

State Requirement As of May, 2018

- 0
- 500,000
- 1,000,000
- 1,500,000
- 2,000,000
- 2,500,000
- 3,000,000
Financial Health

As of May 31, 2018

- Total Assets: $3.86 Million
- Total Liabilities: $1.94 Million
- Unreserved Equity: $1.1 Million
Revenues vs. Expenses

Fiscal Year 17/18

• Total Revenues $16.3 Million
• Total Operating Expenses $15.5 Million
Audit Results

- Clean audit report for 17/18
- Annually by Moss Adams
- Report was issued the end of Sept. 2018
- Posted on the website for member access at any time
5-year Losses by Claim Type
6/1/2013- 5/31/18

- Auto: 55%
- General Liability: 13%
- Property: 18%
- Wrongful Acts: 6%
- Premise Med: 1%
- Gen Liab Prop Damage (GLPD): 6%
- General Liability: 13%
- Crime: 1%
5-year Losses by Dollars
6/1/13 – 5/31/18

- Auto: 32%
- Crime: 2%
- General Liability: 8%
- Gen Liab Prop Damage (GLPD): 1%
- Property: 42%
- Premise Med.: <1%
- Wrongful Acts: 15%
Risk Management Services

- Risk Alerts & Best Practice Alerts
- My Risk Solutions & 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](http://www.nonprofitrisk.org).

• “eRisk Hub” through Hartford Steam Boiler (HSB) / Munich Re
  – Free inspections
  – Maintenance reports
On-site Training

- Provided to members at no cost
- Specific to your need (can be specialized)
- Working on regional events, too
- 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!

• Get involved – we are looking for Board interest
• Conferences in partnership
  – April – Yakima
  – May - Bellevue
• Social Media (Facebook)
• www.npip.org
• We LOVE feedback (all of it!)
The Future

Immediate
- Equity Growth
- Intentional, stable growth
- Regional events & trainings

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

Stability-Focus
- Equity-minded
- Partnerships
- Board succession
- Member and broker education
NPIP’s Challenges

- 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