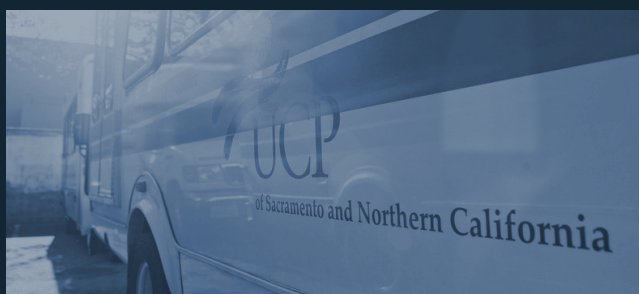




two insurance pools, one mission

2019 Annual Report



Message From Our CEO

As all of you know, the financial health of an organization is measured by two key factors: growing and sustaining. In 2019, we more than fulfilled those goals.

NonProfits' United Vehicle Insurance Pool (VIP) retained 98 percent of its membership in 2019. What is most gratifying is that many of you have been with us since the origin of the VIP in 1988.

Our renewals in July 2019 even saw rates reduced by 3 percent, thanks to our Commercial and Wholesale brokers and their teams, as well as our two reinsurance carriers, Markel and Great American. For comparison's sake, the private-sector market did just the opposite, with many carriers increasing their prices by more than 10 percent. We also added a number of vehicles to our fleet, ending the year with 2,050 units and 214 not for profit agencies.

Meanwhile our Workers' Compensation Group (WCG) remains a fierce competitor even as new insurance companies enter the California market. In a nutshell, the WCG did quite well with lowered rates of 15 percent at renewal on January 1, 2019 and a 97 percent retention of our members. The favorable 2019 stock market contributed to a 38 percent increase in equity—to nearly \$40 million.

Many factors account for the positive financial health of the WCG. One of those is our excellent claims partner, York/Sedgwick. In July, we increased from three to four the number of adjusters who handle our workers' compensation claims, and each became dedicated to our not for profit members. With the additional adjuster, caseloads were reduced from an average 125 to 100, which allowed the adjuster to devote extra time applying their expertise to their claims and claimants. As a result, files closed much earlier.

NPU highly values all of our partner relationships.

At our Annual Meeting, I said, "NPU does not have any vendors, we only have partners." Our partners are York/Sedgwick, Well Fargo Bank, IBEX/AFS, Gallagher, Oliver Wyman, James Marta, Kaiser On-the-Job and a select group of attorney firms and other partners who provide NPU with essential business services. Together, they all make an impact for NPU and its members.

I feel very fortunate to work with our insightful Board of Directors and Trustees. All give their valuable time and knowledge to make NPU a wonderful organization. For these energetic souls, our success is about more than the not for profit agency they work for: it's about NPU and how to always make it more viable and responsive for our many members.

Finally, I have to say two words about your NPU staff: truly incredible. All of these compassionate people have been with NPU for a decade or more. Their philosophy is to make this pool not only competitive but to provide service that exceeds any offered by our competitors.

A number of years ago I attended a national meeting for United Cerebral Palsy and heard from one of their national sponsors that their slogan was "We share because we care." That also pretty much defines your NPU family. The reason they're so good and committed is that they care deeply about their work—and even better, deeply about yours.

Thank you. Onward!

Jeffrey R. Einhorn
Chief Executive Officer | NonProfits' United



PARTNERS IN PROFILE

“Mirror your partner’s dreams; the relationship will grow.”

This thought—accurate though anonymous—may offer the best expression of the success, strategy and heart of NonProfits' United. Since our founding, we've had the very good fortune of working with partners whose leaders and organizations represent the very best in the industry.

Our partner firms include globe-spanning companies such as Arthur J. Gallagher (AJG), NPU's broker; Oliver Wyman, the actuary for our vehicle and workers' compensation pools; Wells Fargo Bank, our banking and investment partner; Sedgwick, which recently acquired our trusted partner York Services, one of the country's claims management leaders with nearly 25,000 employees in more than 60 offices across the U.S. (and a strong international presence); the Risk Control division of Sedgwick provides risk management consulting for all NPU members and they have for more than three decades' experience doing so; and the highly regarded CPA firm James Marta & Company.

An individual partner we rely on with great confidence is Jill England, who serves as our legal counsel.

As you know, most of NPU's employees have been with our agency for a minimum of 10 years. All of these relationships work so well because, as the opening truism suggests, they mirror not only the dreams of each partner but also, and most important, those of our clients.

Two Pools, One Mission

- Prevent Accidents/Inquiries
- Control Losses
- Stabilize Insurance Costs



MISSION STATEMENT & PASSION

While the mission of NPU hasn't changed in the thirty-two years since we began, the world certainly has.

To be sure, we continue to provide quality and cost-effective pooled risk coverage for private, non-profit organizations, as well as services that not only respond to our members' needs but also aid the professionalism of nonprofits.

We help our members control risk, minimize loss and conserve precious resources for the things that count the most to them: their programs and services.

Maybe NPU became the oldest self-insurance pool for California not-for-profit organizations by acting the youngest. From the beginning, we saw there was a different way to do things in the insurance arena.

For example, when we started, no insurance carriers would offer coverage for Paratransit, one of the most innovative and compassionate programs ever created. Rather than accept the industry's same-old/same-old indifference, two forward-thinking gentlemen—Bill Durant, executive director of Paratransit, and Peter Steinert of the California Department of Transportation—came up with the notion of nonprofits having their own self-insured pool.

It was the start of the Paratransit Insurance Corporation, with 73 members, which would become NonProfits' United, which writes commercial automobile policies for more than 200 agencies—and fleets ranging from one to 150 vehicles.

Today, we continue to keep our eye on industry trends and society's challenges—and firmly believe the best is yet to come.

Insurance for Nonprofits

TWO POOLS

Vehicle Insurance

Our Vehicle Insurance Pool is the first of its kind – a self-insurance pool for California nonprofits. We provide stable vehicle insurance rates and risk management strategies designed for the unique needs of nonprofits.

In active partnership with our 210 member-owners, we manage risks together – and we minimize premiums and losses.

Workers' Compensation

Unprecedented in California, our Workers' Compensation Pool is a self-insurance partnership for nonprofits.

This unique alliance allows our member-owners to prevent injuries, quickly settle claims and return workers to the job with minimum losses – benefitting employees and employers.



RISK MANAGEMENT SERVICES

We meet with members to personally evaluate risk exposure. From that baseline, we build strategies to improve safety and efficiency.

Our team of evaluators and certified instructors assess every need for our member-owners—from Web-based training to a “Virtual Driver” interactive driving simulator. The team produces workshops and training seminars. We monitor industry trends in safety and risk control. And we have a lending library filled with training materials.

As your needs evolve, our Risk Management Services expand to cover all spectrums for our member-owners.

“It takes a community working together to provide services for individuals with mental health conditions, especially those experiencing long-term homelessness. NPU’s quick responsiveness inspires confidence in our partnership.”

Apryll Thomas, V.P. of Human Resources
Step Up on Second Street

501(C)(3): EVERYBODY INTO THE POOL

At NPU, our members and partners prove to us every day the value of our all being in this together.

Our Vehicle Insurance and Workers' Compensation pools operate from the position of strength in numbers—the strength to negotiate premiums and conditions, as well as to create and maintain a rich menu of services to allow our not-for-profit member organizations to enjoy stability and the comfort to do more than sustain: the confidence to grow.





Vehicle Insurance Pool

BOARD OF DIRECTORS

Mark Shaffer, President
UCP of San Luis Obispo/Ride-on Transportation

Tom Roberts, Vice President
Paratransit, Inc.

Marshall Bohannon, Treasurer
Chrysalis Enterprises

Kitty Wilson, Secretary

Dan Palumbo
Age Well Senior Services

Steve Ramsey
PSW

Jim Atkinson
Atkinson Youth Services

Maryanne Hayashi
Central City Action Committee

Gloria Reyes
Abrazar, Inc.

Grace Malson
Community Transportation Agency

Chris Tokarski
Whistlestop

Workers' Compensation Group

BOARD OF TRUSTEES

Laynee Kuhn, Chairperson
Paradise Oaks Youth Services

Steve Ramsey, Vice Chairperson
PSW

Marshall Bohannon, Treasurer
Chrysalis Enterprises

Mark Shaffer, Secretary
UCP of San Luis Obispo/ Ride-on Transportation

Dan Palumbo
Age Well Senior Services

Mitch Gariador
Pomona Valley Workshop

Maryanne Hayashi
Central City Action Committee

Gloria Reyes
Abrazar, Inc.

Tom Roberts
Paratransit, Inc.



Vehicle Insurance Pool Deliverables



The first of its kind in California, our Vehicle Insurance Pool brings stable rates and risk management services to a volatile industry. We were born during a crisis of unpredictable insurance rates in the 1980s. We have gained strength and protected our member-owners ever since.

Today, our cooperative program has more than 200 members and \$2.9 million in net assets.

We help nonprofits reduce premiums and loss-related expenses, which allows our member-owners to focus greater resources directly on their missions.

Membership applications are open to any California 501(c)(3) that owns or leases at least one vehicle.

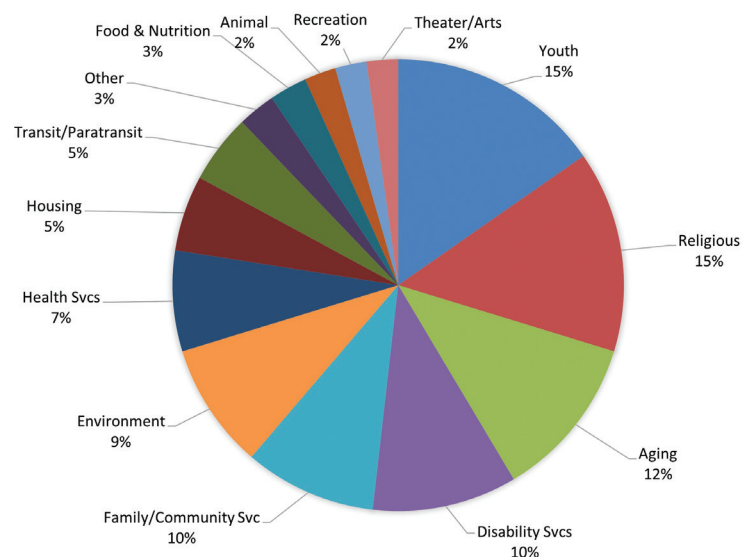
Range of Coverage:

- Vehicle Liability Up to \$10 Million
- Physical Damage
- Uninsured & Underinsured Motorist
- Rental Reimbursement

Plus:

- Premium Financing
- Flexible Liability Deductibles
- Expert Claims Settlement
- Driver Training Programs

MEMBERSHIP COMPOSITION



Member Type

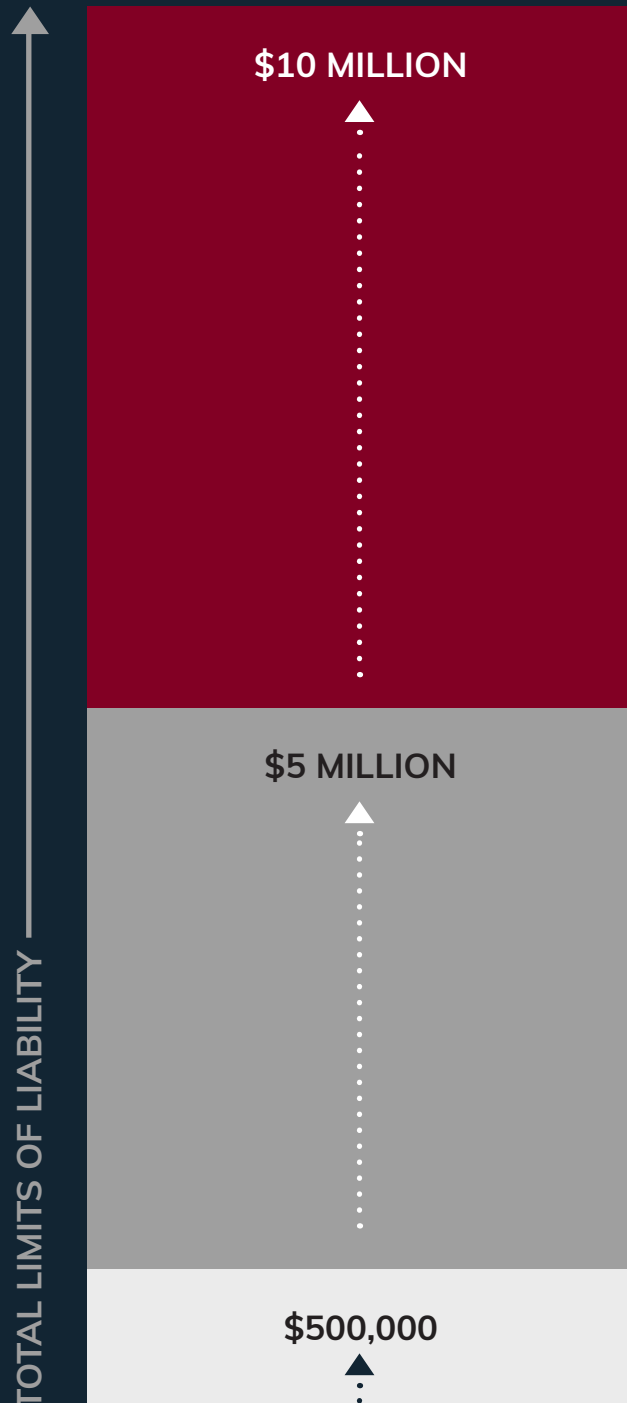
of Members

Youth	34
Religious	32
Aging	26
Disability Services	23
Family/Community Services	21
Environment	20
Health Services	16
Housing	12
Transit/Paratransit	11
Other	6
Food & Nutrition	6
Animal	5
Recreation	5
Theater/Arts	5

Grand Total

222

Vehicle Insurance Pool Coverage & Limits



Optional Excess
Coverage limits
reinsured through
Great American
Insurance Company

\$500,001–\$5 Million
Reinsured through
Great American
Insurance Company
and Markel Global
Reinsurance
Company

NPU-VIP self-insures
the 1st \$500,000 of
every claim





vehicle insurance pool

2019 Financial Profile



STATEMENT OF NET ASSETS

	2018	2019
Assets	\$10,001,640	\$11,739,932
Liabilities	\$7,011,888	\$9,061,929
Net Assets	\$2,989,752	\$3,678,003

STATEMENT OF REVENUE & EXPENSES & CHANGES IN NET ASSETS

	2018	2019
Revenue	\$6,092,149	\$7,510,900
Expenses	\$6,541,019	\$6,822,649
Surplus (Deficit)	\$448,870	\$688,251

Audited Financial Statements are available upon request from NPU

Vehicle Insurance Pool Membership

- 899 Charleston dba: Moldaw Family Residences @ 899 Charleston
- Aaron's Boys Home
- Abrazar, Inc.
- Acro-Sport Gymnastics & Sports Acrobatics Center
- Age Well Senior Services, Inc.
- Alameda County Deputy Sheriffs' Activities League
- Alliance of Abilities
- Anderson Valley Senior Citizens' Center, Inc.
- Animal Rescue Media & Education
- ARC Taft
- Asian Community Center of Sacramento Valley, Inc.
- Atkinson Youth Services
- Atwater Police Activities League
- Babe Ruth League of Pasadena, dba Arroyo Seco Baseball
- Bakersfield Police Activities League
- Bayview Hunter's Point Foundation
- Benicia Community Action Council
- Bergin University of Canine Studies
- Bethel Asamblea De Dios
- Blissful Living Group Home, Inc.
- Bonnie Baker Senior Citizens Club
- Boys to Men Mentoring Network
- Bridge Builders Foundation, Inc.
- Care Connexus, Inc.
- Carnales Unidos Reformando Adictos, Inc.
- Cayucos Senior Citizens Club
- Central City Action Committee
- Central City Community Health Center, Inc.
- Centro Latino de San Francisco
- Child & Family Center
- Chinese Assembly of God
- Christmas Cheer, Inc.
- Clear Lake Gleaners, Inc.
- Clinica Msr Oscar A. Romero
- Coastal Seniors, Inc.
- Community Joint Venture, Inc.
- Community Transportation Agency, Inc.
- Community Works West, Inc.
- Congregation of Rogationist Fathers
- Cornerstone Evangelical Baptist Church in San Francisco, Inc.
- Creative Minds ADP, Inc.
- Creative Solutions for Kids and Families, Inc.
- Delhaven Community Center
- Developmental Disabilities Service Organization, Inc.
- Door to Door, Inc. dba: Door to Door Transportation
- Easter Seal Society of Superior California
- Ecumenical Council of the Pasadena Area Congregation, dba: Friends in Deed
- Elk Grove Adult Community Training
- Eskaton Properties, Inc.
- Evelyn S. Cox Child Development Center
- Faith Chapel
- Family Community Center Bakersfield
- Family Health & Support Network
- Father's Heart Ranch
- Fe, Esperanza y Amor Assembly of God
- Feather River Tribal Health, Inc.
- Firefighters Burn Institute
- First Assembly of God El Cajon
- First Assembly of God Holtville
- First Assembly of God of Armona
- First Assembly of God Ventura
- Fleming & Barnes, Inc., dba: Dimondale Adolescent Group Homes
- Foothill AIDS Project
- Forgotten Felines of Sonoma County
- Free To Be Program, Inc.
- Friends of China Camp, Inc.
- Friends of the Folsom Power House Assoc. c/o Association Resource Center
- Full Gospel Assembly of God
- Golden Rays Senior Citizens of Sierra County, Inc.
- Habitat for Humanity Inland Valley
- Habitat for Humanity of Greater Los Angeles, Inc.
- Habitat for Humanity of Orange County
- Habitat for Humanity of Tulare/Kings Counties
- Habitat for Humanity of Ventura County
- Habitat for Humanity Riverside
- Habitat for Humanity San Bernardino Area, Inc.
- Happy Valley Foundation, dba: Besant Hill School
- Hav A Sole
- Heaven on Earth Ministries
- Hebrew Home for Aged Disabled
- Help of Carpinteria, Inc.
- Help the Children
- Helping Hands Caring Hearts Ministry, Inc.
- His Ideas, Inc. DBA: Children First FFA
- Hoffmann Hospice of the Valley, Inc.
- Hollywood Beautification Team
- Hope Church Santa Monica
- Humboldt Community Access & Resource Center
- Idyllwild Arts Foundation
- Incorporated Senior Citizens of Sierra County
- Indian Senior Center, Inc.
- Integrated Employment and Community Enterprises
- International Christian Center
- ISOT
- J-Sei, Inc.
- Kare Youth League
- Khalsa Peace Corps
- Kimochi, Inc.
- Klamath-Trinity Non-Emergency Transportation
- L.A. Works, Inc.
- La Luz Bilingual Center
- La Palma Christian Center
- Landpath
- Le-Na' Residential
- Lift Up Your Head Therapeutic Group Home, Inc.
- Lincoln Training Center
- Los Angeles LGBT Center
- Los Cerritos Wetlands Stewardship, Inc.
- Lynwood Worship Center
- Marin Senior Coordinating Council dba: Whistlestop
- Marine Animal Rescue Specialists, Inc.
- Mary's Help, Inc., dba: Bay Area Transitional Services
- Meals on Wheels of Solano County,

Vehicle Insurance Pool Membership—cont.

- Inc.
- Memorial Health Services
- Methodist Hospital of Southern California and its Subsidiaries
- Michael's House, Inc.
- Military Family Support Group
- Mountain Valley Child and Family Services, Inc.
- MOVE Stanislaus Transportation
- New Hope International Christian Center
- Northern California Lions Sight Association
- Oasis of Hollywood
- Occidental Arts and Ecology Center
- One Love Initiative, Inc.
- Orange County Opera, Inc.
- Pacific Educational Facilities, Inc., dba: Ramona Senior Center
- Pacific Environmental Education Center
- Palomar Heights
- Paradise Oaks Youth Services
- Paratransit, Inc.
- Penn Valley Hi Graders Lions
- Pioneer Senior Citizens of Buttonwillow
- Planned Parenthood-Orange & San Bernardino Counties
- Plumas Rural Services
- Point San Luis Lighthouse Keepers
- Pomona Valley Habitat for Humanity, Inc.
- Pomona Valley Hospital Medical Center
- Pregnancy Care Center
- President John Adams Manor III
- Prevencion Y Rescate
- PRIDE Industries
- Prison Ministry of America
- Project Fighting Chance
- PSW
- Purposely Chosen, DBA: Born for Nia Maternity Home
- Redwood Coast Seniors
- Redwood Police Activities League, Inc.
- Resource for Education Advocacy Communication and Housing (REACH)
- Resources for Independent Living, Inc.
- Roderick-Hayfork Senior Nutrition Center
- Rosemead New Life Assembly of God
- Roseville Police Activities League, Inc.
- Sacramento Fire Community Emergency Response Team
- Sacramento Habitat for Humanity, Inc.
- Salinas Police Activities League
- San Diego Habitat for Humanity
- San Francisco Mime Troupe
- San Gabriel Valley Habitat for Humanity
- Santa Barbara Foresters
- Santa Maria Pacific Christian Center
- Senior Gleaners of San Diego County
- Sharp Healthcare
- Shasta Community Health Center, Inc.
- Sheriff's Community Impact Program
- Shores of Hope
- Sierra View Homes
- Single Room Occupancy Housing Corp.
- Solano-Napa Habitat for Humanity, Inc.
- Sonoma Valley Community Health Center
- Sunrise Harbor, dba: Housing of Blessings
- Special Olympics Northern California, Inc.
- Step Up on Second Street, Inc.
- Stray Cat Alliance
- Switzer Learning Center
- Templo La Luz, An Assemblies of God Church
- Terasaki Family Foundation
- The Bay Area Urban Network, Inc.
- The Bishops School
- The Chrysalis Center
- The Latino Equity Advocacy & Policy Institute/The LEAP Institute
- The Volunteer Center of Sonoma County
- The Way Christian Center
- Tobinworld
- Today's Youth Matter
- Tree Academy
- Trinity Church San Francisco
- Trona Community Senior Center Operations, Inc.
- Ukiah Senior Center
- United American Indian Involvement, Inc.
- United Cerebral Palsy of Central California
- United Cerebral Palsy of Greater Sacramento, Inc.
- United Indian Health Services, Inc.
- United Teachers Los Angeles
- Upland Community Housing, Inc.
- Vallejo Community Organizations Recycling, Inc. (VALCORE)
- Vallejo Police Activities League
- Valley Achievement Center
- Valley of the Moon Natural History Association, dba: Jack London Park Partners
- Valley Orthopaedic Clinic
- Valley Teen Ranch
- Valley Village, Inc.
- Via Care Community Health Center, Inc.
- Victor Valley Community Services Council
- Victor Valley Family Resource Center
- Victory Outreach - East Los Angeles (Spanish)
- Villa Center, Inc.
- Vocational Improvement Program
- Wahupa Educational Enterprises, Inc.
- Waymakers
- West County Community Services
- Westside Food Bank
- Whittier Area First Day Coalition
- Wild for Life Foundation
- Willie Young Home for Young Men
- Willits Community Services
- Willits Seniors, Inc.
- Wilmington Jaycees Foundation, Inc.
- Winterhaven Primera Asamblea De Dios Hispana
- Work & Services Coalition, DBA: WSC
- World Missions Christian Fellowship
- Youth Tennis Advantage
- Yu-Ai Kai



Workers' Compensation Group Deliverables



Our Workers' Compensation Group is the first of its kind for California nonprofits – a self-insurance group for the health and human services community.

Founded in 2004, the Group is evaluated twice annually through actuarial analysis to certify the pool is at the central estimate/undiscounted expected level—confirming the Group's presence within regulations mandated by the Department of Industrial Relations, Office of Self-Insurance Plans.

Membership applications are open to any California 501(c)(3) with a primary function of providing social services (NAICS code 624***) or paratransit services (NAICS code 458***).

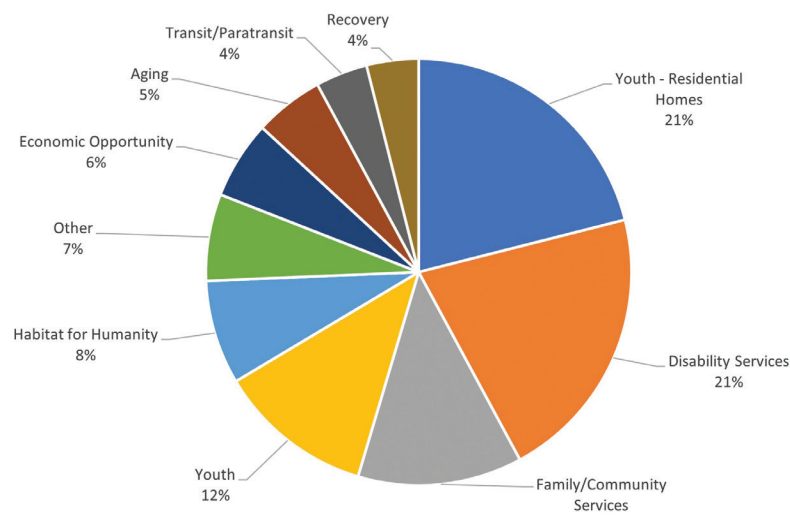
Broad Coverage for Nonprofits:

- First dollar coverage to statutory
- \$2 million Employers' Liability
- Employees and Volunteers
- Expert Claims Settlement
- Free Nurse Triage program
- Extensive Medical Provider Network including Kaiser On-the-Job

Loss Control Services:

- Video Lending Library
- On-site Safety Assessment
- Seminars and Workshops

MEMBERSHIP COMPOSITION



Member Type # of Members

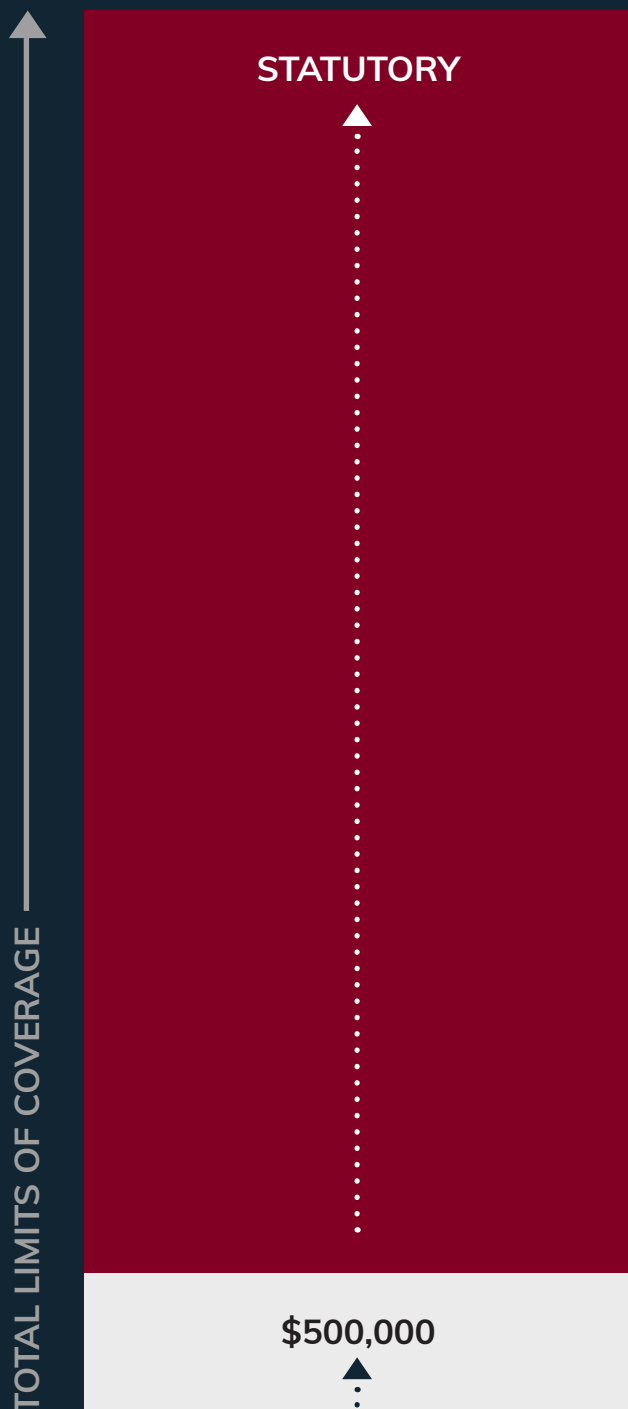
Youth-Residential Homes	32
Disability Services	32
Family/Community Services	19
Youth	18
Habitat for Humanity	12
Other	10
Economic Opportunity	9
Aging	8
Transit/Paratransit	6
Recovery	6

Grand Total

152



Worker's Compensation Group Coverage



Statutory
(unlimited) coverage
from Safety National
above NPU's
retention

NPU-WCG self-insures
the 1st \$500,000 of
every claim





workers' compensation group



2019 Financial Profile



STATEMENT OF NET ASSETS

	2018	2019
Assets	\$75,967,931	\$85,851,152
Liabilities	\$46,989,181	\$45,887,179
Net Assets	\$28,978,750	\$39,963,973

STATEMENT OF REVENUE & EXPENSES & CHANGES IN NET ASSETS

	2018	2019
Revenue	\$22,751,244	\$28,573,220
Expenses	\$17,604,015	\$17,587,997
Surplus (Deficit)	\$5,147,229	\$10,985,223

Audited Financial Statements are available upon request from NPU

Workers' Compensation Group Membership

- A Community of Friends
- Aaron's Boys Home
- Abrazar, Inc.
- Affordable Senior Housing Foundation
- Age Well Senior Services, Inc.
- Aldea, Inc.
- American Family Housing
- Anthesis Services, A Nonprofit Corporation
- Ascencia / S.H. Ho Hope and Compassion Center
- Atkinson Youth Services
- Bakersfield ARC, Inc.
- Bergin University of Canine Studies
- Bethany Services
- Bethlehem Lutheran Church
- Boys & Girls Clubs of Capistrano Valley
- Boys and Girls Club of Placer County
- Boys and Girls Club of Whittier, Inc.
- Boys Republic
- Brush Creek Family Services, Inc.
- California Family Life Center
- California State Parks Foundation
- California Vocations, Inc.
- Care-A-Van Transit Systems, Inc.
- Carnales Unidos Reformando Adictos, Inc.
- Casa Pacifica Centers for Children and Families
- Central City Action Committee
- Centro Latino de San Francisco, Inc.
- Chamberlain's Youth Services
- Charis Youth Center
- CHARLEE Family Care, Inc.
- Children's Receiving Home of Sacramento, Inc.
- Civicorps
- Coastal Developmental Services Foundation
- Community Action Agency of Butte Co., Inc.
- Community Transportation Agency Incorporated
- Conservation Corps North Bay
- Core Conditions, Inc | DN Associates
- Creative Support
- Delano Association for the Developmentally Disabled, Inc.
- Desert AIDS Project
- Developmental Disabilities Service Organization, Inc.
- Downtown Women's Center
- Easter Seal Society of Superior California
- Environmental Alternatives
- Ettie Lee Homes, Inc
- Explore Freedom Services, Inc
- Father's Heart - A Ranch for Children, Inc
- Forgotten Felines of Sonoma County
- Fresno Rescue Mission
- Friendship Adult Day Care Center, Inc.
- Gateway Residential Programs
- Golden Rays Senior Citizens of Sierra County, Inc.
- Golden State Family Services, Inc.
- Granite Wellness Centers
- Habitat for Humanity Inland Valley, Inc
- Habitat for Humanity Monterey Bay
- Habitat for Humanity of Greater Los Angeles
- Habitat for Humanity of Greater Sacramento, Inc
- Habitat for Humanity of Orange County, Inc.
- Habitat for Humanity of Tulare/Kings Counties, Inc.
- Habitat for Humanity of Ventura County, Inc
- Habitat for Humanity Riverside, Inc.
- Habitat for Humanity San Bernardino Area, Inc.
- Handicrafters, Inc.
- Hollywood Beautification Team
- Human Response Network
- Incorporated Senior Citizens of Sierra County
- Individuals, Now
- Inland Empire Residential Centers
- Integrated Employment & Community Enterprises
- Jewish Community Center of Orange County
- Kimochi, Inc.
- KYJO Enterprises
- Lincoln Training Center and Rehabilitation Workshop
- Los Angeles Centers for Alcohol and Drug Abuse
- Los Angeles Youth Network
- Midnight Mission
- Moses House Ministries
- Mountain Valley Child and Family Services, Inc
- New Beginnings Residential Treatment Facility
- New Life Community Services, Inc.
- Norcal Premier Soccer
- Oak Grove Institute Foundation, Inc.
- Oakendell
- Occidental Arts and Ecology Center
- Oceanside Ivey Ranch Park Association
- Open Line Group Homes, Inc.
- Orange County Conservation Corps.
- Paradise Oaks Youth Services
- Paratransit, Incorporated
- Partnerships With Industry
- Peacock Acres, Inc
- Penny Lane Centers | Abbey Road, Inc. | Come Together Property Management
- Plumas Rural Services
- Porterville Sheltered Workshop (PSW)
- Promising Futures, Inc.
- Quality Education Services and Training
- REACH (Resource for Education, Advocacy, Communication and Housing)
- Redwood Community Services, Inc.
- Remi Vista Inc
- Riverside Recovery Resources
- S.M.O.O.T.H.
- Safe Refuge
- San Diego Habitat for Humanity, Inc
- San Francisco Mime Troupe, Inc
- San Gabriel / Pomona Valleys Developmental Services, Inc.
- San Gabriel Valley Conservation and Service Corps.
- San Gabriel Valley Habitat for Humanity, Inc.
- San Gabriel Valley Training Center and Work Shop for the Handicapped
- Santa Barbara Community Housing Corp.
- Shascade Community Services, Inc.

Workers' Compensation Group Membership

- Sheltering Wings Corp.
- Shores of Hope
- Single Room Occupancy Housing Corporation
- Siskiyou Opportunity Center
- Solano-Napa Habitat for Humanity, Inc
- Sonoma Ecology Center
- St. Andrew's Residential Programs for Youth
- Starshine Treatment Center
- Step Up on Second Street, Inc.
- T.E.R.I., Inc.
- Tahoe Turning Point
- The California Parenting Institute
- The Campbell Center
- The Children's Collective, Inc.
- The Chrysalis Center
- The Petaluma People Services Center
- The Skid Row Development Corporation
- The Young Women's Christian Association of Sonoma County, California
- The YWCA of Glendale, California
- Thessalonika Family Services
- TLC Child & Family Services
- Today's Youth Matter
- Transitions - Mental Health Association
- United Cerebral Palsy Association of San Luis Obispo County
- Urban Corps of San Diego County
- Vallejo Community Organizations Recycling, Inc.
- Valley Resource Center for the Retarded, Inc
- Valley Teen Ranch
- Valley Village
- Via Care Community Health Center, Inc
- Visalia Rescue Mission
- Vocational Improvement Program, Inc
- Watch Resources, Inc.
- West County Community Services
- Willits Seniors, Inc
- Wilmington Jaycees Foundation, Inc
- Work Training Center For the Handicapped, Inc.
- Yolo Employment Services
- Youth for Change
- Yu-Ai Kai/Japanese American Community Senior Service of San Jose
- YWCA of San Gabriel Valley



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