



two insurance pools, one mission

2020 Annual Report



Message From Our CEO

As airlines, restaurants, hotels, and arenas continue to unlock their doors to welcome back business after 15 months of pandemic isolation, many nonprofits are thankfully, also returning back to normal operations.

Certainly, the 15+ months of COVID-19's devastating sweep were beyond challenging for nonprofits. The toughest issue many of our members faced (and are still facing) is bringing employees back on board—or onboarding new ones. Many workers who lost their jobs when their employers were forced to close their doors have moved on to other jobs. This situation made many of our members day-to-day life difficult, and many struggled throughout these past few months.

And yet, due to careful planning, solid advice, our members' encouragement, and a series of ultimately sound fiscal decisions, NPU not only survived but thrived.

In 2020, Workers Comp costs remained competitive. And since our investment income was greater than our underwriting losses, this allowed us to add a surplus to NPU's bottom line. However, we still face many challenges in the future.

Personal stress claims filed by employees have increased, somewhat predictably, and since these can be brought as much as a year later, we anticipate dealing with them for some time to come.

Looking ahead, the commercial auto vehicle business will still be difficult since the market is currently going through a time of contraction. We're predicting that the market for Workers Comp will become less competitive since carriers aren't giving the same credits as they've provided in the past.

So, what does all this mean? Mainly that as we move forward, the seas may continue to be erratic, but the overall currents will be calmer. And we'll have learned a great deal about how to handle a crisis that could return, in one form or another. The key is to understand COVID's lessons as we re-chart our course, maintain our composure and sail into a bright future together.

I want to take this opportunity to thank our board of directors and trustees for their service and guidance. Thank you to our partners (you know who you are) for your continued support. Thank you to our member organizations for their resilience and loyalty. Above all, thank you to my staff for showing me the real meaning of hard work and dedication. Together we will embrace the changes and challenges in this post-pandemic world.

Thank you for your support, questions, and suggestions.

Jeffrey R. Einhorn
Chief Executive Officer | NonProfits' United



PARTNERS IN PROFILE

“Together we are stronger and can do great things”

It's cooperation. It's collaboration. It's recognizing the value and the strength of those with whom you surround yourself.

Since NonProfits' United began, we've been fortunate to have partners with (literally) world-class influence. We're thinking of Arthur J. Gallagher (AJG), our broker; Oliver Wyman, who serves as actuary for our workers' compensation and vehicle pools; our investment/banking partner, Wells Fargo; the resourceful CPA firm James Marta & Company; and Sedgwick, one of the nation's claims management leaders, with staff in more than 60 U.S. offices and around the globe. Sedgwick's Risk Control division offers risk management consulting, which it's been doing for more than three decades, to all NPU members. We also always want to acknowledge our legal counsel, Jill England.

Even with the pandemic disruption, we expect ALL of our employees who have all been with us 10 years and more, will continue to work on your behalf. Let us continue to do great things for your employees, your clients, and your community for a brighter tomorrow!

Two Pools, One Mission

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



PRESERVING THE MISSION BY ALWAYS EXAMINING IT

In most ways, NPU's mission has been the same for more than three decades. So are its goals. But to continue to achieve the latter has required organizational agility, members' and partners' input and training our collective eye on changes in the landscape of the nonprofit universe.

Our goal, simply put, is to be a professional partner for nonprofits. While our principal products and services are the provision of cost-effective, top-notch pooled risk coverage for our members, we also make it our business and practice to help guide them into areas of risk control, loss minimizing and the conservation of their financial resources.

When NPU began life, no commercial carriers provided insurance coverage for Paratransit, one of the country's most forward-looking and caring programs. Two wise men quietly emerged from the actuarial desert—Bill Durant, executive director of Paratransit, and Peter Steinert, with the California Department of Transportation (Caltrans)—and created the idea of having nonprofits self-insure through a pooling model. This was the dawn of the Paratransit Insurance Corporation, which morphed into NonProfits' United, which, pre-pandemic, was writing commercial auto policies for more than 200 agencies whose fleets ranged from one to 150 vehicles.

Today, our mission remains intact.



Insurance for Nonprofits

TWO POOLS

Vehicle Insurance

NPU's Vehicle Insurance Pool lets California nonprofits self-insure at stable rates—with a full complement of risk management strategies tailored to the needs of the organization. By actively partnering with our 210 member-owners, risks are managed together, while premiums and losses are minimized.

Workers' Compensation

NPU's Workers' Compensation Pool, which has no equal in the state, is a self-insurance partnership for nonprofits. To the benefit of employees as well as employers, this helps member-owners prevent injuries, settle claims quickly and equitably and return workers to their jobs—all with minimum losses of financial resources and productivity.



RISK MANAGEMENT SERVICES

NPU's experts regularly meet with members—first, to provide a personal evaluation of their risk exposure; second, to create strategies for improved safety and efficiency.

We have a team of evaluators and certified instructors look at every need for our member-owners, offering tailored safety programs and an online safety training platform. Meanwhile, we keep a close watch on industry trends in risk control and safety and maintain a library of up-to-date resources to keep our members in compliance.

Best of all, as our members' needs expand, so do our services.

“The savings we’ve seen as a NPU member allows us to provide vitally needed transportation services to seniors unable to use public transportation, which is a central component of our mission to respect and care for elders of all ethnicities.”

Steve Ishii, Executive Director
Kimochi, Inc.

501(C)(3): THIS POOL IS DEEP

NPU operates from a position of strength because there's strength in numbers.

Our membership numbers give us the bargaining power to negotiate premiums and conditions, to provide a full plate of instructional and consulting services and, best of all, to let nonprofits grow with purpose and clarity.





Vehicle Insurance Pool

BOARD OF DIRECTORS

Linda Campbell Deavens, President

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

Steve Ramsey, Treasurer
PSW

Kitty Wilson, Secretary

Laynee Kuhn
Paradise Oaks Youth Services

Michael LaPerche
PRIDE Industries

Maryanne Hayashi
Central City Action Committee

Gloria Reyes
Abrazar, Inc.

Adam Sisson
Habitat for Humanity of Greater Los Angeles

Kerry Ayazi
Planned Parenthood of Orange & San Bernardino Counties

Grace Malson
Community Transportation Agency

Workers' Compensation Group

BOARD OF TRUSTEES

Steve Ramsey, Chairperson
PSW

Laynee Kuhn, Vice Chairperson
Paradise Oaks Youth Services

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

Katharyn Muniz, Secretary
Orange County Conservation Corps

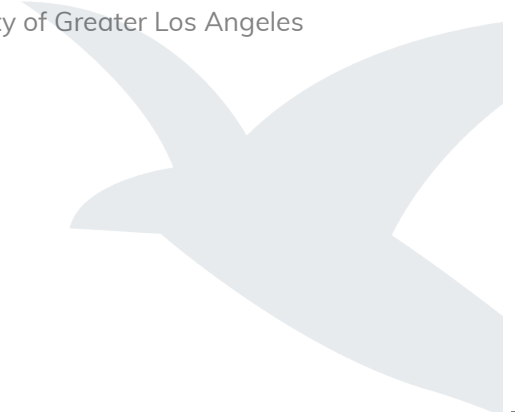
Trevor Kale
Chrysalis

Maryanne Hayashi
Central City Action Committee

Gloria Reyes
Abrazar, Inc.

Adam Sisson
Habitat for Humanity of Greater Los Angeles

Nanette Fowler
Shorts of Hope



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.

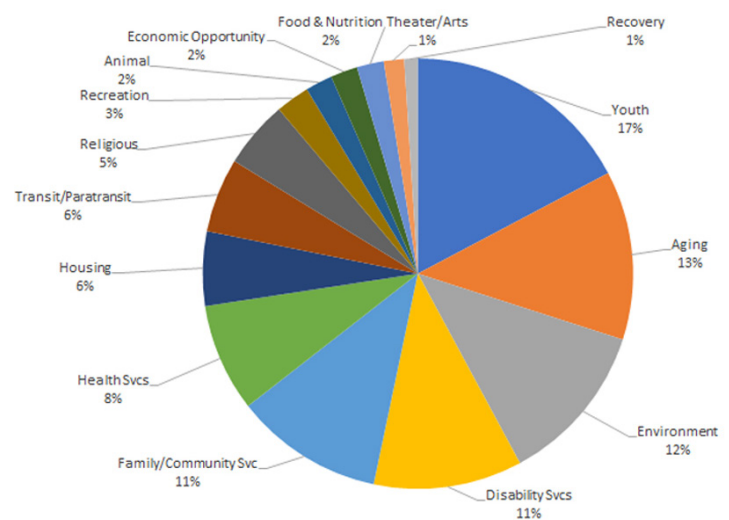
Range of Coverage:

- 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

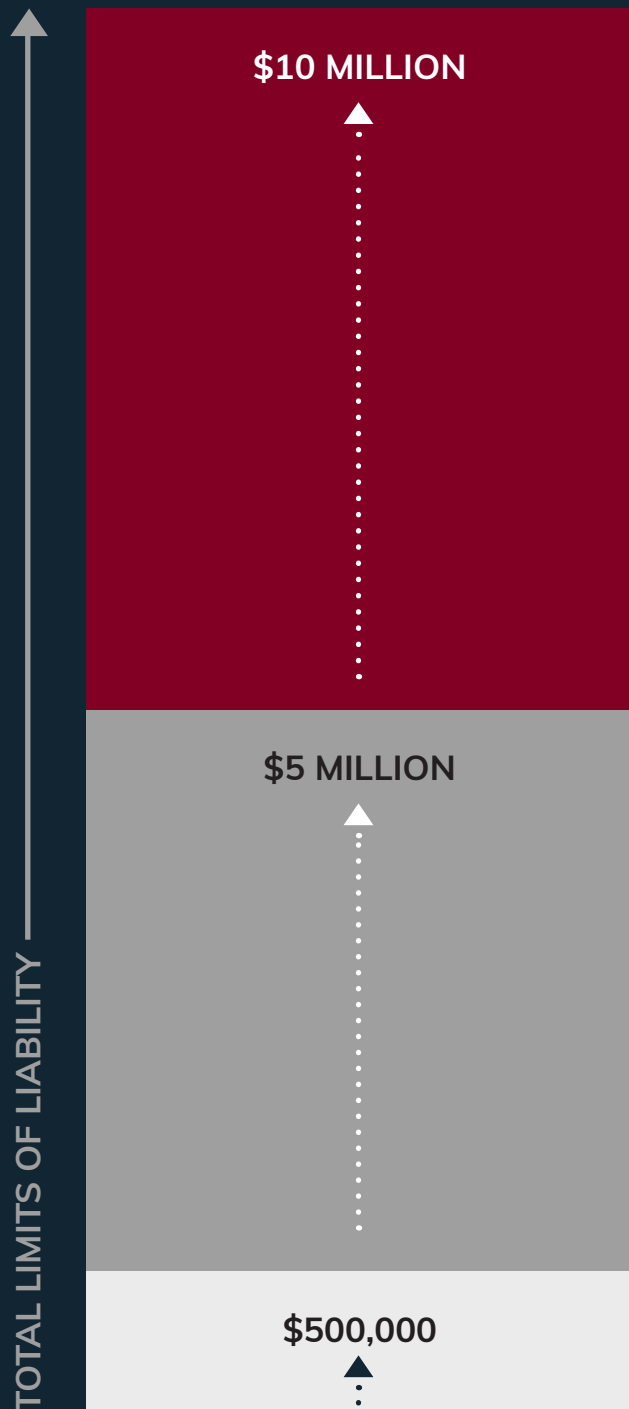
of Members

■ Youth Residential Homes	33
■ Aging	26
■ Environment	24
■ Disability	22
■ Family/Community	22
■ Health	16
■ Housing	12
■ Transit/Paratransit	12
■ Religious	10
■ Recreation	6
■ Animal	4
■ Economic Opportunity	4
■ Food & Nutrition	4
■ Theatre/Arts	2
■ Recovery	2

Grand Total

197

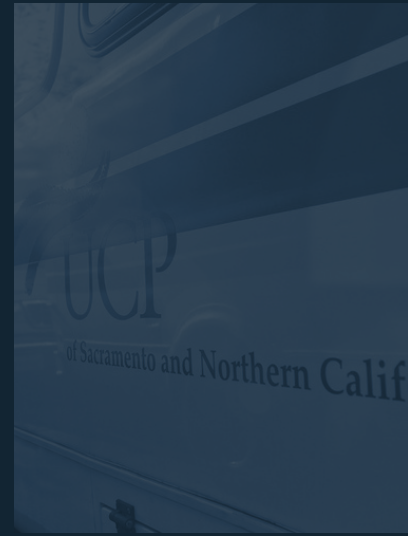
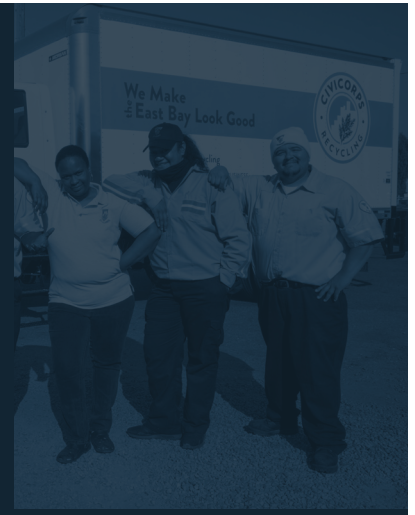
Vehicle Insurance Pool Coverage & Limits



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

2020 Financial Profile



STATEMENT OF NET ASSETS

	2020	2019
Assets	\$12,551,390	\$11,739,932
Liabilities	\$7,129,621	\$8,061,929
Net Assets	\$5,421,769	\$3,678,003

STATEMENT OF REVENUE & EXPENSES & CHANGES IN NET ASSETS

	2020	2019
Revenue	\$7,850,070	\$7,510,900
Expenses	\$6,106,304	\$6,822,649
Surplus	\$1,743,766	\$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.

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

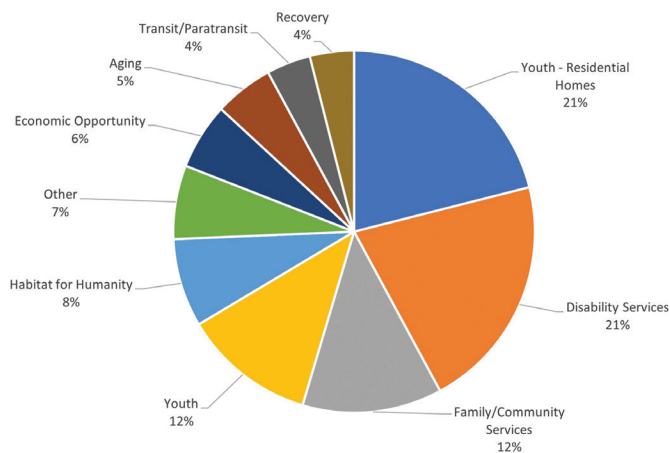
Broad Coverage for Nonprofits:

- 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:

- Online Safety Training
- On-site Safety Assessment
- Seminars and Workshops

MEMBERSHIP COMPOSITION



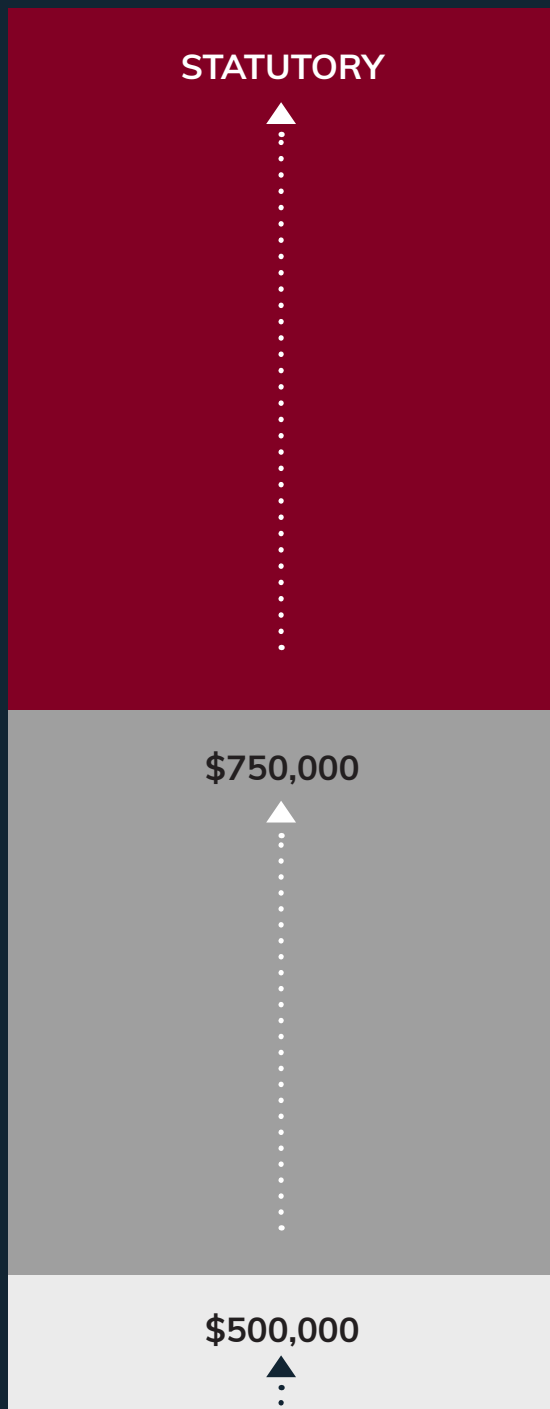
Member Type	# of Members
Youth Residential Homes	32
Disability	32
Family/Community	19
Youth	18
Habitat for Humanity	12
Other	11
Economic Opportunity	9
Aging	8
Transit/Paratransit	6
Recovery	6

Grand Total	153
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Worker's Compensation Group Coverage



TOTAL LIMITS OF COVERAGE



Statutory
Coverage from
Safety National
above \$750,000

\$500,001–\$750,000
Insured by Great
American E&S
Insurance Company

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





workers' compensation group



2020 Financial Profile



STATEMENT OF NET ASSETS

	2020	2019
Assets	\$93,322,661	\$85,851,152
Liabilities	\$49,895,918	\$45,887,179
Net Assets	\$43,426,743	\$39,963,973

STATEMENT OF REVENUE & EXPENSES & CHANGES IN NET ASSETS

	2020	2019
Revenue	\$23,589,597	\$28,573,220
Expenses	\$20,126,827	\$17,587,997
Surplus	\$3,462,770	\$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.
- 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.
- 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 Golden Empire, Inc
- 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
- Kern Bridges Youth Homes
- 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.
- Summitview Child & Family Services, Inc.
- T.E.R.I., Inc.
- 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
- 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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