



ANNUAL REPORT

Two insurance pools, one mission.

2022

NonProfits' United

Message From Our CEO

Due to the diligence of our Membership & NPU staff, we've been able to guide the organization through difficult times by not just reacting to change but also by anticipating & preparing for it.

Almost everybody enjoys a good comeback story-the phoenix rising from the ashes, the team in last place that ends up taking the pennant, the detective who comes out of retirement to solve a case that baffles the department.

Members of NonProfits' United began to live our own comeback stories as 2022, a year defined by transition, ended on a grace note.

Employees who had gone missing during the COVID crisis started to come back to the workplace, drawn by jobs with purpose. They began to return even though they could have made as much money collecting unemployment insurance or by working in the fast-food industry. Some had gone to companies such as Amazon, which offered benefits a not-for-profit organization either struggles to provide or simply can't.

In the fourth quarter of 2022, we also began to see growth return to our sector. This started to occur despite very real

challenges-such as the auto industry's cost increases and lack of parts (due to the worldwide disruption of the supply chain), as well as the decreases in premiums for our workers' comp insurance practice. The numbers describe the landscape: NPU has 202 Members in its auto insurance program and 148 on its workers comp side-but, significantly, we have 60 Members that currently use both programs, a number we hope to see rise as the economy smooths itself out.

"Transition" may be the key descriptor of 2022. During those 12 months we saw the previous two-year trend of the "remote" employee take on permanence, as 50 percent of NPU Members' workforce opted for a hybrid combination of home and office or just home as office.

We saw funding for the majority of not-for-profit programs continue to stagnate-in 2010, state and federal money had funded about \$10 per day per client; in 2022, that amount remained the same,

despite inflation and the inevitable rise of the cost of living. Yet by year's end, we saw glimmers of possible improvement on the funding horizon-and we hope that by the close of 2023, the overall situation will have improved.

In my message last year, I was pleased to share that despite the challenges of the pandemic and flat financial assistance, NPU's membership had held steady. I'm just as pleased to report that we remain united, strong, hopeful and, perhaps most important, agile. Due to the diligence of our Membership and NPU staff, we've been able to guide the organization through difficult times by not just reacting to change but also by anticipating and preparing for it.

I thank you for your continued belief in your mission and ours. To our board of directors, trustees and to our loyal staff members, I can firmly say that together we are indeed stronger.

My gratitude to you all.

United we stand.

Jeffrey R. Einhorn
Chief Executive Officer
NonProfits' United



Annual Shout-Outs

Partner Recognition

Each year-and really, every day-we recognize and thank the partners who, with their far-reaching influence, experience and wisdom, help all of us carry out our missions with confidence and knowledge. Here's a list of some of NPU's invaluable assets:

- **Arthur J. Gallagher:**
Our broker (AJG)
- **Oliver Wyman:**
Our active actuary for both our workers' compensation and vehicle pools
- **Jill England:**
Our legal counsel
- **Wells Fargo:**
Our investment/banking partner
- **Kaku & Mersino:**
Our very accountable CPAs
- **Pathward:**
Providers of the financial vehicles for our Vehicle Insurance Pool Members
- **Sedgwick:**
One of the planet's leading claims management firms. With staff in more than 60 United States offices and throughout the world, this is the company whose Risk Control division offers risk management consulting to all NPU Members.

Of course, there are countless others without whom we will not thrive.

To all our sincerest gratitude & may our partnership remain strong for a long time.



Mission Possible

Making & Keeping Our Promises

NPU's mission for more than three decades has been threefold: to be our Members' partner, vendor and counselor. By engaging in time-tested and re-tested pooled-risk coverage, our goal is to help you succeed at providing the help for others to do the same. We firmly believe that solid fiscal management is vitally important to achieve these goals.



Insurance for Nonprofits: It's All About the Numbers and Unity

Even in the often-uncertain universe of insurance, NPU gives nonprofit organizations in California the opportunity to confidently self-insure through two principal programs: our Vehicle Insurance Pool and Workers' Compensation Pool.

Vehicle Insurance

By proactively partnering with our Member-Owners, we see premiums grow and losses minimized since risks are managed together. Unity can be a terrific bargaining chip!

Workers' Comp

Our Workers' Compensation Pool helps Member-Owners prevent injuries, settle claims and return employees to their jobs-with a minimum loss of productivity and impact on your financial resources. Once again, NPU Members reap the benefits of working together and sharing in the savings.



Risk Management Services

We meet regularly with Members to personally evaluate risk exposure and create customized strategies to improve safety and efficiency. In addition to our team of professional evaluators and

industry-certified instructors, we offer an online safety training platform and maintain an up-to-date library which Members can freely access to ensure your programs are in compliance.

Stronger Together

NPU is a perfect example of strength in numbers. By bargaining from a unified position, we're able to negotiate better premiums and conditions than a not-for-profit would find by doing it alone.

Vehicle Insurance Pool

BOARD OF DIRECTORS

Mark Shaffer, *President* (E,F)
UCP of San Luis Obispo/Ride-on Transportation

Laynee Kuhn, *Vice President* (E,N)
Paradise Oaks Youth Services

Adam Sisson, *Treasurer* (E,A)
Habitat for Humanity of Greater Los Angeles

Kitty Wilson, *Secretary* (E,N)

Steve Ramsey (F,A)
PSW

Michael LaPerche (A)
PRIDE Industries

Maryanne Hayashi (N)
Central City Action Committee

Gloria Reyes (A)
Abrazar, Inc.

Grace Malson (F,N)
Paradise Oaks Youth Services

Alice Tapley (A)
Yolo Employment Services

Trevor Kale (F)
Chrysalis

Workers Compensation Pool

BOARD OF TRUSTEES

Laynee Kuhn, *Chair* (E,N,U)
Paradise Oaks Youth Services

Adam Sisson, *Vice-Chairperson* (E,A)
Habitat for Humanity of Greater Los Angeles

Mark Shaffer, *Treasurer* (E,F)
UCP of San Luis Obispo/Ride-on Transportation

Katharyn Muniz, *Secretary* (E,F,U)
Orange County Coservation Corps

Trevor Kale (E,F)
Chrysalis

Maryanne Hayashi (N)
Central City Action Committee

Gloria Reyes (A,N)
Abrazar, Inc.

Adam Sisson (E,A)
Habitat for Humanity of Greater Los Angeles

Nanette Fowler (A,U)
Shores of Hope

Alice Tapley (A,U)
Yolo Employment Services

E = Executive Committee
F = Finance Committee
A = Audit Committee

N = Nominating Committee
U = Underwriting Committee

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 crises of unpredictable insurance rates in the 1980s. We have gained strength and pritected our member-owners ever since.

Today, our cooperative program has more than 200 members and \$6.8 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.

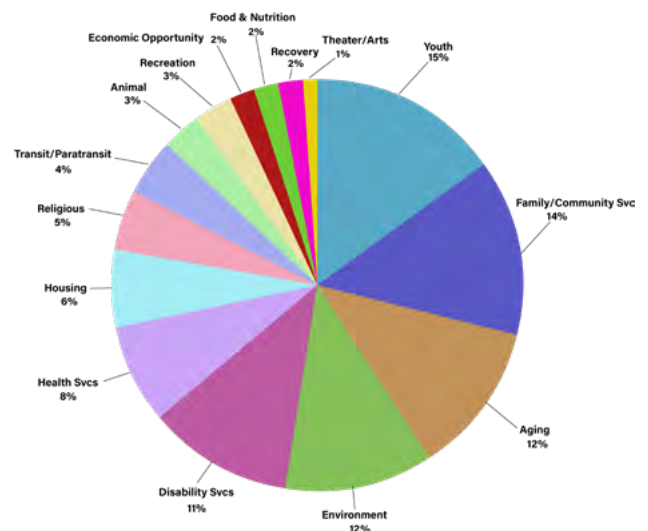
Membership applications are open to any California 501 (c)(3) that owns or leases at least one vehicle.

Range of Coverage:

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

Plus:

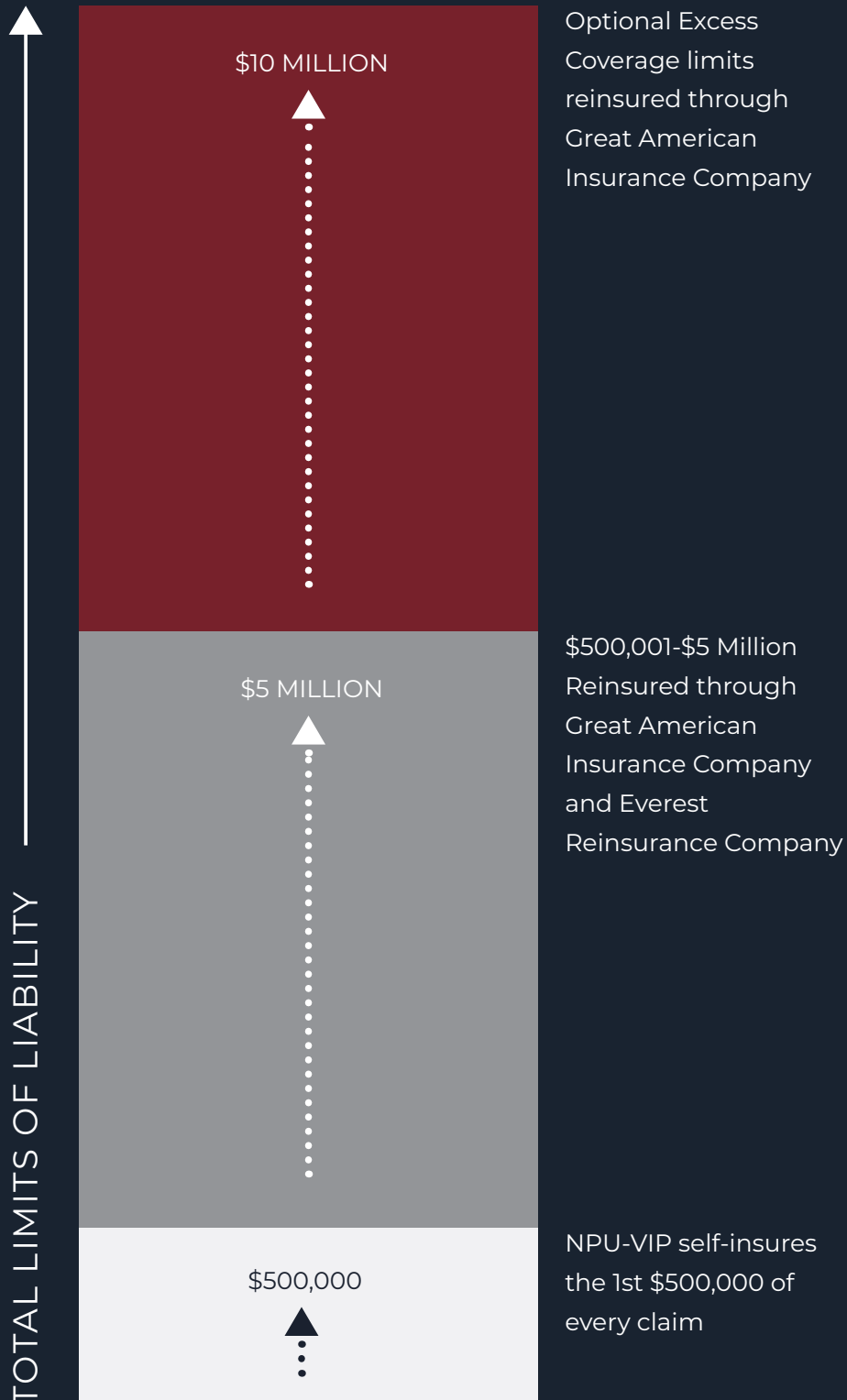
- Premium Financing
- Flexible Liability Deductibles
- Expert Claims Settlement
- Driver Training Programs



Member Type	# of Members
Youth	31
Family/Community SVC	28
Aging	24
Environment	24
Disability Svcs	23
Health Svcs	16
Housing	12
Religious	10
Transit/Paratransit	9
Animal	6
Recreation	5
Economic Opportunity	4
Food & Nutrition	4
Recovery	4
Theater/Arts	2
Grand Total	202

Vehicle Insurance Pool

Coverage & Limits



Vehicle Insurance Pool

2022 Financial Profile



Statement of Net Assets

	2021	2022
Assets	\$14,057,982	\$18,716,124
Liabilities	\$7,282,365	\$12,089,750
Net Assets	\$6,775,617	\$6,626,374

Statement of Revenue & Expenses & Changes in Net Assets

	2021	2022
Revenue	\$7,920,686	\$6,702,320
Expenses	\$6,566,838	\$6,851,563
Surplus	\$1,353,848	-\$149,243*

*Investment Losses

Audited Financial Statements are available upon request from NPU

Vehicle Insurance

Pool Membership

- 2nd Call
- 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.
- Alliance of Abilities
- American Youth Football, Inc; DBA: San Francisco Brown Bombers
- Anderson Valley Senior Citizens' Center, Inc.
- ARC Taft
- Asian Community Center of Sacramento Valley, Inc.
- Audubon Canyon Ranch, Inc
- Babe Ruth League of Pasadena, dba Arroyo Seco Baseball
- Bakersfield Police Activities League
- Beacon House Association of San Pedro, Inc
- Benicia Community Action Council
- Bergin University of Canine Studies
- Blissful Living Group Home, Inc.
- Bonnie Baker Senior Citizens Club
- Boys to Men Mentoring Network
- Brentwood School
- Bridge Builders Foundation, Inc.
- Carnales Unidos Reformando Adictos, Inc.
- Cayucos Senior Citizens Club
- Center for Volunteer & Nonprofit Leadership
- Central City Action Committee
- Central City Community Health Center, Inc.
- Centro Latino de San Francisco
- Child & Family Center
- Chiquitas Friends
- Christmas Cheer, Inc.
- Clear Lake Gleaners, Inc.
- Clinica Msr Oscar A. Romero
- Coastal Seniors, Inc.
- Community Joint Venture, Inc.
- Community Reunification Project
- Community Transportation Agency, Inc.
- Companion Animal Protection Society
- CORE community Organized Relief Impact
- Cornerstone Evangelical Baptist Church in San Francisco, Inc.
- Creative Minds ADP, Inc.
- Developmental Disabilities Service Organization, Inc.
- Door to Door, Inc. dba: Door to Door Transportation
- Downtown Women's Center
- 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.
- Family Health & Support Network
- Father's Heart Ranch
- Feather River Tribal Health, Inc.
- Firefighters Burn Institute
- 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
- Golden Rays Senior Citizens of Sierra County, Inc.
- Habitat for Humanity Golden Empire, 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.
- Harvard-Westlake School
- Hav A Sole
- Heaven on Earth Ministries
- Hebrew Home for Aged Disabled
- Help of Carpinteria, Inc.
- His Ideas, Inc. DBA: Children First FFA
- Hoffmann Hospice of the Valley, Inc.
- Hollywood Beautification Team
- Humboldt Community Access & Resource Center
- Idyllwild Arts Foundation
- Incorporated Senior Citizens of Sierra County
- Inspiration Transportation
- ISOT
- J-Sei, Inc.
- Kare Youth League
- Kern Bridges Youth Homes, Inc
- Khalsa Peace Corps
- Kimochi, Inc.
- L.A. Works, Inc.
- La Luz Bilingual Center
- Ladera Education Institute
- Landpath
- Latino Leadership Council
- Le-Na' Residential
- Lift Up Your Head Therapeutic Group Home, Inc.
- Lincoln Training Center
- Los Angeles LGBT Center
- Los Cerritos Wetlands Stewardship, Inc.
- LOT318
- Marine Animal Rescue Specialists, Inc.
- Meals on Wheels of Solano County, Inc.
- Memorial Health Services
- Methodist Hospital of Southern California and its Subsidiaries
- Military Family Support Group
- Mountain Valley Child and Family Services, Inc.
- MOVE Stanislaus Transportation
- Muralism
- North County LGBTQ Resource Center
- Northern California Lions Sight Association
- Occidental Arts and Ecology Center
- One Love Initiative, Inc DBA: Circuit Riders
- Our Safehaven, Inc
- Pacific Educational Facilities, Inc., dba: Ramona Senior Center
- Pacific Environmental Education Center
- Pacifica Christian High School
- Padmasambhava Peace Institute
- 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
- PRIDE Industries
- Prison Ministry of America
- Project Fighting Chance
- Publicworks Group
- 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
- Resources for Indian Student, Inc, DBA: RISE
- Roderick-Hayfork Senior Nutrition Center
- Roseville Police Activities League, Inc.
- Sacramento Fire Department and Community Foundation
- Sacramento Habitat for Humanity, Inc.
- Safe Refuge
- Salinas Police Activities League
- San Diego Habitat for Humanity
- San Gabriel Valley Habitat for Humanity
- Santa Barbara Foresters
- Senior Gleaners of San Diego County
- Shasta Community Health Center, Inc.
- Shores of Hope
- Sierra View Homes
- Single Room Occupancy Housing Corp.
- Skate Wild Foundation
- Solano-Napa Habitat for Humanity, Inc.
- Sonoma Valley Community Health Center
- Stellar Excursions
- Step Up on Second Street, Inc.
- Stray Cat Alliance
- Switzer Learning Center
- Templo La Luz, An Assemblies of God Church
- Terasaki Institute for Biomedical Innovation
- The Bishops School
- The Chrysalis Center
- The FID Group dba: Friends in Deed
- The Serenity Group Homes
- The Way Christian Center
- Tikvah - ETTA and Israel Center for the Developmentally Disabled; DBA: ETTA
- Tri-City Hospital Foundation; dba: Tri-City Medical Center
- 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
- United Women's East African Support Team
- University of the Pacific
- Upland Community Housing, Inc.
- Urban Association of Forestry
- 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 Teen Ranch
- Valley Village, Inc.
- VBR Foundation; DBA: Fresh Beginning, Inc
- Via Care Community Health Center, Inc.
- Wahupa Educational Enterprises, Inc.
- West County Community Services
- Westside Food Bank
- Whittier Area First Day Coalition
- Wild Cat Education & Conservation Fund
- Wild for Life Foundation
- Willie Young Home for Young Men
- Willits Community Services
- Willits Seniors, Inc.
- Wilmington Jaycees Foundation, Inc.
- Work & Services Coalition, DBA: WSC
- Youth Tennis Advantage
- Yu-Ai Kai

Worker's 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 company.

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.

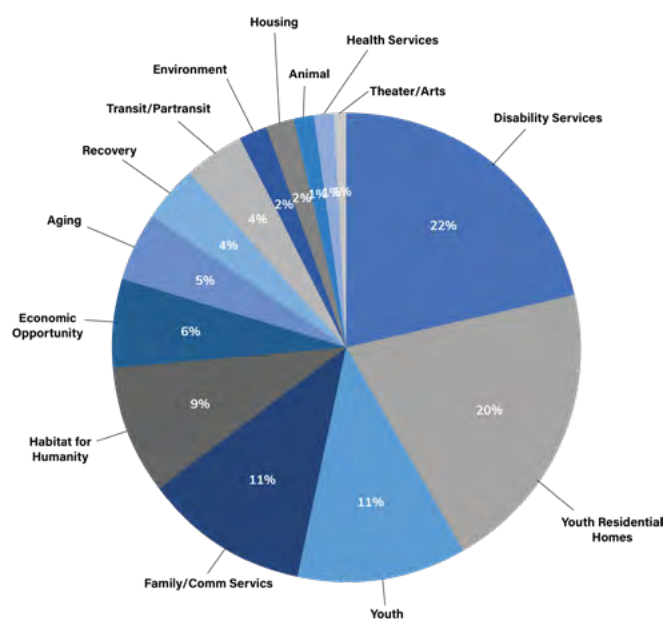
Membership applications are open to any California 501 (c)(3) with a primary function of providing social services (NAICS code 624***) or paratransit services (NAICS code 458**).

Broad Coverage for Nonprofits:

- First dollar coverage to statutory
- \$2 million Employer's Liability
- Employees & 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

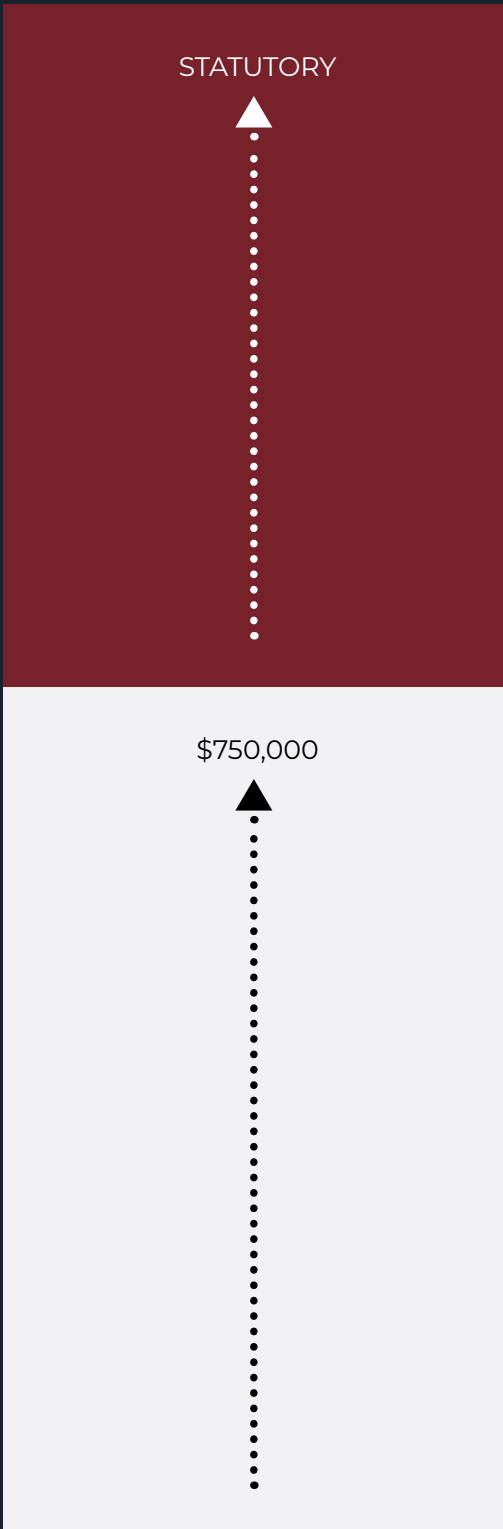


Member Type	# of Members
Disability Services	32
Youth Residential Homes	30
Youth	17
Family/Comm Services	17
Habitat for Humanity	13
Economic Opportunity	9
Aging	7
Recovery	6
Transit/Paratransit	6
Environment	3
Housing	3
Animal	2
Health Services	2
Theater/Arts	1

Grand Total 148

Worker's Compensation Group Coverage

TOTAL LIMITS OF COVERAGE



Statutory Coverage
from Safety National
above \$750,000

NPU-WCG self-insures
the 1st \$750,000 of
every claim



Worker's Compensation Group 2022 Financial Profile



Statement of Net Assets

	2021	2022
Assets	\$112,305,237	\$100,165,764
Liabilities	\$63,206,060	\$60,062,507
Net Assets	\$49,099,177	\$40,103,257

Statement of Revenue & Expenses & Changes in Net Assets

	2021	2022
Revenue	\$23,823,261	\$9,739,529
Expenses	\$18,150,827	\$18,735,449
Surplus	\$5,672,434	-\$8,995,920*

*Investment Losses

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
- Bakersfield ARC, Inc.
- Bergin University of Canine Studies
- Bethany Services
- Bethlehem Lutheran Church
- Boys & Girls Clubs of Capistrano Valley
- 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
- 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
- Peacock Acres, Inc
- Penny Lane Centers | Abbey Road, Inc. | Come Together Property Managment
- 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.
- 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.

Workers' Compensation Group Membership

- 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
- YWCA of Glendale and Pasadena
- Thessalonika Family Services
- TLC Child & Family Services
- Transitions - Mental Health Association
- United Cerebral Palsy Association of Central California, Inc.
- United Cerebral Palsy Association of San Luis Obispo County
- Urban Corps of San Diego County
- Vallejo Community Organizations Recycling, Inc.
- Valley Resource Center 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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