NonProfits United

2024

Annual Report

Two insurance pools, one mission.

NonProfits' United

Message From Our CEO

"A phenomenal year! A banner year! Simply put, 2024 was an unbelievable year! Through partnership, excellence, and commitment, NPU grew its profits in both our auto insurance and workers compensation programs, seeing an impressive 12% growth rate."

As we reflect on this year's performance in our Annual Financial Report, I want to recognize the exceptional dedication and resilience each of you has shown. The past year brought intense volatility to the commercial insurance market—especially here in California. Several carriers withdrew from the state, leaving many nonprofit organizations unsure where to turn. In the midst of this disruption, we stood firmly by our clients and continued to advocate for their needs. Because of your work, NonProfits' United not only remained strong in this challenging environment—we thrived, even as competitors exited the California market.

Our members responded with trust. We saw fewer claims, stronger relationships, and a deeper sense of partnership. As always, our goal is to ensure that every member feels like a valued part of our family. Your 24/7 commitment to the success of California's nonprofits, paired with our low-overhead model that allows us to share savings directly with members, continues to set us apart.

That member-first philosophy is a major reason why NonProfits' United remains the premier nonprofit insurer in California.

For 36 years we have served and protected the missions that support our communities. Strategic planning, thoughtful stewardship, and a willingness to innovate have positioned us for long-term success, and this year further solidified our leadership role in the sector.

We also take pride in the legacy we continue to build together. Over the last 18 years, we have navigated incredible change, demonstrated resilience, and transformed as an organization—while never compromising the core values that have guided us since our founding. As we look ahead, I want to express my deepest gratitude to our partners, our members, our Board, and especially to you, our staff. Your commitment is the foundation of everything we achieve.

Thank you for continuing to uphold the mission, culture, and excellence that define NonProfits' United. I look forward to the year ahead and to the continued impact we will make—together.

With appreciation,

Jeff Einhorn, CEO

Annual Shout-Outs

Partner Recognition

Nonprofits United's success depends on the expertise and dedication of our strategic partners. These valued relationships enable us to deliver exceptional service, competitive rates, and comprehensive risk management solutions to our members.

Insurance & Risk Management

- **Arthur J. Gallagher:**
  Insurance broker securing optimal rates and terms for excess and catastrophic coverage
- **Oliver Wyman:**
  Actuarial services for both workers' compensation and vehicle pools, providing data-driven analysis for rate setting and claims reserving
- **Sedgwick:**
  Global claims management leader delivering customized claims solutions for both NPU programs
- **Barragan International Corporation (BCI):**
  On-site and virtual risk management services, including comprehensive safety audits to ensure regulatory compliance and workplace safety

Financial & Legal Services

- **Jill England:**
  NPU's legal counsel for over 20 years
- **Wells Fargo:**
  Our Investment advisor and banking partner
- **Kaku & Mersino:**
  Certified Public Accountants conducting our annual audit to ensure regulatory compliance and fiscal integrity
- **AFX/IBEX (formerly Pathward):**
  Competitive financing solutions for Vehicle Insurance Pool members

These partnerships, along with the many others who support our mission, strengthen our ability to serve the nonprofit sector with excellence. We extend our deepest gratitude to all our partners and look forward to continued collaboration in the years ahead.

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.

"NPU is simply one of the best Insurance partners that we work with. We sincerely appreciate NPU's efficient underwriting process, claims management, and broker outreach. Thank you to the entire NPU team."

Vehicle Insurance Pool

BOARD OF DIRECTORS

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

Roger Slingerman, *Vice President*
UCP of Central California

Trevor Kale, *Treasurer*
Chrysalis

Kitty Wilson, *Secretary*
Trinty Transit (Retired)

Laynee Kuhn,
Paradise Oaks Youth Services

Grace Malson,
Community Transportation Agency

Victoria Blacksmith,
Granite Wellness Center

Matthew Rogina,
Vocational Improvement Program

Gloria Reyes,
Abrazar, Inc.

Workers Compensation Pool

BOARD OF TRUSTEES

Trevor Kale, *Chair*
Chrysalis

Roger Slingerman, *Vice Chair*
UCP of Central California

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

Laynee Kuhn, *Secretary*
Paradise Oaks Youth Services

Katharyn Muniz,
Orange County Conservation Corps

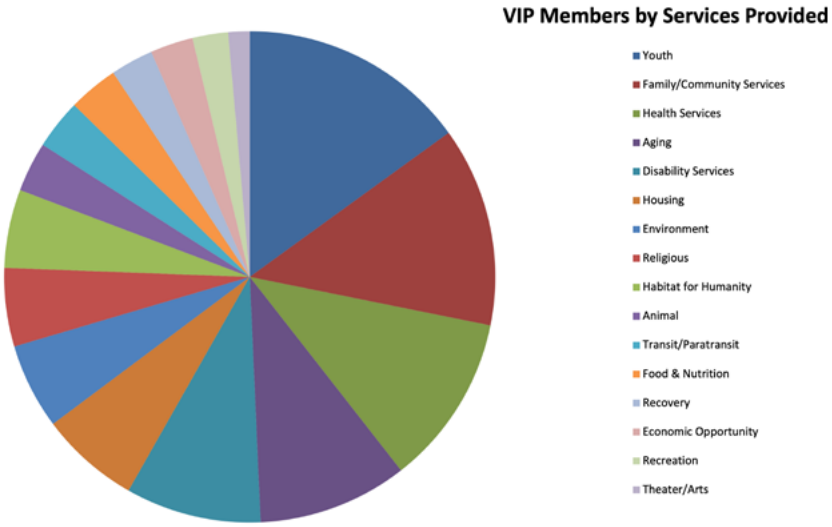
Victoria Blacksmith,
Granite Wellness Center

Matthew Rogina,
Vocational Improvement Program

Gloria Reyes,
Abrazar, Inc.

Vehicle Insurance Pool

Deliverables



Member Type	Count
Youth	32
Family/Community Services	28
Health Services	24
Aging	21
Disability Services	19
Housing	14
Environment	12
Religious	11
Habitat for Humanity	11
Animal	7
Transit/Paratransit	7
Food & Nutrition	7
Recovery	6
Economic Opportunity	6
Recreation	5
Theater/Arts	3
Total	**213**

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 $8.4 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:

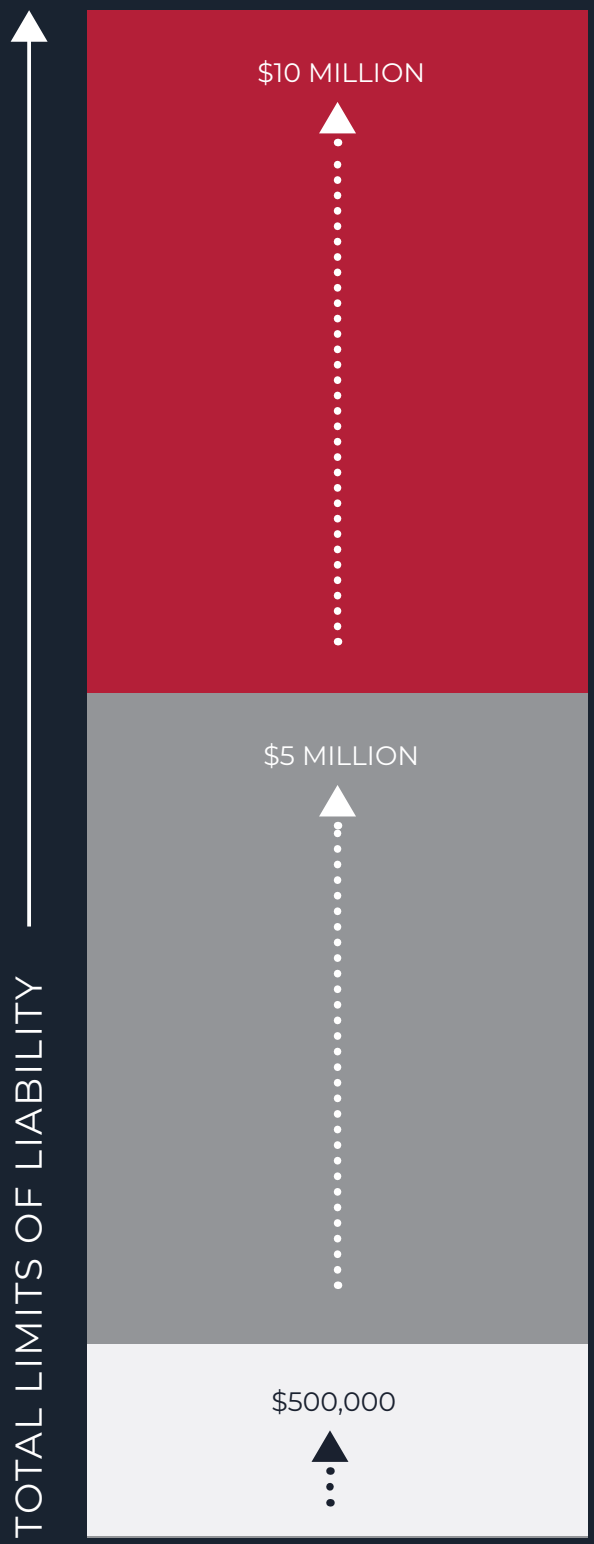
- Vehicle Liability Up to $10 Million
- Physical Damage
- Uninsured & Underinsured Motorist
- Rental Reimbursement

Plus:

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

Vehicle Insurance Pool

Coverage & Limits



Optional Excess Coverage limits reinsured through Great American Insurance Company

$25,001-$5 Million Reinsured through Great American Insurance Company and Everest Reinsurance Company

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

Auto Physical Damage: NPU-VIP self-insures the 1st $25,000 of every claim through Hanover Insurance

Vehicle Insurance Pool

2024 Financial Profile

Statement of Net Assets

VIP	2023	2024
Assets	$16,045,313	$18,474,952
Liabilities	$8,427,927	$9,727,640
Members' Equity	$7,617,386	$8,474,952

Statement of Revenue, Expenses & Net Income

VIP	2023	2024
Revenue	$8,622,565	$9,475,761
Expenses	$7,631,553	$8,796,271
Net Income	$991,012	$1,183,068

Audited Financial Statements are available upon request from NPU

Vehicle Insurance

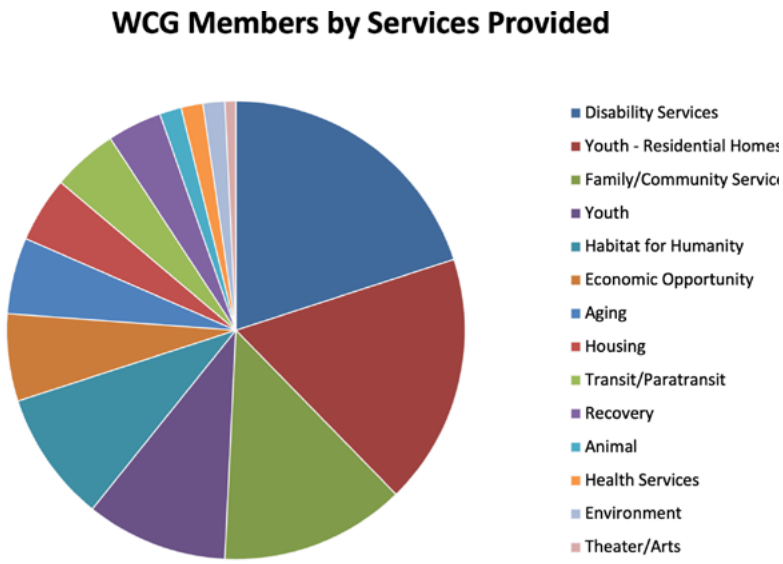
- 2Nd Call
- Abbey Ranch, Inc.
- About My Father's Business Homeless Outreach Ministry
- Abrazar, Inc.
- Acro-Sport Gymnastics & Sports Acrobatics Center
- Advocates for Mentally Ill Housing
- Age Well Senior Services, Inc.
- Alice Carroll Foundation
- Alliance Medical Center
- Alliance of Abilities
- Anderson Valley Senior Citizens' Center, Inc.
- Anything is Possible Foundation
- ARC Taft
- Asian Community Center of Sacramento Valley, Inc.
- Audubon Canyon Ranch, Inc
- Bakersfield Police Activites League
- Beacon House Association of San Pedro, Inc
- Benicia Community Action Council
- Bergin College 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.
- Casa de Amparo
- 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
- Children's Hospital of Los Angeles
- 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
- Cornerstone Evangelical Baptist Church in San Francisco, Inc.
- Creative Minds ADP, Inc.
- Door to Door, Inc. dba: Door to Door Transportation
- Downtown Women's Center
- Earth Discovery Institute
- Easter Seal Society of Superior California
- Ekballo Pasadena
- Elk Grove Adult Community Training
- Episcopal Community Services of San Francisco
- Eskaton Properties, Inc.
- Father's Heart - A Ranch for Children, Inc.
- Feather River Tribal Health, Inc.
- Firefighters Burn Institute
- Fleming & Barnes, Inc., dba: Dimondale Adolescent Group Homes
- Food Forward, Inc.
- Foothill AIDS Project
- Foothills Habitat for Humanity
- 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 Belly Bus
- Golden Rays Senior Citizens of Sierra County, Inc.
- Green Dot Public Schools California
- Groundwork San Diego - Chollas Creek
- Habitat for Humanity Golden Empire, Inc
- Habitat for Humanity Inland Valley
- Habitat for Humanity of Greater Los Angeles, Inc.
- Habitat for Humanity of Greater Sacramento, 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.
- Hanna's House
- Harvard-Westlake School
- Hav A Sole
- Heaven on Earth Ministries
- Hebrew Home for Aged Disabled
- Help Hearts Extended Loving People Outreach, Inc.
- Help of Carpinteria, Inc.
- High Desert Second Chance
- His Ideas, Inc. DBA: Children First FFA
- Hoffmann Hospice of the Valley, Inc.
- Hollywood Beautification Team
- Houchin Community Blood Bank
- Humboldt Community Access & Resource Center
- Idyllwild Arts Foundation
- Incorporated Senior Citizens of Sierra County
- Industry Convalescent Hospital, DBA: El Encanto Healthcare & Habilitation Center
- Inland Empire Rebound
- ISOT
- J-Sei, Inc.
- John Henry Foundation
- Kare Youth League
- Kern Bridges Youth Homes, Inc
- Khalsa Peace Corps
- Kimochi, Inc.
- Knotts Family Agency Inc.
- L.A. Works, Inc.
- La Luz Center
- Ladera Education Institute
- LandPaths
- Latino Leadership Council
- Le-Na' Residential
- Lincoln Training Center
- Los Angeles LGBT Center
- Los Cerritos Wetlands Stewardship, Inc.
- LOT318
- Lundquist Institute For Biomedical Innovation At Harbor-UCLA Medical Center
- Maranatha High School
- Meals on Wheels of Solano County, Inc.
- Memorial Health Services
- Mendonoma Health Alliance
- Merced County Foodbank, Inc.
- Mountain Valley Child and Family Services, Inc.
- MOVE Stanislaus Transportation
- Muralism
- Niles Foundation
- North County LGBTQ Resource Center
- North East Medical Services
- Northern California Lions Sight Association
- Occidental Arts and Ecology Center
- On the Rise, Inc.
- One Love Initiative, Inc DBA: Circuit Riders
- Our Safehaven, Inc
- 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
- Planting Justice
- Plaza De La Raza Child Development Services Inc.
- Plumas Rural Services
- Point San Luis Lighthouse Keepers
- Pomona Valley Habitat for Humanity, Inc.
- Pomona Valley Hospital Medical Center
- Porterville Sheltered Workshop
- Pregnancy Care Center
- PRIDE Industries
- Public Health Foundation Enterprises
- Purposely Chosen, DBA: Born for Nia Maternity Home
- Rancho Compasion
- Redwood Coast Humane Society
- Redwood Coast Seniors
- Redwood Police Activities League, Inc.
- Resources for Independent Living, Inc.

- Resources for Indian Student, Inc, DBA: RISE
- Right At Home, Inc.
- Roderick-Hayfork Senior Nutrition Center
- Roseville Police Activities League
- Sacramento Fire Department and Community Foundation
- Safe Refuge
- Salinas Police Activites League
- San Diego Habitat for Humanity
- San Francisco Brown Bombers Pop Warner Club, Inc; DBA San Francisco Brown Bombers
- San Francisco Mime Troupe
- San Gabriel Valley Habitat for Humanity
- Santa Barbara Foresters
- Senior Gleaners of San Diego County
- Sharp Healthcare
- Shasta Community Health Center, Inc.
- Shelterwood Collective
- Shores of Hope
- Sierra Mental Wellness Group
- Sierra View Homes
- Single Room Occupancy Housing Corp.
- Skate Wild Foundation
- Solano-Napa Habitat for Humanity, Inc.
- Sonoma Valley Community Health Center
- Special Olympics Northern California
- Step Up on Second Street, Inc.
- Stray Cat Alliance
- Switzer Learning Center
- Teen Challenge
- Templo La Luz, An Assemblies of God Church
- Terasaki Institute for Biomedical Innovation
- The Bishops School
- The Buckley School
- The Coptic Foundation for Social Justice
- The Mom & Dad Project
- The Serenity Group Homes
- The Way Back
- Tri-City Hospital Foundation; dba: Tri-City Medical Center
- Trona Community Senior Center Operations, Inc.
- Trybe, Inc.
- Ukiah Senior Center
- United American Indian Involvement, Inc.
- United Cerebral Palsy Association of San Luis Obispo County
- United Cerebral Palsy of Central California
- United Cerebral Palsy of Greater Sacramento, Inc.
- United Teachers Los Angeles
- United Women's East African Support Team
- University of the Pacific
- 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 Teen Ranch
- Valley Village, Inc.
- VBR Foundation; DBA: Fresh Beginning, Inc
- Via Care Community Health Center, Inc.
- Victor Valley Community Services Council
- Victor Valley Family Resource Center
- Victory Outreach - East Los Angeles (Spanish)
- Victory Outreach of Temecula Valley
- Viewpoint Educational Foundation
- Vocational Improvement Program
- 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
- Yu-Ai Kai

Worker's Compensation

Group Deliverables



Member Type	Count
Disability Services	26
Youth - Residential Homes	23
Family/Community Services	17
Youth	13
Habitat for Humanity	12
Economic Opportunity	8
Aging	7
Housing	6
Transit/Paratransit	6
Recovery	5
Animal	2
Health Services	2
Environment	2
Theater/Arts	1
Total	**130**

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:

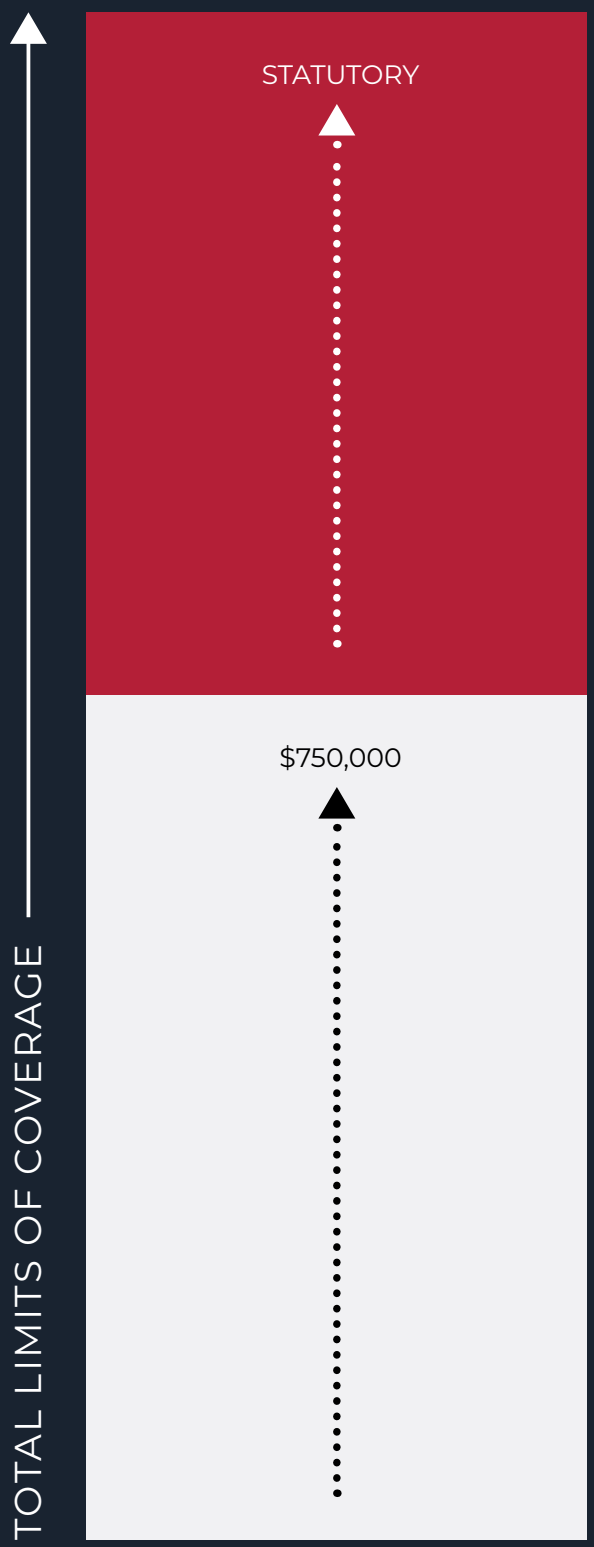
- First dollar coverage to statutory
- $3 million Employer's Liability
- Employees & Volunteers
- Expert Claims Settlement
- Free Nurse Triage program
- Extensive Medical Provider Network including Kaiser On-the-Job

Loss Control Services:

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

Woker's Compensation

Group Coverage



Statutory Coverage from Safety National above $750,000

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

Worker's Compensation Group

2024 Financial Profile

Statement of Net Assets

WCG	2023	2024
Assets	$121,856,749	$100,956,705
Liabilities	$78,075,346	$49,831,140
Members' Equity	$43,781,403	$51,125,565

Statement of Revenue, Expenses & Net Assets

WCG	2023	2024
Revenue	$27,473,343	$23,562,023
Expenses	$23,795,197	$21,644,367
Net Income	$3,678,146	$7,344,162

Audited Financial Statements are available upon request from NPU

Workers' Compensation Group Membership

- A Community of Friends
- Abrazar, Inc.
- Advocates for Mentally Ill Housing, 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 College of Canine Studies
- Boys & Girls Clubs of Capistrano Valley
- Boys and Girls Club of Whittier, Inc.
- Boys Republic
- Brilliant Corners
- 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 de Amparo
- 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
- 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
- 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
- Jewish Community Center of Orange County
- Kern Bridges Youth Homes
- Kimochi, Inc.
- 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
- Plumas Rural Services
- Porterville Sheltered Workshop (PSW)
- Progress Ranch Treatment Services, Inc.
- Promising Futures, Inc.
- Quality Education Services and Training
- REACH (Resource for Education, Advocacy, Communication and Housing)
- Redwood Community Services, Inc.
- Remi Vista Inc
- S.M.O.O.T.H.
- Safe Refuge
- San Diego Habitat for Humanity, Inc
- San Francisco Mime Troupe, 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.
- 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 Open Door Network
- The Petaluma People Services Center
- The Skid Row Development Corporation
- 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
- 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
- Waking the Village
- 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 Glendale and Pasadena
- YWCA of San Gabriel Valley
- YWCA of Sonoma County

610 Fulton Avenue, Suite 200
Sacramento, CA 95825

Tel: (800) 442-4742
Fax: (916) 880-5251

info@nonprofitsunited.com
nonprofitsunited.com