



Non-Profit Organizations

Our Non-Profit Team offers more than 30 years of experience

We have created lasting relationships with preferred markets in order to offer our Clients the finest negotiated programs available

We provide an in-depth understanding of potential exposures and unique coverage(s) related to 501(c)(3), 501(c)(4) and 501(c)(7) organizations

NON-PROFIT CLIENTS WE SERVE

- Social Service Organizations
- Associations
- Service Clubs
- Public Foundations
- Community Foundations
- Charitable Organizations
- Educational Societies
- Professional Associations

CASE HISTORY New Hope Center

Challenge

This organization wanted to see just what kind of unique cost reduction opportunities might exist in their risk management program. They had been facing a difficult state budget, but were still hoping to expand services to those who needed them. They had been with the same broker for quite some time. While they believed their program was solid, they remained open to new ideas for reducing cost and protecting revenues. They were simply unwilling to jeopardize the service or the protection they required.

Action

The Alper Auditor discovered factor calculation errors which directly impacted how their premiums were determined. Through an in-depth analysis of their Claim Management program and history, Alper's Occupational Nurse was able to implement a program which reduced claims by 30%. Alper's Claims Attorney identified a number of contractual language issues. These required immediate attention because contracts are vital to their service operations. The Alper Risk Managers identified 5 major areas where they were either underinsured or uninsured due to restrictive language.

Results

Alper recovered past errors resulting in a 10% overcharge. Alper corrected the errors and reduced current and future costs by 13%. Specialized claim management programs will ultimately result in a 30% reduction in claim size, equalling 12% in premium savings. The contractual transfer language and coverage changes will help insulate both the revenues and the reputation of the organization at no additional cost.

COMPREHENSIVE RISK MANAGEMENT APPROACH

At Alper Services, our goal is to deliver insurance solutions which will lower insurance costs, enhance coverage(s) and improve services.

Premium Cost Reduction Audit: Our highly skilled consultants specialize in uncovering premium overcharges and in recovering excess payments for Clients. Drawing on more than 50 years of policy-auditing experience, they analyze those factors which affect the premiums our Clients have paid to insurers.

Risk Management Analysis: A comprehensive review of all exposures is conducted to ensure appropriate plan design and effective internal practices. Our Non-Profit Team will provide a full analysis of every factor that goes into your pricing formula. Our entire staff is dedicated to providing cost reduction solutions. They will examine any variable which may negatively impact your price.

Specialized Loss Prevention Programs: We consistently strive to reduce the cost, frequency and severity of our Client's claims. Our safety and loss control specialists work proactively to help reduce accidents and improve safety in the workplace.

Post Claim Management Program(s): Part of our value-added service offerings include Post Claim Case Work performed by by our on-staff Occupational Nurse. Her goal is to help Clients coordinate the claim adjusters, medical providers and other staff to resolve every case at the lowest possible cost. Once a claim is filed, our Claim Specialists will combine their efforts with our Claims Attorney and work aggressively until the claim is resolved to our Client's satisfaction.

AVAILABLE NON-PROFIT INSURANCE PRODUCTS

- General Liability
- Professional Liability
- Directors and Officers (D&O)
- Comprehensive General Liability (CGL)
- Sexual Misconduct
- Systems Protection
- Property
- Auto
- Volunteer Acts

For more information on products and services for Non-Profits, please contact:

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CASE HISTORY

The Children's Place Association

Challenge

This Client was concerned they might have been overpaying for their current coverage and needed help developing a long-term plan for addressing potential risk exposures. Their claims handling procedure also needed to become more proactive.

Action

The Alper Risk Manager identified various areas for improvement on each active policy. Alper corrected all coverage concerns, reset coverage limits to appropriate levels and repaired the organization's exposures. A significant cost reduction error on their policy was found by the Alper Auditor. Working directly with the Client, the Alper Occupational Nurse handled claims and improved overall claims procedures. An on-site OSHA Survey was conducted by the Alper Loss Control Engineer. The survey detailed their current loss control areas where improvements could be made and showed how to properly manage and resolve them.

Result

Alper reduced insurance premiums by 20% in the first year. Correcting the cost reduction error resulted in 15% premium savings for the life of the organization. Wellness improvements resulted in a 40% claims reduction, saving \$15K per year. The loss control education the non-profit received continues to help them avoid claims and any potential OSHA penalties.