

Commercial Services for Members of the Alliance of Nonprofits

COMMERCIAL INSURANCE

Kibble & Prentice has access to a wide variety of carriers that have specialized programs to fit all of the needs of Alliance of Nonprofits members. In addition, we have negotiated enhanced coverage and pricing for several key carriers.

These programs will benefit EA members by providing:

- Better coverage
- More competitive pricing
- Access to risk management expertise
- A tailored program for each member
- Continuity (members can retain their current carriers if desired with additional enhancements)

EMPLOYEE BENEFITS

A proactive, systematic, and comprehensive approach to employee benefits will lead to greater retention of key staff and a healthier bottom line.

Kibble & Prentice offers:

A Comprehensive Current Program Audit

Rest easier knowing that the program you are providing to your employees is competitive with your peers, and leaves no surprises which could leave you or your employees in a severe financial hardship.

Highlights include:

- Comparison of benefit offering to industry standards
- Review of medical, dental, vision, life and disability programs to determine adequacy of coverage
- Multi-year cost projections with cost mitigation strategies

Long Term Care Insurance

Disability insurance programs are often assumed to protect our finances if we become disabled. However, most people do not realize how much their assets are exposed because standard disability insurance only protects against loss of income. The actual cost of care can be a financially catastrophic burden. Through our preferred carrier partnerships we are able to offer group long term care insurance at a significant discount for Alliance of Nonprofits members.

Wellness Consultation

The underlying health of your organization may be a key driver in your medical health plan renewal. We can supply the tools you need to begin implementing a culture of wellness within your organization that may lead to reduced medical trend. Our initial wellness consultation will assist you in developing a simple path to wellness, and our quarterly wellness updates will help keep you on track.

Access to a Full Host of Compliance Services

The health insurance industry has always been one of the most highly regulated industries and it has just become massively more complex with the introduction of Health Care Reform. We will make sure you have the education and tools needed to ensure you are managing your benefits properly in the event of a program audit.

Our capabilities include:

- Ongoing education and tools to ensure that you have what you need to remain compliant in one of the most highly regulated industries
- Health Care Reform webinars
- Monthly Newsletters
- HR Resources website

Access to Our Benefit Resource Center

Employees need an advocate when difficult benefits issues arise. Our benefit specialists are available by phone or email, Monday through Friday, from 7:30 a.m. to 5:30 p.m. PT to assist with research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance.

Best-in-Class Employee Communication Materials

There is a direct correlation between perceived value and communication when it comes to employee benefits. We help ease the explanation of what can sometimes be very detailed information. We can work with you to create the right venue for these communications, and develop the best format. Whether it's print, electronic, or web enabled, we have you covered. We also supply personal assistance with enrollment meetings.

Employee Survey Capabilities

Want to know what your employees think? We can help. Our customizable surveys can help probe employee perception before implementing key changes to your benefit programs.

Complimentary Consultation for Key Person Business Insurance

Often a key staff person such as an executive director, is the lifeblood of an organization for fund-raising efforts, as well as maintaining irreplaceable institutional knowledge. Many nonprofits are left unprotected if their key executive dies or become disabled, thus leaving them in a position where their entire organization may fail. We have the capability and expertise to provide insurance products that will enable organizations to maintain the drive of their mission if a key person is no longer able to perform their duties.

COMMERCIAL SERVICES

Business Insurance

- Property, Auto and Liability
- Workers' Compensation
- Surety
- Directors & Officers Liability
- Employment Practices Liability
- Professional Liability

Risk Management Consulting

- Risk Assessment
- Advocacy
- Claims Resolution

Employee Benefits

- Health & Welfare Benefits
- Retirement Plan Services
- Executive Benefit Services
- Voluntary Benefits

Business Resources

- Corporate Transaction Services
- Business Continuation Planning

PRIVATE CLIENT SERVICES

Investment Management

Estate Planning

Risk Management

**Kibble & Prentice,
a USI Company**

601 Union Street
Suite 1000

Seattle, WA 98101

206.441.6300

kpc.com.com

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