Unmasking the Discipline of Risk Management

By Melanie Lockwood Herman

Note: This article is excerpted from the Nonprofit Risk Management Center’s new book, Ready…or Not: A Risk Management Guide for Nonprofit Executives. For more information on the book, visit http://nonprofitrisk.org/store/ready_or_not.shtml

The discipline of risk management is incorrectly masked in mystery. Leaders of nonprofit organizations may believe that formulas can be applied to discern both the likelihood of good or harm should a risk materialize, and the price tag for those outcomes. Various tools developed by capable organizations have created this impression that a formulaic approach exists and should be applied.

It is not possible to create a formula or algorithm that will generate exact answers in such extraordinarily diverse organizations facing differing circumstances. The appropriate risk management solution for your social services agency may be entirely inapplicable to an advocacy group seeking to draw attention to its cause. No mathematical formula will provide the answers to the core questions that arise when contemplating—and deciding what to do about—risk.

To “unmask” the discipline of risk management, we need first to dispense with academic definitions that describe the discipline as a

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New Risk Management Tools Now Available

The Nonprofit Risk Management Center has released two online tools designed to help nonprofit leaders position their organizations for success.

The first tool, found at www.MyRiskManagementPolicies.org, is an easy-to-use program that allows you to create clear, concise, and customized risk management policies to meet the needs of your nonprofit organization. The tool was developed to help leaders avoid the mistake of using ill-suited policies found online or borrowed from other organizations. Creating practical policies that are unique to your nonprofit is an important component of risk management. But instead of effectively managing risk, leaders who “borrow” the policies of another nonprofit may actually increase their exposure to loss by adopting a policy that is beyond the reach of their nonprofit. Using a policy designed for a larger or substantially different nonprofit can expose a nonprofit to liability when the organization is unable to follow the policy to a “T.”

How it Works

A two-minute registration process will afford nonprofit leaders access to My Risk Management Policies. Once logged in, get started by indicating the name of your nonprofit and uploading your logo. Next, indicate the name of the policy you want to create. For example, entering “Volunteer Code of Conduct” will take you to content suitable for such a policy. The content in My Risk Management Policies is presented in a menu format. Simply click on the phrases and sentences you want to include in your new policy. Next, click “CREATE MY POLICY” to save your policy. Your new policy is now ready to review or share via email with a review group (such as the management team or a board.
committee). The system tracks the status of the policy and “final” or adopted policies can be tagged as such. Return at any time to create additional policies or update existing policies. Create dozens or hundreds of policies using My Risk Management Policies. The one-time cost for a license providing unlimited use, 24/7, is only $179. All of the policies you’ve started or completed will be saved on the site until you decide to remove them. You can return at any time to update your policies. If you are ready to get started, go to www.MyRiskManagementPolicies.org.

Many nonprofit leaders have spent countless hours developing the necessary components of a financial management plan. But for many organizations, the components, from an annual budget, return on investment strategy, cash flow planning tool and more, remain disparate, and the nonprofit lacks a cohesive plan that reflects the organization’s commitment to the effective stewardship of its assets. The Center has created My Financial Management Plan, found at www.MyFinancialManagementPlan.org, to guide leaders in updating the components of their financial management systems and integrating these components into a cohesive plan. This powerful system features 21 modules, covering topics such as
Today people over 50 years of age constitute the largest, best-educated, and healthiest group of older Americans in our nation’s history. Their numbers will continue to grow as the Baby Boom generation ages and life expectancy lengthens. Older Americans have the richness of diversity reflected in other age demographics. No matter their gender, ethnicity, income level or religion, the one thing they do have in common is a lifetime of experience that makes them a valuable pool of potential volunteers for any organization. As vital, contributing members of society, their skills and experiences can benefit many in their communities.

Senior Volunteers:
A Priceless Resource


Seniors are participating as volunteers for nonprofit organizations in record numbers. Participants include Senior Corps, the federally-funded national “network of programs that tap the experience, skills, and talents of older citizens to meet community challenges” (Source: www.seniorcorps.org) to seniors who serve in large numbers of nonprofits throughout the country, to senior church members, grandparents, and others who pursue local volunteer opportunities in human services, recreation, cultural arts, and social services.

Recent census information states that “One out of every five Americans—some 72 million people—will be 65 years of age or older in 2020. This is 20 percent of the population. The age group 85 and older is now the fastest growing segment of the U.S. population.” (Source: www.census.gov.) According to a report by Independent Sector and AARP, 47 percent of working Americans 50 years and older volunteer, while 42 percent of retired Americans in this age group volunteer. The report notes, “Retired volunteers aged 50 and over are even more dedicated than those
still working...they give substantially more hours per month.” (Source: Experience at Work: Volunteering and Giving Among Americans 50 and Over, www.independentsector.org). With population increases of 31 percent (50–64 years old) and 12.5 percent (65 and older) projected between 2000 and 2010, older Americans represent a tremendous opportunity for nonprofit and volunteer organizations.

The benefits to seniors who volunteer include:
1. providing an outlet for professional skills, talents and interests;
2. providing a sense of accomplishment and fulfillment; and
3. providing growth and learning opportunities, keys to a successful aging experience.

The benefits a nonprofit realizes by recruiting senior volunteers include:
1. access to multitalented, experienced volunteers whose myriad talents can quickly fill a nonprofit’s volunteer wish list; and
2. enhancing the volunteer experience for volunteers of all ages by bringing a diverse group of individuals together to work on behalf of a community or cause.

Risk Management Do’s and Don’ts When Engaging Seniors in Service

Do:
1. Think about the types of assignments and responsibilities senior volunteers will have in your agency before you begin a targeted recruitment effort. Respect these valuable volunteers by planning for their involvement in your nonprofit well before they arrive at your new volunteer information session or recruitment drive.
2. Ask prospective senior volunteers for input about their involvement in your nonprofit. Find out what tasks they are comfortable performing and what tasks or activities they cannot or do not want to perform.
3. Require that senior volunteers, along with all other volunteers, complete a Medical Information Form containing information on...
special medical conditions (such as allergies), all medications and at what dosage they are taken, and key contact information in the event of a medical or other emergency.

4. Engage seniors who initiate disclosure of a specific physical or other limitation. Explore with the seniors what they are comfortable doing or how the task or assignment can be modified to address the limitation rather than rule out the possibility of their participating in the activity or contributing to your agency.

5. Learn about the special talents and skills of senior volunteers. Your fundraising chair or Foster Grandparent may be a retired or working risk manager, and able and willing to serve on your risk management committee in addition to performing program-related service; or your volunteer senior companion or Meals-on-Wheels driver may be a former salsa instructor who is willing to donate dance lessons to your silent auction.

6. Provide a position description to each senior volunteer in order to convey your expectations with respect to the volunteer’s role and responsibilities in your agency. The job description should provide the kind of information the senior volunteer will need to determine whether he or she can fully perform the tasks you require.

7. Include specific job requirements (e.g., lifting boxes weighing up to 30 pounds) on your volunteer position descriptions. Spelling out specific tasks lets prospective volunteers know what you require while reducing the chance that a mismatch will be made.

8. Schedule regular breaks for volunteers working shifts of two hours or longer. Encourage all volunteers to let you know when they need to take more frequent rest, stretch or comfort breaks than are scheduled.

9. Provide an orientation and appropriate training for senior volunteers. Every volunteer
needs information about what you expect, as well as resources available to help them succeed while working for you—just as your staff members do in order to perform as you wish.

10. Create a welcoming environment for senior volunteers. If there is a substantial learning curve for service, consider pairing new volunteers with experienced “mentor” volunteers who can show them the ropes. Consider pairing people by age group so as to avoid any resentment an experienced senior might feel being shown how to chop vegetables in a soup kitchen, paint a kitchen wall in a home rebuilding project, or stuff envelopes at an advocacy group by a teenager or young adult, or educate all your volunteers how to work with people of all ages as part of their volunteer experience.

11. Strive to provide flexibility in work hours and assignments. Keep in mind that all seniors have busy lives that may involve providing child care, caring for elderly parents, managing family matters, other volunteer commitments and more.

12. Remember that patience is a virtue when supervising all volunteers. A senior whose memory “isn’t what it used to be” may be among your most active and valued volunteers. The occasional need to repeat instructions is well-worth the benefit you’ll reap from dedicated, mature volunteers who believe in your mission. Also, consider whether perhaps it was the instructions that needed fine-tuning and not the senior’s hearing or comprehension.

13. Encourage senior volunteers to ask questions while serving your agency. Like volunteers in other age groups, some seniors may be reluctant to ask questions because they fear that the question suggests ignorance or inattentiveness. Gently encourage questions and make certain all your volunteers know “there is no such thing as a dumb question.”

Don’t:

1. Don’t make assumptions about physical or other challenges facing seniors simply because of their age. Assuming that any volunteer 60 or older will not have the energy for coaching duties, or jobs that require prolonged standing or walking, is a grave mistake.

2. Don’t assign senior volunteers “busy work.” Remember that perhaps more so than other groups of volunteers, seniors infrequently look for “one-day” or temporary volunteer opportunities. Don’t miss the opportunity to engage a volunteer who will make a meaningful contribution to your nonprofit.

3. Don’t exempt senior volunteers from your screening process because you believe it is disrespectful to screen mature adults or you believe that older people do not pose a risk to vulnerable clients. All prospective workers should be subject to a screening process based on an analysis of the risks of the position. A rigorous process should be employed whenever a volunteer (or paid staff member) will have unsupervised contact with vulnerable clients, whether they are young, disabled or elderly.
Measure Twice, Cut Once: The Science of Volunteer Risk Management

While there are nuances of effective volunteer management that depend on the culture, mission and programs of your nonprofit, there are some aspects that must be followed like the directions for an angel food cake: don’t mess with the recipe.

- **Provide explicit direction**—Volunteers want to succeed. And, generally speaking, they want to meet the high standards set by your volunteer program. To help them do so, you need to provide explicit direction about what you expect and what is required to volunteer in your program. You may expect an ongoing commitment of five hours per week, or a minimum level of weekly contact between a volunteer mentor and his or her mentee. Whatever you require, say so. Unless you’re recruiting volunteers from a group of psychics, it isn’t fair or appropriate to assume your volunteers will be all-knowing.

- **Ensure widespread communication**—Do what you can to get your critical volunteer policies in the hands of the people who need them most—your volunteers. A set of policies gathering dust in the office of the director of volunteers is of no use out in the field, on site, or where services are delivered and risks arise. Many nonprofits have developed volunteer handbooks as a way to capture core policies in a single location. Some groups give paid and volunteer staff time to read the manual and require that they initial each page. Others also post these policies on a Web site. There is no single “best method” for distributing information about volunteer service requirements and expectations. For many organizations multiple communication methods are necessary to get the word out. And always make certain that volunteers have plenty of opportunities to ask questions and seek clarification.

- **Monitor policy implementation and revise policies that aren’t working**—Solicit feedback from your volunteers about your risk management activities and policies. Doing so will help you determine what’s working, what’s unclear, and what policies need to be changed or scrapped. Got complaints?! Turn complaints into progress by involving those who complain in updating and revising policies.

- **Get help**—It’s a sign of strength—not weakness—when you reach out to outsiders for help developing or updating your volunteer risk management program. Obtaining an independent review of your policies before you implement them is an excellent risk management strategy.

My Financial Management Plan is a powerful tool to turn financial management strategies, policies and protocols into a plan that will help your nonprofit demonstrate both competence and accountability. Use the “Plan Modules” feature to go through the 21 system modules. Each module offers the opportunity to upload existing material from your financial management system, create new content (based on our templates or created “on the fly”), or skip sections you don’t wish to use. Use the “Manage My Plan” feature to edit your draft plan, upload supporting PDF files and view/download your plan. The system also features a classroom with easy-to-understand articles and resources on a wide range of financial management topics.

My Risk Management Policies and My Financial Management Plan are brought to you by the Nonprofit Risk Management Center, a nonprofit organization with a long history of helping nonprofits cope with uncertainty. The Center has been developing innovative software and online risk management tools for more than a decade. Additional information on these newest resources can be found at www.nonprofitrisk.org under the ONLINE TOOLS tab or at the Web sites for the new tools: www.MyRiskManagementPolicies.org and www.MyFinancialManagementPlan.org. Questions? Call the Center at (202) 785-3891 or write to: info@nonprofitrisk.org. Custom, branded versions of BOTH tools will be available beginning this fall. To discuss the development of a custom version for your organization, contact Melanie Lockwood Herman at: Melanie@nonprofitrisk.org or (202) 785-3891.

New Risk Management Tools Now Available continued from page 3
mechanized series of steps that can be applied to fit all circumstances. Risk management is a discipline for dealing with uncertainty. At its most basic level, that may involve simply imagining what events could unfold in our organizations and making the slightest change in behavior to prepare for that possibility. When we pack essential items in our carry-on-bag or grab an umbrella without looking in the sky or at the forecast, we’re managing uncertainty.

Uncertainty Makes Us Uncomfortable

In their book Risk-Benefit Analysis, authors Richard Wilson and Edmund A.C. Crouch write, “The very word risk implies uncertainty.” Nonprofit leaders are often uncomfortable with risk and its implication: an uncertain outcome. We want to “program” success in our organizations. But uncertainty surrounds us, particularly as we work to improve the lives of vulnerable clients, reduce pollutants in our environment, provide emergency services to victims of domestic violence, or work to find a cure for a disease that annually claims the lives of thousands.

How can we accomplish these laudable pursuits without exhausting the time, financial resources and patience of our staff?

While there are myriad approaches to tackling the risk management dilemma in a nonprofit, three tangible tools are within reach…and worth reaching for. These tools can be adapted to suit the culture and needs of any nonprofit, but the presence of these three tools suggests a serious approach to integrating risk management into the lifeblood of a nonprofit. We introduce these concepts below.

1. **Risk Management Goals** – Risk management goals provide targets and a roadmap for an organization’s risk management program. Without establishing goals, you’ll never know if you’ve made progress or realized success. A nonprofit’s risk management goals answer the questions “What” and “Why.”
2. **Risk Management Committee**
   – Despite extraordinary advances in technology, no “system” exists to manage the risks your nonprofit faces. Human insight and effort are required! Creating a risk management committee answers the question “Who.” Desirable characteristics of a risk management committee include:
   - Members/participants who bring diverse perspectives on risk;
   - Individuals who are likely to be candid about their concerns;
   - Persons who enjoy problem analysis and problem solving;
   - Individuals who can serve as credible (in some organizations, representative) ambassadors of the nonprofit’s risk management goals, objectives and activities;

3. **Risk Management Plan** – A risk management plan is the compilation of a nonprofit’s risk management philosophy, goals, objectives and strategies. It is a snapshot in time of the nonprofit’s approach to managing critical risks. The Center offers a step-by-step guide

   "Risk management should therefore not be seen purely as a compliance issue nor as being solely focused on the prevention of disaster. The process enables trustees to focus on the management of risks that would prevent the charity achieving its strategic objectives. In so doing, charities are able to take opportunities and develop with an understanding of the risks faced, and with confidence that reasonable steps have been taken to manage them.”


"All I’m saying is now is the time to develop the technology to deflect an asteroid."
to developing a risk management plan through the online tool “My Risk Management Plan” found at www.MyRiskManagementPlan.org. A thorough plan will express the nonprofit’s risk-taking appetite and strategies in a wide range of areas, including governance, employment practices, service delivery, financial management, fundraising, facilities, technology, crisis management, special events, and more. Most plans will also include reference to the risk financing strategies and approaches of the nonprofit.

Melanie Lockwood Herman is Executive Director of the Nonprofit Risk Management Center. She welcomes your comments and questions about the topics in this article or her new book, Ready...or Not: A Risk Management Guide for Nonprofit Executives. To reach Melanie, write to: Melanie@nonprofitrisk.org or call (202) 785-3891.

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Risk and the Art of the Motorcycle

By Melanie Lockwood Herman

On the Sunday before Labor Day I was blessed to have the opportunity to reflect on one of my two favorite subjects: motorcycles and risk management. On that beautiful day, I was among the riders at the Pewter Run, a time-based rally for vintage motorcycles held in Hillsborough Center, New Hampshire. September 6th also happened to be the birthday of Robert Pirsig, author of the book Zen and the Art of Motorcycle Maintenance. In July of 1968, Pirsig began a cross-country motorcycle trip with his son and two friends. Upon returning, he began work on a book about the trip that took several years to complete. Pirsig’s book, published in 1974, eventually sold more than 5 million copies.

As I followed my fellow riders on a 40-mile route, I was reminded time and time again about the essential lessons of risk management. These lessons include:

1. Check your vital signs before setting off. At the beginning of the Pewter Run the group of high-spirited (and optimistic) vintage bike enthusiasts donned protective equipment and did whatever was necessary to get their bikes started. For a few lucky riders this involved a single “kick,” while others had to coast down a short hill and pop the clutch with the bike in gear. As I sat on my borrowed 1955 Norton Dominator, a bystander came up to me to let me know that my helmet strap wasn’t fastened. I was grateful for the reminder. With so many things to think about (“How will I ever make it around the hairpin turn at the end of the route?”) it’s easy to forget key details. The same
is true in the world of nonprofit risk management. When an organization is preparing to launch a new service or expand to a new territory, it’s far too easy to forget the basics, such as: have we updated our insurance program to make certain we’re “covered” for losses stemming from the new activity? Did we complete the orientation and training required to increase the program’s chances of success?

2. Watch for common and uncommon hazards throughout your journey. As I headed down the first hill in the course, I began scanning for the typical roadway hazards that bring motorcyclists into contact with the cruel pavement: sand, water, pot holes, oil on the road, etc. A sign up ahead announcing “Moose Crossing” provided a wonderful reminder of a “black swan” event. While the chance of colliding with a moose while traveling on a country road in New Hampshire is rather slim, the consequences of such an event would be catastrophic, to say the least. Safe motorcycling requires that a rider scan without interruption—the roadway below, the shoulder, the woods, and of course, the roadway up ahead. Leaders of nonprofits must do the same with respect to the risks facing their organizations. Focusing solely on the mundane is a mistake, as is thinking only about the most catastrophic downside risks. We need to give time and attention to both.

3. Plan ahead. Before departing on the Pewter Run, each rider received a laminated map of the “route.” Thinking that there was no way I’d be able to read a map and keep the Norton upright in unfamiliar territory, I tucked the map into my jacket and resolved to follow Rider #23 riding an early-vintage BMW. As my luck would have it, Rider #23 decided to travel at a speed that was a bit above the recommended pace of 24 MPH, and he quickly disappeared out of view. I immediately chastised myself for not spending the time to strap the map to my left arm, or coming up with another “Plan B.” Planning ahead is in many respects the essence of risk management. Nonprofit leaders will never know exactly what the future holds. But effective leadership—and a good night’s sleep—are within reach when you take the time to think about the possible forks in the road and how you will decide which way to go and how you will do your best to ensure your nonprofit’s safe arrival.

4. Reach out for help. I’ve been advising nonprofit leaders to “reach out for help” throughout my tenure at the Nonprofit Risk Management Center. The value of this advice was illustrated when the rally host presented the “hard luck” award. One of the riders was unsuccessful getting his vintage bike started. A bad battery was quickly determined to be the cause. In many environments the rider would have been out of luck. In this case, the determined rider decided to reach out for help. He began asking the onlookers and race organizers if they had any ideas. One of the onlookers had a “spare” battery that fit the vintage bike! The rider had the bike running again in short order, completed the course successfully, and proudly went home with the “hard luck” trophy in hand. Remember to reach out to others—individuals inside and outside your nonprofit—for help, and do so before the going gets rough.
The value of volunteers are incalculable in many expectations. The positive contributions judgment errors or fail to meet performance promising, mission-driven volunteers make.

Let’s face it, from time to time, even the most misconduct nonprofit.

Volunteer management practices at your how to leverage those lessons into effective the lessons from this legislation and learn insulate volunteers from liability. Explore ways that courts have applied the law to look at cases citing the Volunteer Protection Act and try to discern a pattern in the passage of the Volunteer Protection Act, the More than 10 years have lapsed since the October 7 / 2 p.m. EDT Conducting a Youth Protection Risk Assessment Got youth? Well, then you’ve got risk! Every nonprofit serving young people faces a wide range of risks associated with either serving youth or relying on youth to provide volunteer services to fulfill its mission. Attend this webinar to learn how to conduct a proactive, youth-protection risk assessment for your organization. You’ll learn what policies are fundamental and the questions to ask—and how to act on the revealing answers.

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House of Sand or Foundation of Stone: The Board of Directors/Trustees
The first webinar of 2010 will examine methods for evaluating and addressing governance risks. The program will examine a wide range of topics including the composition of the board and best practices for empowering the board to discharge its legal responsibilities.

February 3, 2010
The Deep End: Nonprofit Finance and Audit Committees
During February we will continue our review of governing structures by using the risk management process to evaluate the roles and responsibilities of the finance committee and audit committee.

March 3, 2010
Ethics and Conflict of Interest Policies
During the March webinar we will explore the role of ethics and conflicts of interest policies to strengthen the foundation of a nonprofit. What role do these policies serve and how should leaders go about developing practical policies that set the right tone for the nonprofit?

April 7, 2010
Risk Management, Budgeting and Forecasting
Effective budgeting and forecasting are vital components of sound risk management. This webinar will offer a risk management approach to budgeting and forecasting, highlighting practical strategies to position both activities as assets to the overall risk management program.
May 6, 2010
Back to the Future: Long Term Planning and Investment Strategies
The need to look into the future and how to approach that process will be explored in the May program in the Center’s 2010 series of webinars. The program will examine long-term financial planning and investment strategies from a risk management perspective.

June 2, 2010
Shred or Retain? A Closer Look at Records Destruction/Retention Policies
Nonprofit executives need practical advice to develop practical, defensible document destruction and retention policies. No leader wants to retain more than is necessary, but we all fear destroying something that might be needed to defend our organization. This webinar will explore the process for developing a practical and custom documents destruction and retention policy. The policy of another nonprofit may not work... don’t risk it by “borrowing” a policy ill-suited to your nonprofit.

July 7, 2010
House of Cards or House of Brick? Evaluating Organizational Structure
A nonprofit’s mission requires a solid foundation on which to deliver services. Many nonprofits are at risk of not realizing their missions because the underlying structure of the organization isn’t as solid as it needs to be. Or perhaps the sound policies of the nonprofit aren’t being followed to a “t.” This webinar will offer strategies for examining the risks you face that stem from things outsiders can’t see. Learn how to diagnose risks and shore up the foundation of your nonprofit.

August 4, 2010
Reputation Risk: What’s in a Name
A nonprofit’s reputation is a vital asset on which it depends. Yet that asset is at risk everyday and many leaders feel powerless to evaluate the degree to which reputation is at risk and respond capably when the “brand” is tarnished. Sources of brand risk include every stakeholder group near and dear to the heart of the nonprofit: volunteers, staff, donors, client/members, and more. This webinar will explore the process for managing reputation and offer practical tips on protecting the name and mission of your nonprofit safe.

September 1, 2010
Back to School: Orientation, Education and Training
Nonprofit leaders who seek to integrate risk management into their operations often look far and wide for “best practices.” Yet the fundamental activities of volunteer, staff and client orientation, in-service training are important components of your risk management strategy. Attend this webinar to explore the role of effective education in an overall risk management program.

October 6, 2010
Got Resources? Risk and Reward in Resource Development
Fundraising and resource development are vital components of every nonprofit’s operations and some leaders report that fundraising takes more time than ever. Risk may be the reason for this phenomenon. A growing array of risks arise when a nonprofit seeks support from individual and institutional donors, and the complexity of laws regulating fundraising activities frustrates even the most seasoned leader. This webinar will explore the risks associated with asking for and accepting the support your nonprofit needs to deliver its mission. The presenter will offer practice strategies for managing the risks you know about as well as those that are coming around the bend.

November 3, 2010
Cyberspace Risk: What You Don’t Know Could Hurt You
The nonprofit sector’s reliance on the Internet and modern technology has grown beyond anything most leaders imagined was possible. In many cases modern technology has enabled small and midsized nonprofits to reach unreachable audiences with mission-related messages. But it’s a dangerous world out there! Attend this webinar to find out what you don’t know about cyberspace that could hurt your nonprofit and impair or disrupt your mission. Explore practical steps for risk identification and the design of effective strategies for managing the risks of your online presence.

December 1, 2010
What Do the Numbers Say About Your Nonprofit?
The story of your nonprofit is told in various ways and formats. One of the ways is through your published financial statements and Form 990. While you may hope that stakeholders are focusing on your “vision statement” and the compelling descriptions of programs on your Web site, in reality their attention may be riveted to the story your numbers tell. Attend this webinar to learn how to manage the risks associated with telling your story in numbers and practical steps for ensuring that the story is both accurate and mission-advancing.
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• A process for submitting requests for insurance quotes to participating insurers.
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Educational information can be browsed without registration. Registration is free and provides access to the insurance needs self-assessment tool and basic guidance. A five-year subscription to the site is available for a small fee and offers detailed guidance and suggestions and the ability to use the site to submit requests for insurance quotes to participating insurers.

Visit www.insuranceformynonprofit.org

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- Regular E-Flyer communications on current loss control issues and large loss lessons learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

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www.phly.com
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## Customer Information

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## Method of Payment

- Check enclosed
- P.O. # _____________
- Charge my: 
  - Visa
  - MasterCard
  - AmEx

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- $7.50 for orders of $24.99 or less
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