

The Honorable Sherrod Brown Chairman Committee on Banking, Housing, and Urban Affairs U.S. Senate Washington, DC 20510

The Honorable Patrick McHenry Chairman Committee on Financial Services U.S. House of Representatives Washington, DC 20515 The Honorable Tim Scott
Ranking Member
Committee on Banking, Housing,
and Urban Affairs
U.S. Senate Washington, DC 20510

The Honorable Maxine Waters
Ranking Member
Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515



Date: June 1, 2023

Re: Nonprofit Property Protection Act (NPPA)

Dear Chairman Brown, Chairman McHenry, Ranking Member Scott, Ranking Member Waters:

We at **Lifeline Children's Services** represent a large human services nonprofit with a 41 year history focused on adoption and foster care as well as family support services with outreach in 17 states and growing. We are here to reinforce the grave concerns we have regarding our Property & Casualty insurance rising costs (affordability) and even availability.

Gallagher's Nonprofit | Religious Practices support our insurance and risk management efforts and is working to sound the alarm of concern that grows louder with each day. Gallagher is partnering with Nonprofit Insurance Alliance and their efforts to develop comprehensive (package) and affordable insurance and risk management programs for nonprofits like us. Pamela Davis, CEO of NIA (Nonprofit Insurance Alliance), is stepping forward with potential viable and affordable solutions with the passing of the NPPA Act. Otherwise, we face growing costs for insurance (if even available) that take away from our mission.

We are supportive of this national NPPA effort and trust you see the potential this could bring especially to public-serving nonprofits everywhere, who are called to be integral to serving and solving society's challenges, yet escalating fixed costs for operations and narrow federal legislative past actions (Risk Retention Act) are creating barriers to the full implementation and impact and threaten long term sustainability.

Sincerely,

Herbert M. Newell IV

President/Executive Director

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Lifeline Children's Services, Inc.