Dear Commissioner Altman,

The Pennsylvania Council of Children, Youth & Family Services (PCCYFS) is the statewide membership association representing nearly a hundred private human service agencies serving children and youth. Our members employ more than 10,000 individuals and have served hundreds of thousands of children, youth and family members across Pennsylvania.

Property and casualty insurance is a perennial problem for Pennsylvania nonprofit organizations. Commercial insurance premiums can raise unpredictably and drastically, and nonprofits constantly face nonrenewal or rejection. There is currently not enough capacity in the insurance marketplace to support nonprofits, often limiting us to either inadequate or out-of-reach coverage.

We understand that there is a bill at the federal level, the Nonprofit Property Protection Act, that could offer a solution. This bill has been introduced previously and would improve capacity and competition. Unfortunately, we learned that the National Association of Insurance Commissioners (NAIC) has opposed this bill in the past.

We are hoping that you will reach out in your role as Commissioner to ask NAIC to support the Nonprofit Property Protection Act. This bill will increase insurance options for nonprofits such as ours and foster a more competitive marketplace with greater capacity, helping Pennsylvania’s insurance market to better meet the needs of nonprofits and enable us to help the people of the Commonwealth.

Sincerely,

Terry L. Clark, MPA
President & CEO

Supporting Organizations:
Children’s Home of Easton
Delta Community Supports, Inc.
Families United Network
MHY Longmore Academy
United Charities
Valley Youth House