

RURAL PHILANTHROPY DAYS · ALPINE, TEXAS · 2026

Spending Smart on Insurance

The Playbook You Didn't Know You Needed

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163%.

the average premium
increase for nonprofits
since 2019

More than half are up over 50%. One in
four, up 200% or more.

Behind the curtain: three players



The broker is your door to the market.

You are a story.

To a carrier, your organization isn't just a spreadsheet or a form.
It's a story. And your price follows how well that story is told,
and who tells it.

Know your risks — and what each costs you

Every risk has two price tags.

Insure it

a known, budgetable premium

Go bare

the bill if it hits — often six figures

Protect first where going bare could end you.

Which risks are yours? The roadmap depends on your organization.

Cheap coverage is the most expensive kind.

\$900

saved on the premium

vs

\$250,000

the uncovered claim you now pay in
full

*A six-figure decision wearing a \$900 disguise. Compare coverage
before price.*



TURN TO YOUR NEIGHBOR

What's the one risk that, if it hit tomorrow, could actually end your organization? And do you know your coverage limits for it?

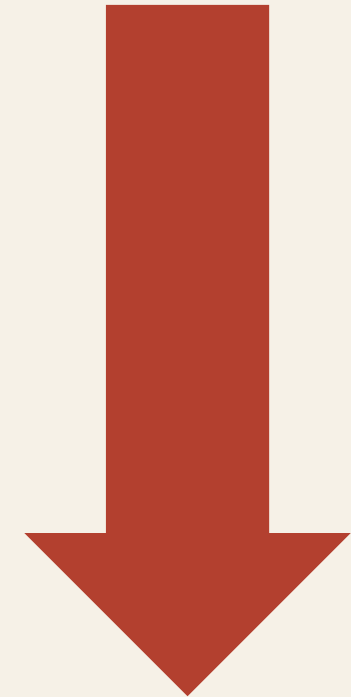
Just ninety seconds, with the person next to you.



You're the house.

The more carriers who want to write you,
the lower your price goes.

One broker. Full market. Make them compete.



PRICE

Become the risk that rewards you

Policies & protocols

Documented, followed, reviewed.

Internal controls

Background checks, safety, clean books.

Prevent losses

Stop them early. The market rewards it.

Run a smart renewal

Start early. Make your broker earn it.

You can't control the road, but you can control how you drive on it.



Five questions for your next renewal

- 1 Do we know which risks could close our doors, and are we properly protected?
- 2 Has our coverage kept pace with how we've grown, or are we protecting last year's org?
- 3 Is our broker helping us prevent losses before they happen?
- 4 Same coverage, or is the cheaper quote just covering less?
- 5 Does our broker help us become a better risk, and tell a stronger story?

A FEW QUIET MINUTES

This part is just for you. Take a few minutes with your worksheet. Answer each question honestly for your organization: yes, no, or not sure. Then circle the one that gives you pause.

These are yours to take back with you.



You're a story worth telling.

And your mission is worth protecting.



You Can. Period



Please,
provide your input
about this session
HERE!

