**Executive Summary**

**Introduction**

The Western New Providence Association (WNPA) was created for the benefit of its member companies. It is structured as a company limited by guarantee under the Companies Act CG 301 s.4 (the Act). The Act provides a legislative structure on which to protect the WNPA and its members.

**The Association**

The WNPA was originally brought together as a buying group for the various member companies' group health insurance plans. However, the goal of the Association is to offer its members many more services.

The purpose of the WNPA is simply to provide benefits for members at a competitive advantage. The founders of the WNPA have realized that there is a common need to have an Association working on their behalf. This realization led the founders of the WNPA to pursue an Association capable of satisfying these needs; in a way that is beneficial to all members.

**Possible Services Offered to (but not limited to) Member Companies, Including:**

* Critical Illness Insurance
* Dental Coverage
* Employee Assistance Programs (EAP)
* Evacuation Insurance (in case of Major hurricanes)
* Products and Services Discounts
* Health Club Discounts
* Group Medical (Health) Coverage
* Home and Auto Insurance
* Individual Health Insurance
* Life Insurance
* Long Term Care Insurance
* Pension/Retirement Plans
* Pet Insurance
* Pinnacle Care (www.pinnaclecare.com)
* Property and Casualty (Office Buildings etc.) Insurance (including hurricane and flood coverage)
* Vision Care Coverage

**Membership Initiation Fees and Annual Dues**

The WNPA is financed by initiation fees and annual membership dues, as is stipulated in the Memorandum. These fees/dues are an agreed contribution to the assets of the WNPA, to be used in accordance with the WNPA's stated purpose; but not for profits. Initiation fees and annual dues would be used to pay for the various operating expenses incurred by the Association. Prior to every year, an annual detailed budget would be submitted to the Member companies, for their approval.

**Joining**

There is an application form that can be requested from the Association. Provided you meet the requirements stipulated in the WNPA’s articles and Memorandum of association, the Membership Committee will review your application and either accept or refuse your application; based on merit.