



**The Right Coverage   A Better Strategy**  
**More Value   Inspired, Personal Service**

*Liability insurance by and for 501(c)(3) nonprofit organizations*

# 2012 Annual Report



**Nonprofits' Insurance  
Alliance of California**  
A HEAD FOR INSURANCE . . . A HEART FOR NONPROFITS

**Nonprofits Insurance Alliance Group**

**A Head For Insurance... A Heart For Nonprofits**



**Alliance of  
Nonprofits  
for Insurance**  
Risk Retention Group

# Message

## from the President and the Chairmen

### Partner

is not the first word that most people think of when it comes to their insurance company. We are on a mission to change that for nonprofits by setting standards that foster loyal, long-lasting partnerships.

**On personal service,** we believe that everyone should be treated with respect by professionals empowered with the knowledge and tools to get the job done promptly and correctly. We encourage our staff to look for ways to engage with brokers, members, prospects and, yes, claimants, and not hide behind technology. For us, technology is not a replacement for customer service. Rather, technology exists to free staff from routine and repetitive tasks to allow them to engage in quality dialogue when the personal touch offers the best result.

**On risk management,** this year we provided free training on a variety of topics to 5,000 nonprofit employees and volunteers toward the goal of fewer injuries and accidents. In addition, we provided nearly 3,500 one on one risk management consultations to members with specific concerns. The breadth and depth of our offerings of services for nonprofits is unprecedented in this industry. We invite you to view a full listing of our many free and subsidized services as well as the many insurance products we offer on pages 5 and 9 of this report and on our website at [www.insurancefornonprofits.org](http://www.insurancefornonprofits.org).

**On technological innovation,** we launched an initiative to allow us to exchange electronic data with brokers to eliminate dual data entry. This well-received service makes both the application and renewal processes more efficient, as well as reducing possibilities for error. Our technology platform also let us expand our distributed workforce with regional staff in eight states, providing better services to our brokers and nonprofit members in 31 states and the District of Columbia.



Pamela E. Davis  
Founder, President and CEO  
NIAC, ANI, NANI & AMS



R. Lawrence Bacon  
Chairman of NIAC, NANI & AMS

**On member satisfaction,** once again this year, 93 percent of our valued members who were with us at the beginning of the year are still insured with us. And another 1,623 new members came aboard in 2012, growing the combined membership in the Group to 11,804 nonprofit organizations.

**On financial results,** for 2012, gross written premium for the Group totaled \$76.0 million. Of that total, the Nonprofits' Insurance Alliance of California (NIAC) wrote \$50.2 million, the Alliance of Nonprofits for Insurance, Risk Retention Group (ANI) wrote \$22.6 million and NANI, the Group's property reinsurance captive, retained \$3.2 million on a net basis. Also, we managed an additional \$18.0 million in premium for our companion property and volunteer accident programs, bringing the total business administered by the Group in 2012 to \$94.0 million, an increase of 12.3 percent over 2011. At year's end, the Group's combined balance sheet showed total equity of \$163.1 million and total assets of \$331.3 million. Before dividends, the \$13.5 million of combined income for the Group comprised \$10.8 million from NIAC, \$1.4 million from ANI, and \$1.3 million from NANI.

**On dividends,** the NIAC Board of Directors has declared a \$5.0 million dividend for 2013. The company once again is able to declare a dividend because of better-than-expected results, particularly during accident years 2006-2008. NIAC's dividend plan, based on premiums paid, rewards individual members for length of continuous coverage as well as favorable claims experience. ANI turned in a strong performance, but is not yet large enough to be in a position to pay dividends. However, its members are accruing points toward essentially the same dividend plan as NIAC members share.

**On sector strengthening and innovation,** our work is designed to keep nonprofits' hard earned dollars working for the benefit of the nonprofit sector and the communities we serve. Since our creation, less than 25 years ago, we have retained or returned \$180 million for the nonprofit sector—funds that otherwise would have become insurance industry profits. To expand that cooperative concept, during 2012 we helped create and support the work of American Nonprofits,

a web-based platform through which members can convene local and national discussions, initiate solutions, and collectively improve nonprofit finance. It is also the home of the online magazine, *Blue Avocado*, and sponsors a webinar series for nonprofit finance professionals. With American Nonprofits, we are investigating the feasibility of creating a credit union for 501(c)(3) nonprofits and their employees and volunteers nationwide. Check it out at [www.americannonprofits.org](http://www.americannonprofits.org).

As always, it remains a privilege to serve those creating real value in their communities,



Pamela E. Davis  
Founder, President and CEO  
NIAC, ANI, NANI & AMS



R. Lawrence Bacon  
Chairman of NIAC, NANI & AMS



Wilson M. Jones  
Chairman of ANI



Wilson M. Jones  
Chairman of ANI

## In Memoriam Roger W. Gilbert



Roger Gilbert served us as board member since 1998 and capably served as audit chairman. Following a long and distinguished career in the insurance industry, he generously volunteered his time and talents with us. A tough task master and a patient teacher, he was universally admired and loved by board members and staff alike. We miss his sharp wit and spirited conversation and mourn his passing.



“We feel like we truly have a partner who understands us and will look out for our best interests.”

—Patricia Osage, Executive Director, LIFE ElderCare



[www.lifeeldercare.org](http://www.lifeeldercare.org)

**The Nonprofits Insurance Alliance Group is:**

- A group of 501(c)(3) cooperatives
- Rated A VIII (Excellent) by A.M. Best
- Reinsured by a group of highly rated reinsurers

**LIFE ElderCare**  
Fremont, CA

LIFE ElderCare provides assistance to older adults to help them maintain a good quality of life while living independently in their own homes. Like many of our member-insureds, LIFE ElderCare uses a strong network of volunteers to meet a need in their community.

They know that we stand with them to provide the coverage they need as well as prompt, efficient and professional help when they have a claim. Plus, they know that because of our philosophy to keep rates stable when we can, and to provide long advance notice if claims warrant an increase, there will be no surprises at renewal time. This allows them to focus on what they do best.

# The Right Coverage

## Nonprofits OWN

### *Nonprofit coverage is not a sideline for us. It's all we do.*

Our specialized coverage forms were written exclusively for nonprofits. Over the years we have expanded our coverage to better meet the needs of the nonprofits we insure.

## Stability

*Once nonprofits find us, they rarely leave.* Our renewal retention is well above the industry standard, and for good reason. Our members understand they have a partner in us who will stand by them and provide consistent, fair pricing for their insurance needs, as well as providing valuable risk management services.

**93%**  
of our members  
renewed their  
coverage with  
us in 2012

### Our Coverages:

- General Liability
- Business Auto Liability
- Non-owned Hired Auto
- Social Service Professional
- Improper Sexual Conduct
- Directors and Officers
- Umbrella Liability
- Liquor Liability
- Employee Benefits Liability

### Available through companion programs:

- Auto Physical Damage
- Fidelity
- Foster Parent Liability
- Participant/Volunteer Accident
- Property
- Workers' Compensation

“Who would have thought that an insurance policy could bring so many good things to our organization.”

—Megan Weigel, Human Resources Manager, Luke-Dorf

**Inspired service and sensible products at the right prices, effectively and dependably delivered.**



[www.luke-dorf.org](http://www.luke-dorf.org)

## **Luke-Dorf** Tigard, OR

Luke-Dorf is a community mental health agency that provides services for individuals with psychiatric disabilities. They face the complex Human Resource management challenges that come with having a large workforce.

The Human Resources Manager at Luke-Dorf has used our Labor and Employment Risk Managers regularly because she believes that preventing problems is better for staff and management and enhances Luke-Dorf's ability to accomplish its mission in the community. For many of our members, the value they receive from our Labor and Employment Risk Management service off-sets the cost of their insurance policy.

# A Better Strategy

## Why We're Different

**Unlike companies with stockholders, we are governed by the nonprofits we insure. We are cooperatives.** Our sole purpose is to serve nonprofits by providing better insurance coverage and tools to prevent losses in the first place.

Many nonprofits were forced to revamp their operations or even shut down during the late 1980s due to skyrocketing insurance prices. Our founder envisioned a different type of insurance company that would partner with nonprofits to make them stronger and more effective organizations. This partnership would extend beyond responding to claims; it would include helping to prevent them from happening in the first place by providing valuable resources and training.

With the financial backing of some forward-thinking foundations, Pamela Davis turned her master's thesis into a business plan and in 1989, launched the Nonprofits' Insurance Alliance of California (NIAC).

A little more than ten years later, and with \$10 million in foundation grant money, the model expanded into other states with Alliance of Nonprofits for Insurance (ANI). Today 12,000 nonprofits in 31 states and the District of Columbia are insured by the Group. With \$330 million in assets, we are now a leader in the insurance marketplace for nonprofits.

## Pricing Philosophy

**We don't play pricing games designed only to raise the price later.**

We understand nonprofits operate on tight budgets planned far in advance, so we carefully look at each new account and determine a fair and sustainable price based on their exposure to risk.

**We are  
tax-exempt  
501(c)(3)  
nonprofits  
governed by  
the nonprofits  
we insure.**



"Nonprofit dollars can land in stockholder pockets, or they can be reinvested in the nonprofit sector. It's our choice."

— Cheryl Marks Young, CFO, Easter Seals New Jersey

**\$1.6 million**  
in FREE services provided  
to member-insureds  
during 2012



### **Easter Seals New Jersey** East Brunswick, NJ

For 65 years, Easter Seals New Jersey has provided services through programs statewide designed to remove obstacles along the path to independence for thousands of individuals and families living with disabilities.

When ANI began providing coverage in New Jersey in 2012, Easter Seals wanted to learn more about this cooperative insurance company. They were sold on ANI based on our track record and excellent coverage options. The many free loss control resources were icing on the cake. They've already taken advantage of a number of our services, and plan to fully utilize these valuable member benefits.

[www.nj.easterseals.com](http://www.nj.easterseals.com)

# More Value

## *Nonprofits get more than just an insurance policy from us.*

They also get valuable services to help them accomplish their missions. Providing members with specialty expertise in advance of problems both reduces stress on our members and enables them to handle situations appropriately. This is a far better outcome than spending money and energy later to wage a battle in court.

## *We also help our members with a broad spectrum of loss control resources.*

We offer practical, easy to use tools and training to help our nonprofits run safe, efficient and effective organizations. A sampling of these resources are listed here, or visit our website for a comprehensive list at [www.insurancefornonprofits.org](http://www.insurancefornonprofits.org).

### **FREE Services for Member-Insureds:**

**MEMBER-ONLY Secure Website** – Risk management tools, sample forms, reference documents and more

**Employment Issues Assistance** – Members that purchase D&O insurance receive unlimited labor and employment consultations with our Labor and Employment Risk Managers.

**Personnel Handbook Review** – When members purchase D&O insurance, they are eligible for a free review of their personnel handbook to ensure they are current.

**Loss Control Assistance** – Unlimited loss control consulting

**Driver Training** – Driver training (online, in person and self-study) for members who purchase owned auto policies

**Vehicle Monitoring Program** – 800 line “How Am I Driving?” tool to assist members managing fleets of vehicles

**Educational Booklets** – Risk management educational booklets on various topics important to nonprofits which can be downloaded from the web or ordered in hard copy

**Audiovisual Lending Library** – Unlimited use of dozens of titles for staff meetings and training sessions

**Sexual Harassment Training for Supervisors** – Online resource to meet state requirements (For CA and CT members to comply with California’s AB1825 and Connecticut Section 46A requirements)

**Webinar Series** – 60-90 minute risk management presentations on relevant and timely topics of particular interest to nonprofits

**BOARDnetWORK** – A customized, web-based tool to streamline governance activities and help boards of directors stay informed and organized

**My Risk Management Plan** – A web-based, interactive program to develop a customized risk management plan that reflects each organization’s needs, priorities and culture

### **Significant Discounts On:**

Background Checks

Drug Testing

Disaster Recovery and Planning

Motor Vehicle Record Check

"A new standard has been set for how nonprofits are treated in the insurance marketplace."

—Janice Johnson, Human Resources Manager, Visiting Nurses

The Nonprofits Insurance Alliance Group works in partnership with professional independent insurance brokers. Their service and commitment to nonprofits in their communities helps ensure the best possible service for our valued members-insureds.



[www.kansasvna.org](http://www.kansasvna.org)

## Visiting Nurses Lawrence, KS

Visiting Nurses provides comprehensive home health and hospice care to individuals in the Douglas County area of Kansas. They have a professional staff and also engage trained community volunteers to provide services to those in need in their area.

This member was particularly pleased with the service they received from our claims department. While the goal is always to prevent bad things from happening in the first place, we understand that despite best efforts sometimes accidents happen. We are there to stand with them when they do.

# Inspired, Personal Service

## Service

***We surprise people every day with our service.*** Whether it's a claim issue, a payment question, or assistance with training or resources, our members can always easily reach a live, friendly professional to assist with their requests. Our brokers frequently comment on how quickly requests are processed. We currently have employees located in eight states to better serve our customers. Here are just a few of the comments we received during 2012:

### Members:

"I am extremely pleased with the wonderful service."

"Thank you so much for all your help and guidance—you made the process much easier for me!"

"We appreciate your hard work on reducing the cost of this claim."

"WOW! I am a new member and am so appreciative and impressed by all the additional assistance and offerings you have to help your clients."

"We get all the insurance products we need from one vendor that not only understands the challenges and issues facing a nonprofit, but is one themselves."

"I love being a member of this group!"

### Brokers:

"Thanks for the flexibility, quick turnaround, and responsiveness (and grace when our requests for updates come in machine-gun fire fashion!)."

"You turned this around really quickly for us and did a great job. I can't tell you all how much we appreciate working with you."

"On more than one occasion, ANI was successful in securing business through us specifically because you were so timely."

"The clients that we have placed through NIAC are happy, and I am happy with the service I get when I need endorsements, the claims process...everyone is so very nice and helpful!"

"Are you kidding me!!! I have NEVER had an endorsement done this fast — you are good!!!"



# "We will never think about insurance the same way again."

—Cheryl Paddack, Executive Director, Novato Youth Center

**\$31.1**  
million in  
dividends  
declared  
since 2007

## Novato Youth Center Novato, CA

Novato Youth Center offers programs to youth and their families which include academics, health and well being, arts and athletics programs. A NIAC member since 1990, Novato Youth Center was one of our first 100 members.

Over the years, they have reaped the benefits of member loyalty receiving dividends each year they were declared. Their Executive Director, Cheryl Paddack, went a step further when she threw her hat into the ring for the NIAC Board of Directors election. She has served as a member-related NIAC board member since 2010.



Photo by Rose Jennings-Newhouse

[www.novatoyouthcenter.org](http://www.novatoyouthcenter.org)

# The Bottom Line

**The Right Coverage   A Better Strategy**  
**More Value   Inspired, Personal Service**

## *That's what we do!*

We understand nonprofits' needs, we invest in making the nonprofits we insure stronger organizations through training and services, and we strive to exceed expectations every single day.

## *A Head for Insurance...A Heart for Nonprofits*

### **Strengthening the Nonprofit Sector**

Purchasing liability insurance through the Nonprofits Insurance Alliance Group keeps nonprofit dollars in the nonprofit sector. Each nonprofit that joins us is making the nonprofit sector stronger by enabling resources to continue to serve the sector rather than draining them out as profits to stockholders. If the Group has better than anticipated results, the benefits are shared through dividends and services to the members.

*Our success is passed on to the nonprofits we insure.*

Our job first and foremost is to protect members in accordance with the commitments we have made to them in our insurance contracts. We are required to maintain financial resources to assure that we can meet those obligations.

Beyond that, we have the privilege of sharing better than expected financial outcomes with members!

Over the past seven years NIAC has declared \$31.1 million in dividends for its nonprofit members in California. ANI is not yet of a sufficient size to begin paying dividends, but ANI members are already earning loyalty credits toward potential future dividends.

# Nonprofits Insurance Alliance Group

**Nonprofits are stronger when we band together.**

We insure 12,000 nonprofit organizations in 31 states and DC. These include children's programs, group homes, senior organizations, art programs, food banks, community groups, foster family agencies and many others. These organizations make a huge difference in the communities where they provide services. However, in the past, many of these organizations have not had the voice needed to affect positive change in the insurance marketplace. Times have changed! Today, the nonprofit sector can proudly state that they have created their own stable, successful, insurance group.

The Nonprofits Insurance Alliance Group is comprised of four distinct 501(c)(3) nonprofit organizations.

## Nonprofits' Insurance Alliance of California (NIAC)

Provides liability insurance to 501(c)(3) nonprofits in California—Founded in 1988

## Alliance of Nonprofits for Insurance, Risk Retention Group (ANI)

Provides liability insurance to nonprofits with locations outside California—Founded in 2000

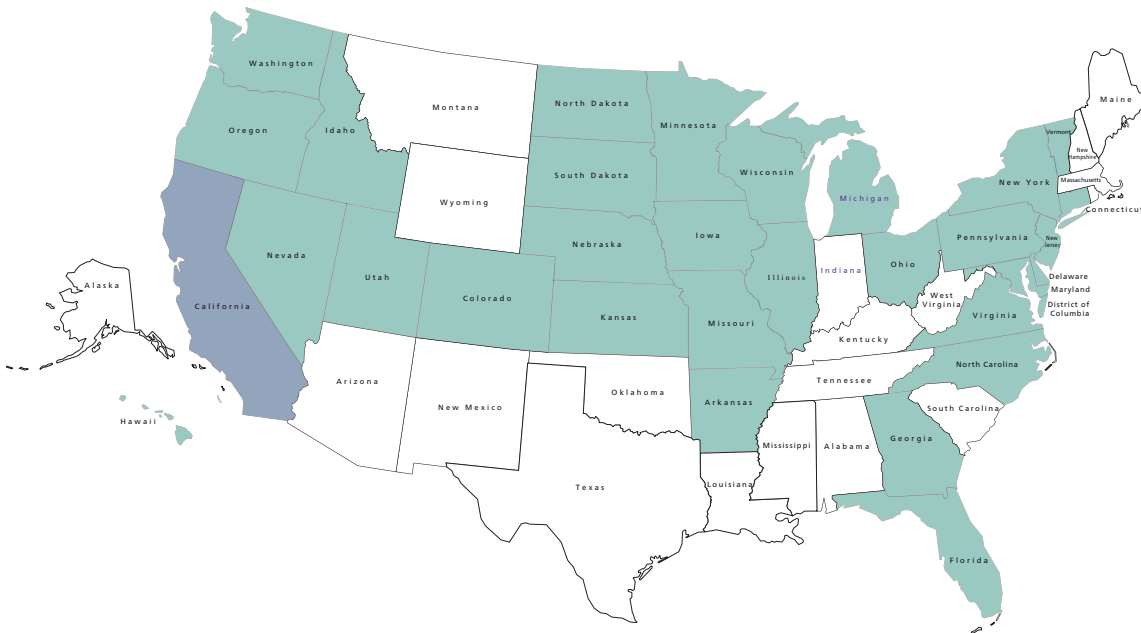
## National Alliance of Nonprofits for Insurance (NANI)

Provides property reinsurance—Founded in 2000

## Alliance Member Services (AMS)

Provides staff, services and support to the other three companies—Founded in 2000

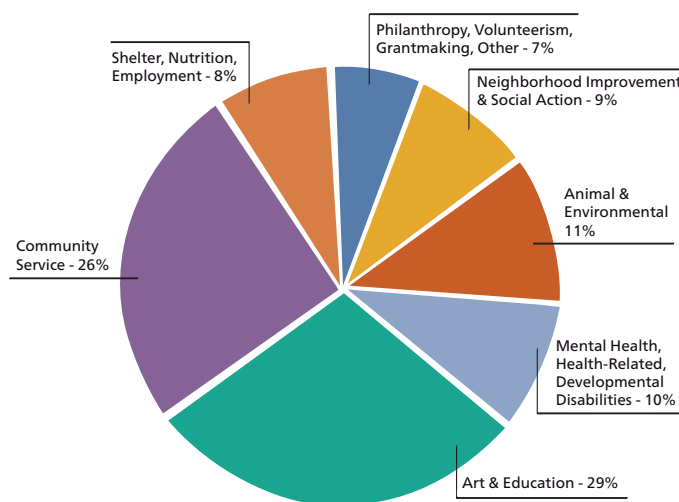
The complete history of the Nonprofits Insurance Alliance Group can be found on our website at [www.insurancefornonprofits.org](http://www.insurancefornonprofits.org).



# Group Results

In 2012, the Group welcomed 1,623 new members, renewed 93 percent of its existing members, and ended the year with 11,804 nonprofit members. Gross written premium for the Group totaled \$76.0 million. At year's end, the Group's balance sheet showed total equity of \$163.1 million, total assets of \$331.3 million and \$13.5 million in net income before dividends.

## 2012 Member Composition



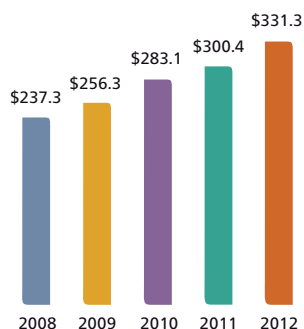
## Group 2012 Financial Highlights

	2012	2011	2010
<i>(in millions of dollars)</i>			
Gross written premium	\$76.0	\$67.9	\$61.7
Dividends to policyholders	\$ 3.8	\$4.8	\$4.9
Net income after dividends	\$9.7	\$6.9	\$9.7
Total assets	\$331.3	\$300.4	\$283.1
Cash and invested assets	\$241.8	\$221.3	\$209.2
Loss reserves (including loss adjusting expenses)	\$119.4	\$105.3	\$101.4
Total equity	\$163.1	\$150.0	\$140.0
Policies in force	41,445	38,356	35,657
Reported claims			
General liability	1,017	842	787
Auto liability	1,467	1,582	1,261
Other*	1,944	1,742	1,388

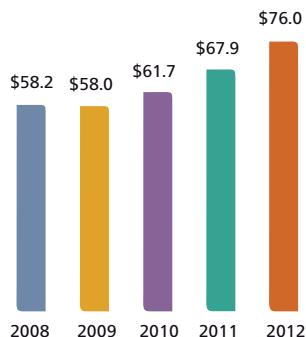
\*Includes property claims handled for our companion program.

A copy of the Group's complete audited financials can be found at [www.insurancefornonprofits.org](http://www.insurancefornonprofits.org)

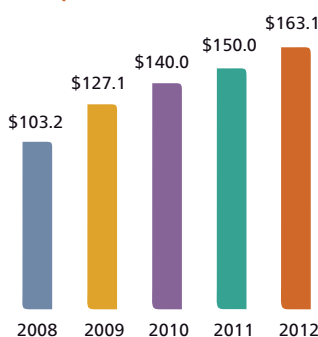
## Assets (in Millions)



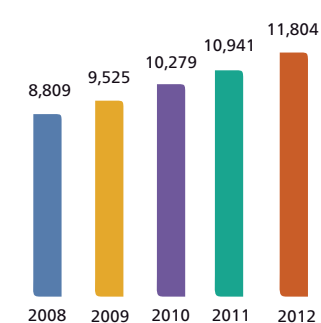
## Premiums (in Millions)



## Surplus (in Millions)



## Members





# NIAC Board of Directors

Member-elected, all volunteer.

*Our board members are trusted servants of the nonprofit community.*



Clockwise from top, left: Cheryl Paddack, Kathleen Adamson, J. Jeff Fly, Mary K. Stroube, Norris Clark, John M. Christensen, Tammy Wilson, Martha Marcon, R. Lawrence Bacon, Pamela E. Davis and Suzanne Cross. Not Pictured: Jeanne Bell.

**R. Lawrence Bacon, Chairman**  
President  
Bacon & Company  
Carmel

**Pamela E. Davis, President**  
Chief Executive Officer  
NIAC  
Santa Cruz

**John M. Christensen, Secretary**  
Chief Executive Officer  
Hope Services  
San Jose

**Kathleen Adamson**  
Consultant  
Salinas

**Jeanne Bell**  
Chief Executive Officer  
CompassPoint Nonprofit Services  
San Francisco

**Norris Clark**  
Financial and Regulatory Specialist  
Locke Lord LLP  
Los Angeles

**Suzanne Cross**  
Board Member  
Coro Center for Civic Leadership  
San Francisco

**J. Jeff Fly**  
Chief Executive Officer  
Turning Point of Central California, Inc.  
Visalia

**Martha Marcon**  
Partner, Retired  
KPMG LLP  
Glendale

**Cheryl Paddack**  
Executive Director  
Novato Youth Center  
Novato

**Mary K. Stroube**  
President and Chief Executive Officer  
Terra Nova Counseling  
Citrus Heights

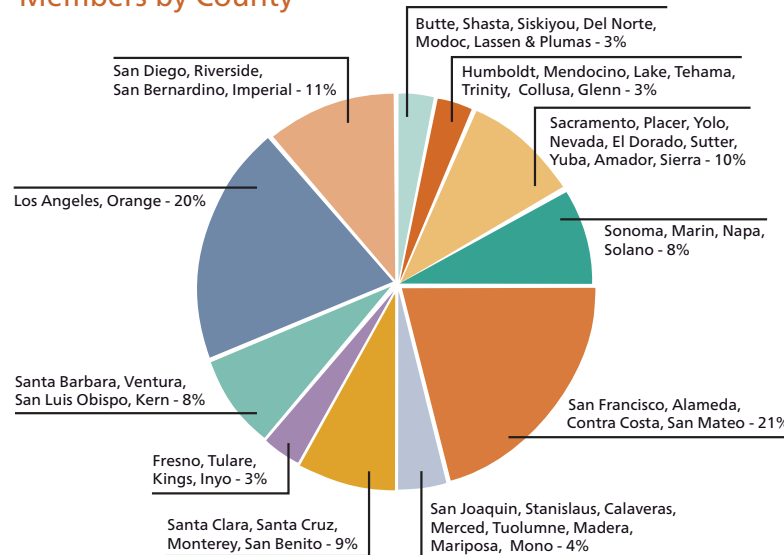
**Tammy Wilson**<sup>1</sup>  
Chief Executive Officer  
Oak Grove Center  
Murietta

<sup>1</sup> Elected February 2013

# NIAC Results

In 2012, NIAC welcomed 816 new members, renewed 94 percent of its existing members, and ended the year with 7,815 nonprofit members. Gross written premium for NIAC totaled \$50.1 million. At year's end, the NIAC balance sheet showed total equity of \$125.3 million, total assets of \$234.8 million, and \$7.0 million in net income after dividends of \$3.8 million.

Members by County

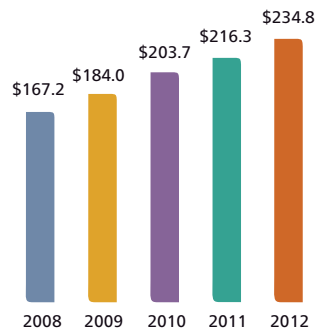


## NIAC 2012 Financial Highlights

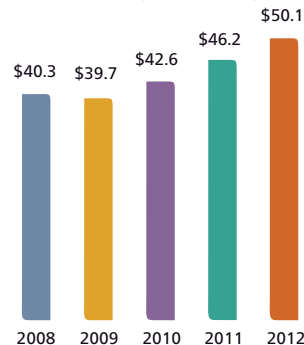
	2012	2011	2010
<i>(in millions of dollars)</i>			
Gross written premium	\$50.1	\$46.2	\$42.6
Dividends to policyholders	\$3.8	\$4.8	\$4.9
Net income after dividends	\$7.0	\$4.8	\$6.6
Total assets	\$234.8	\$216.3	\$203.7
Cash and invested assets	\$178.3	\$164.7	\$154.8
Loss reserves (including loss adjusting expenses)	\$80.7	\$73.1	\$69.7
Total equity	\$125.3	\$115.3	\$108.1
Policies in force	23,371	22,039	20,588
Reported claims			
General liability	501	454	431
Auto liability	832	893	711
Other	583	438	349

A copy of NIAC's complete audited financials can be found at [www.niac.org](http://www.niac.org)

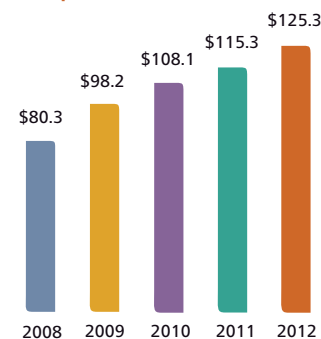
Assets (in Millions)



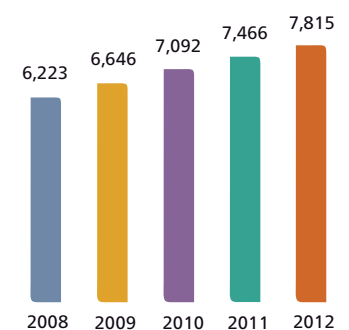
Premiums (in Millions)



Surplus (in Millions)



Members



# ANI Board of Directors

Member-elected, all volunteer.

*Our board members are trusted servants of the nonprofit community.*



Clockwise from top, left: Ted Van Name, R. Lawrence Bacon, Martha Marcon, Norris Clark, Steven Richard, David Altman, Pamela E. Davis, Wilson M. Jones, Stephen Sumner and Michelle Uchiyama. Not Pictured: Andrew Sargeant.

**Wilson M. Jones, Chairman**  
Chief Operating Officer, Retired  
BoardSource  
Florida

**Pamela E. Davis, President**  
Chief Executive Officer  
ANI  
California

**Steven Richard, Secretary**  
President and Chief Executive Officer  
SUN Home Health Services  
Pennsylvania

**Andrew Sargeant, Assistant Secretary**  
President  
USA Risk Group of Vermont  
Vermont

**David Altman**  
President  
IPR Consulting, Inc.  
Oregon

**R. Lawrence Bacon**  
President  
Bacon & Company  
California

**Norris Clark**  
Financial and Regulatory Specialist  
Locke Lord LLP  
Los Angeles

**Martha Marcon**  
Partner, Retired  
KPMG LLP  
California

**Stephen Sumner**  
Executive Director  
Center for the Arts Evergreen, Inc.  
Colorado

**Michelle Uchiyama**<sup>1</sup>  
President  
Charitable Connections, Inc.  
Georgia

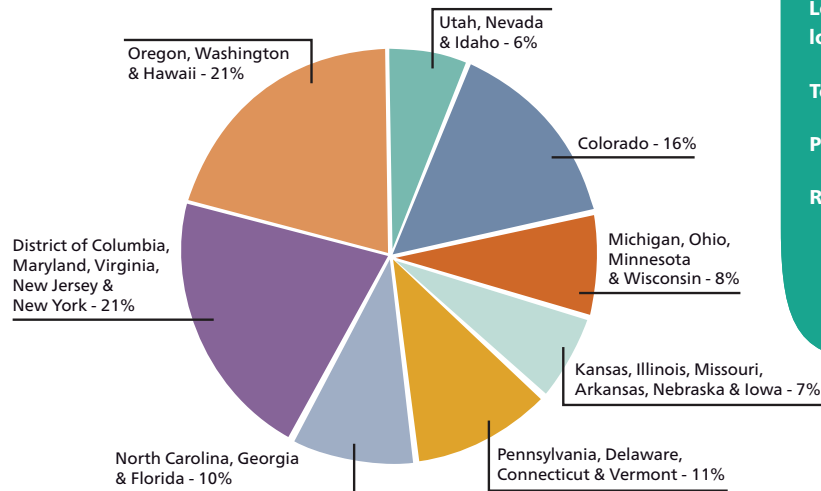
**Ted Van Name**  
President Emeritus  
Goodwill Industries of Delaware  
and Delaware County  
Delaware

<sup>1</sup> Elected February 2013

# ANI Results

In 2012, ANI welcomed 807 new members, renewed 92 percent of its existing members, and ended the year with 3,989 nonprofit members. Gross written premium for ANI totaled \$22.6 million. At year's end, ANI's balance sheet showed total equity of \$27.9 million, total assets of \$78.0 million and \$1.4 million in net income.

## Members by State

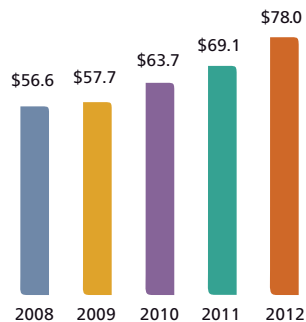


## ANI 2012 Financial Highlights

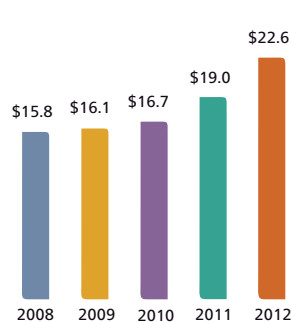
	2012	2011	2010
<i>(in millions of dollars)</i>			
Gross written premium	\$22.6	\$19.0	\$16.7
Net income	\$1.4	\$1.5	\$2.1
Total assets	\$78.0	\$69.1	\$63.7
Cash and invested assets	\$46.6	\$42.7	\$39.7
Loss reserves (including loss adjusting expenses)	\$38.0	\$32.9	\$30.2
Total equity	\$27.9	\$26.0	\$23.8
Policies in force	11,124	9,666	8,735
Reported claims			
General liability	516	388	356
Auto liability	635	689	550
Other	138	118	70

A copy of ANI's complete audited financials can be found at [www.ani-rrg.org](http://www.ani-rrg.org)

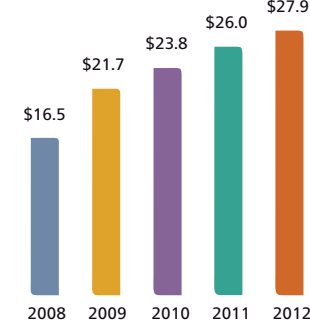
## Assets (in Millions)



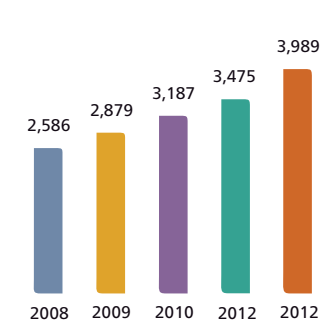
## Premiums (in Millions)



## Surplus (in Millions)



## Members





# Our Promise

"We will continue to listen and innovate to give our nonprofit members the very best value possible."



## The Senior Leadership Team

**Pamela E. Davis**  
Founder, President and CEO

**Kimberly Aday**  
CFO and Treasurer

**Michelle MacGaffey-Alvis**  
Vice President of  
Administration

**Susan Bradshaw**  
Vice President of Marketing  
and Member/Broker Services

**Betty Johnson**  
Vice President of  
Information Technology

**John F. Keane**  
Vice President of  
Insurance Operations

**Melissa Yarnell**  
Vice President of Risk

Clockwise from top, left: Melissa Yarnell, John F. Keane, Michelle MacGaffey-Alvis, Betty Johnson, Susan Bradshaw, Pamela E. Davis and Kimberly Aday.



Our printer donates a percentage of revenue from each print job to organizations that replant trees.

## Environmental Savings Statement

This annual report was printed on paper made of 100% recycled fibers, 100% post-consumer waste, processed chlorine free, and manufactured with electricity that is offset with Green-e® certified renewable energy certificates. By using this environmentally-friendly paper, the Nonprofits Insurance Alliance Group has SAVED the following resources:

trees	water	energy	solid waste	greenhouse gases
5	2652	2.6	177	489
fully grown	gallons saved	million Btu	pounds	pounds

## On the Cover

Front (L-R):

**Adirondack Shakespeare Company**

Kew Gardens, NY

[www.adkshakes.org](http://www.adkshakes.org)

**Cornerstone Charities International**

Temecula, CA

[www.cornerstonecharitiesinternational.com](http://www.cornerstonecharitiesinternational.com)

**Peacock Acres**

Salinas, CA

[www.peacockacres.org](http://www.peacockacres.org)

**Wilderness Way**

Lagunitas, CA

[www.sgvwildernessway.org](http://www.sgvwildernessway.org)

**Mentor Me Petaluma**

Petaluma, CA

[www.mentormepetaluma.org](http://www.mentormepetaluma.org)

Back(L-R):

**Pregnant Mare Rescue**

Aptos, CA

[www.pregnantmarerescue.com](http://www.pregnantmarerescue.com)

**YouthLinc**

Salt Lake City, UT

[www.youthlinc.org](http://www.youthlinc.org)

**Riverside Education Center**

Riverside, CA

[www.rec4kids.com](http://www.rec4kids.com)

**Children's Harbor**

Portsmouth, VA

[www.childrensharbor.cc](http://www.childrensharbor.cc)

**San Diego Youth Symphony**

San Diego, CA

[www.sdys.org](http://www.sdys.org)



[www.insurancefornonprofits.org](http://www.insurancefornonprofits.org)



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