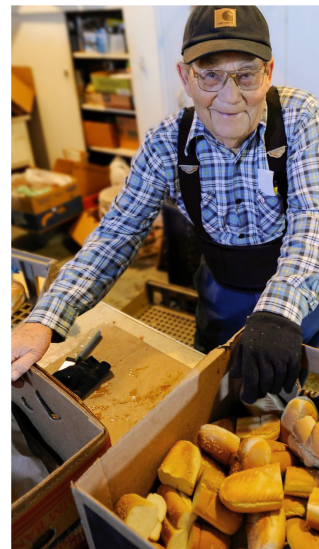


# Nonprofits Insurance Alliance Group

2014 Annual Report

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



NONPROFITS  
INSURANCE  
ALLIANCE GROUP

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

*Specialty coverages by and for 501(c)(3) nonprofit organizations*

## **Cover Photos:**

*(Clockwise from Top Left)*

### **Booth Society, Inc.**

*Spearfish, SD*

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

### **The Salem-Keizer Coalition for Equality**

*Salem, OR*

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

### **Adoptions Together**

*Calverton, MD*

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

### **St. Joseph Center of Arkansas**

*North Little Rock, AR*

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

### **Behavioral Intervention Association**

*Emeryville, CA*

[www.bia4autism.org](http://www.bia4autism.org)

### **Alpine Ranch Creative Health & Ecological Solutions**

*Alpine, CA*

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

### **Civic Works**

*Baltimore, MD*

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

### **Girls Rising**

*San Diego, CA*

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

# Message from the President and the Chairmen

**In 2014**, we celebrated 25 years of serving nonprofits. It seems like only yesterday we were opening our doors, and now the Nonprofits Insurance Alliance Group insures more than 14,500 nonprofits and is serving nonprofits and their brokers in 32 states and DC. We began welcoming ANI member-insureds in the state of Texas on January 1, 2015. Nationwide, we continue to grow at the rate of nearly five new member-insureds every business day. We appreciate the confidence insurance brokers and valued non-profit members and friends have shown in us over the years.

Last year was marked by legislative and legal successes. For one, NIAC received a 25th anniversary present from the California Legislature with SB 1011 amending NIAC's enabling statute, California Corporations Code Section 5005.1. This new law allows NIAC to cover the property risk of its members, as well as liability, and gain efficiencies. We greatly appreciate the efforts of Senator Bill Monning, who carried the bill, and are pleased that the bill did not receive a single "no" vote in either the Assembly or the Senate. Governor Brown signed the bill in September. We were gratified by the responsiveness of so many of our members who wrote letters in support of this bill. NIAC members will begin to see the benefits of this amendment in 2016.

However, despite the strong support of ANI members who made calls and wrote letters and emails, we were not successful in our efforts last year to amend the federal law which would allow us to help nonprofits in all other states to gain similar efficiencies. With the continuing strong support of sponsor Congressman Dennis Ross of Florida and gaining bi-partisan co-sponsors, we are hopeful that the Nonprofit and Education Property Protection Act will be introduced soon and become law in 2016. This would give ANI the same opportunity to efficiently insure the property risks of its members.



**Pamela E. Davis**

*Founder, President and CEO  
NIAC, ANI, NANI & AMS*



**R. Lawrence Bacon**  
Chairman of NIAC, NANI & AMS

Also in 2014, we prevailed in our lawsuit against the California Board of Equalization to restore NIAC's property tax exemption. NIAC and ANI are unique organizations, unlike anything the Board of Equalization had seen before. Consequently, mistaking us for a commercial insurance company during its review, the Board of Equalization retroactively revoked the exemption we held since 1990. A few of the judge's comments restoring our property tax exemption follow:

*"So you really have to step back and take a look at what this business [risk pool] is doing, how it came about, how it fits into the economy of the state of California. And you can't overlook that it came about in response to specific legislation passed by the state of California. It's nice to see the legislature being proactive rather than reactive for a change. And they passed Corporations Code Section 5005.1 specifically enabling this type of business to step forward with obviously no clear idea what the result was going to be, and certainly in their wildest dreams not anticipating that the business was going to be this widespread or this successful. But that's what happened. There is a recognition that something good is coming out of this business other than making money."*

This win will result in a return of property taxes totaling approximately \$600,000 and savings of about \$90,000 per year going forward. We have not yet learned whether the Attorney General plans to appeal this ruling.

In late 2014 we launched a new website for the Group. This combined website, as well as our new logo, makes a strong statement about the cohesiveness of the Nonprofits Insurance Alliance Group. Although we are four distinct 501(c)(3) nonprofits, we know that we are stronger together in service to the nonprofit sector nationwide.

More than insurance, we are a valued source of free management and loss prevention assistance for our members. In 2014, we provided, at no additional cost to members, training to 7,195 employees and volunteers through web-based and in-person offerings. Our staff also conducted 4,932 personal risk management consultations on topics from labor and employment to facility and vehicle safety. Through third parties, we paid for safety training for 2,857 employee and volunteer drivers.

For 2014, gross written premium for the Group totaled \$102.0 million. Of that total, the Nonprofits Insurance Alliance of California (NIAC) wrote \$61.7 million, the Alliance of Nonprofits for Insurance, RRG (ANI) wrote \$36.3 million and National Alliance of Nonprofits

for Insurance (NANI), the Group's property reinsurance captive, retained \$4.0 million on a net basis. Also, we managed an additional \$21.2 million in premium for our companion property and volunteer accident programs, bringing the total business administered by the Group in 2014 to \$123.2 million, an increase of 12.9 percent over 2013. At year's end, the Group's combined balance sheet showed total equity of \$170.2 million and total assets of \$383.4 million. Before dividends, the \$6.8 million of combined income for the Group was comprised of \$5.0 million from NIAC, \$0.8 million from ANI, and \$1.0 million from NANI.

The NIAC Board of Directors has declared a \$1 million dividend for 2015. NIAC's dividend plan, based on premiums paid, rewards individual members for length of continuous coverage as well as favorable claims experience. NIAC's price decreases in prior years, combined with additional claim activity during the dividend period, reduced the funds available for a dividend again this year. At 14 years, ANI is not yet large enough to pay dividends; however, its members are accruing points toward essentially the same dividend plan as NIAC members share.

It was no ordinary year, but *different* is the norm with us. Different in a good way! As we look to the challenges ahead, we gain strength looking back at how far we have come. Our first brochure in 1989 had a photo of an apple and orange on the cover, signifying that we intended to set ourselves apart from how insurance was traditionally provided to nonprofits. It has taken time and effort to gain trust and respect in this market, but bit by bit, as a result of always striving to do the next right thing, we have succeeded, and nonprofits are the beneficiaries. We are now setting the standard for how nonprofits are treated in the insurance marketplace, and we plan to keep raising that bar! Thanks for joining with us. We are stronger together.

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



# Boards of Directors *All volunteer, member-elected*

- ● **Pamela E. Davis, President**  
Chief Executive Officer  
NIAC and ANI  
Santa Cruz, CA
- ● **R. Lawrence Bacon, Chairman**  
President  
Bacon & Company  
Carmel, CA
- **Wilson M. Jones, Chairman**  
Chief Operating Officer, Retired  
BoardSource  
Sarasota, FL
- **Pam Alvarez<sup>1</sup>**  
President & CEO  
Bays Florida  
Tampa, FL
- **Jeanne Bell**  
Chief Executive Officer  
CompassPoint Nonprofit Services  
Oakland, CA
- ● **Norris W. Clark**  
Financial and Regulatory Specialist  
Locke Lord LLP  
Los Angeles, CA
- **Suzanne Cross**  
Board Member  
Coro Northern California  
San Francisco, CA
- **J. Jeff Fly, Secretary**  
Chief Executive Officer  
Turning Point of Central California, Inc.  
Visalia, CA
- **Robert Huven<sup>1</sup>**  
Rehabilitation Coordinator  
Client Assistance Program, Serving  
Washington State  
Seattle, WA
- **Donald Kleinfelder**  
Executive Director  
Child Advocates of Placer County  
Rocklin, CA
- **Bernadette Joe Maddox**  
Consultant  
Washington, DC
- ● **Martha Marcon**  
Partner, Retired  
KPMG LLP  
Glendale, CA
- **Cheryl Paddock**  
Executive Director  
Novato Youth Center  
Novato, CA
- **Andrew Sargeant, Assistant Secretary**  
President  
USA Risk Group of Vermont  
Barre, VT
- Steven Richard, Secretary<sup>2</sup>**  
President/Chief Executive Officer  
SUN Home Health Services, Inc.  
Northumberland, PA
- **Mary K. Stroube**  
President and Chief Executive Officer  
Terra Nova Counseling  
Citrus Heights, CA
- **Stephen Sumner**  
Executive Director  
Center for the Arts Evergreen, Inc.  
Evergreen, CO
- **Michelle Uchiyama**  
President  
Charitable Connections, Inc.  
Atlanta, GA
- **Ted Van Name**  
President Emeritus  
Goodwill Industries of Delaware  
and Delaware County  
Wilmington, DE
- **Tom Wander**  
Chief Executive Officer  
BETA Healthcare Group  
Alamo, CA
- **Jennifer Weiss**  
Co-Chief Executive Officer  
Boys & Girls Clubs of Central Sonoma County  
Santa Rosa, CA
- **Tammy Wilson**  
Chief Executive Officer  
Oak Grove Center  
Murrieta, CA

- NIAC Board
- ANI Board
- NIAC and ANI Boards

<sup>1</sup> Newly Elected February 2015

<sup>2</sup> Secretary of AMS and NANI Boards

**Leaders from our member organizations and volunteer professionals comprise our boards**

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



Back Row (L-R): J. Jeff Fly, Jennifer Weiss, Steven Richard, Martha Marcon. Third Row: Donald Kleinfelder, Michelle Uchiyama, Bernadette Joe Maddox, Pam Alvarez, Robert Huven, Tom Wander. Second Row: Tammy Wilson, Cheryl Paddack, Ted Van Name, Stephen Sumner, Suzanne Cross, Norris Clark. First Row: R. Lawrence Bacon, Pamela E. Davis, Wilson Jones. Not pictured: Jeanne Bell, Andrew Sargeant, Mary K. Stroube,

**Board members are elected by our members and serve on a volunteer basis.**

# Nonprofits Insurance Alliance Group



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



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



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



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



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

During 2014, we introduced a new visual identity for the companies in the Nonprofits Insurance Alliance Group. Our new logos provide a cohesive look for the related companies, with our “heart” for nonprofits clearly visible.

More than 14,500 nonprofit organizations in 32 states and the District of Columbia rely on us for their liability insurance coverages. These include children’s programs, group homes, senior organizations, art programs, food banks, community groups, foster family agencies and many others. These organizations are essential to the health of the communities they serve.

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 501(c)(3) 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.





# Senior Leadership Team



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

To better serve our expanding membership, one third of our 92 full time staff members work remotely from their homes in 15 states. This hard working staff serves more than 14,500 member-insureds, and must do so with the utmost efficiency. Does that mean that quality of service is reduced? Absolutely not. We receive compliments every day from members and insurance broker partners on our inspired, personal service.

We empower our staff by providing training opportunities and advancement, and we invest in effective technology systems to support them, eliminating redundancies and increasing accuracy.

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

**Kimberly Aday**  
*CFO and Treasurer*

**Michelle Alvis**  
*Vice President of  
Administration*

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

**Dave Gibson**  
*Vice President of Claims*

**Betty Johnson**  
*Vice President of  
Information Technology*

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

**Melissa Yarnell**  
*Vice President of Risk*

# A Year in Numbers:



**14,308** Members at Year-End



**2,058** New Members Welcomed



**94%** Members Renewed



**3,485** Employment Consultations



**7,195** Nonprofit Member Employees/Volunteers Trained



**\$2.5** Million Saved by Our Nonprofit Members by Using Our Services



**5,084** Claims Handled



**16** Thousand Transactions via Electronic Data Interchange (EDI)

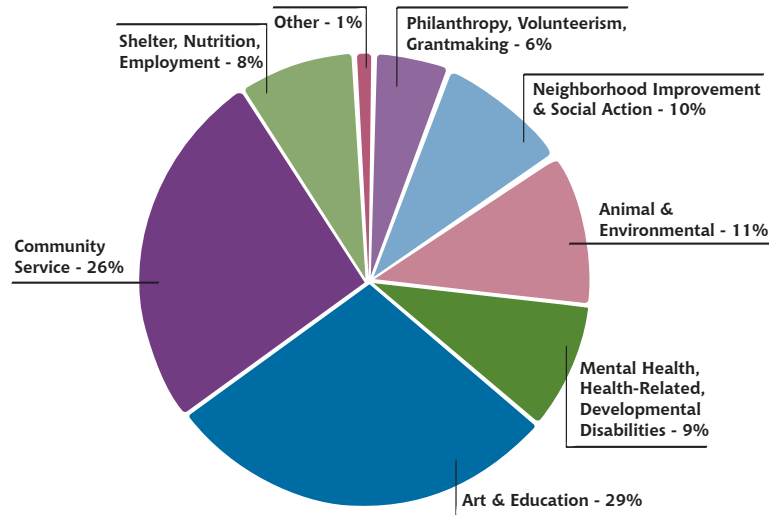


**55** Thousand Transactions via Our Secure Website

# Group Results 2014

In 2014, the Group welcomed 2,058 new members, renewed 94 percent of its existing members, and ended the year with 14,308 nonprofit members. Gross written premium for the Group totaled \$102.0 million. At year's end, the Group's balance sheet showed total equity of \$170.2 million, total assets of \$383.4 million and \$6.8 million in net income before dividends of \$1.8 million.

## 2014 Member Composition



## Group 2014 Financial Highlights

	2014	2013	2012
<i>(in millions of dollars)</i>			
Gross written premium	\$102.0	\$89.6	\$76.0
Dividends to policyholders	\$1.8	\$4.8	\$3.8
Net income after dividends	\$5.0	\$4.3	\$9.7
Total assets	\$383.4	\$354.9	\$331.3
Cash and invested assets	\$275.0	\$256.3	\$241.8
Loss reserves (including loss adjusting expenses)	\$150.6	\$137.4	\$119.4
Total equity	\$170.2	\$161.6	\$163.1
Policies in force	49,237	45,251	41,445
Reported claims			
General liability	1,065	1,053	1,017
Auto liability	1,739	1,587	1,467
Other*	2,280	2,100	1,944

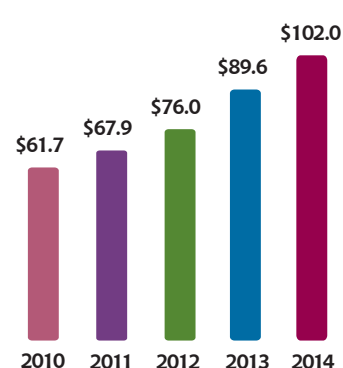
\*Includes property claims handled for our companion program.

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

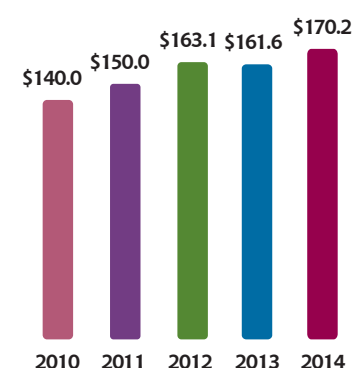
## Assets (in Millions)



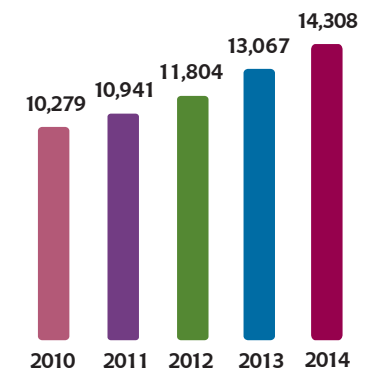
## Premiums (in Millions)



## Surplus (in Millions)



## Members



## NIAC 2014 Financial Highlights

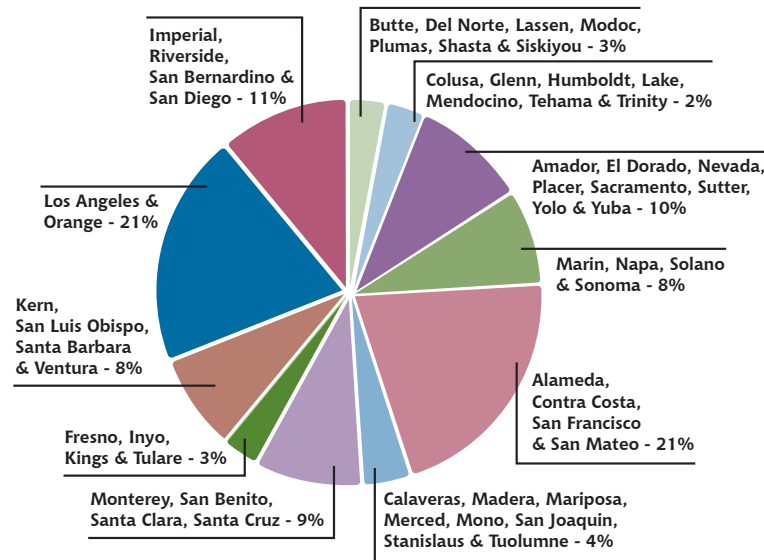
(in millions of dollars)

	2014	2013	2012
Gross written premium	\$61.7	\$56.2	\$50.1
Dividends to policyholders	\$1.8	\$4.8	\$3.8
Net income after dividends	\$3.1	\$1.9	\$7.0
Total assets	\$258.3	\$245.3	\$234.8
Cash and invested assets	\$198.0	\$185.0	\$178.3
Loss reserves (including loss adjusting expenses)	\$95.6	\$90.3	\$80.7
Total equity	\$129.2	\$123.1	\$125.3
Policies in force	27,001	25,189	23,371
Reported claims			
General liability	486	509	501
Auto liability	885	837	832
Other	690	645	583

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

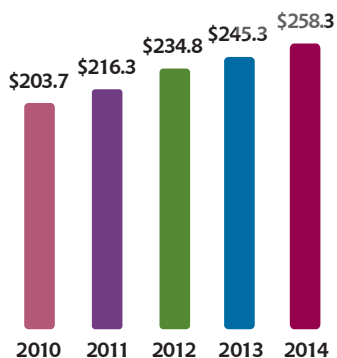
## NIAC Results 2014

### Members by County

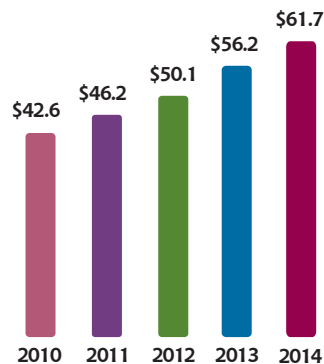


In 2014, NIAC welcomed 972 new members, renewed 94 percent of its existing members, and ended the year with 8,825 nonprofit members. Gross written premium for NIAC totaled \$61.7 million. At year's end, the NIAC balance sheet showed total equity of \$129.2 million, total assets of \$258.3 million, and \$3.1 million in net income after dividends of \$1.8 million.

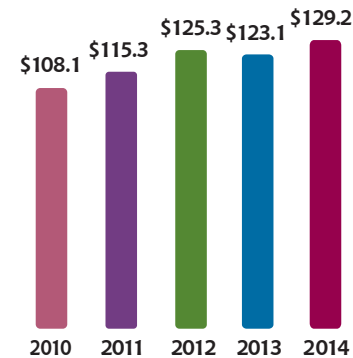
### Assets (in Millions)



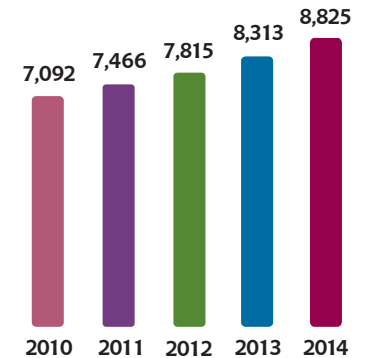
### Premiums (in Millions)



### Surplus (in Millions)



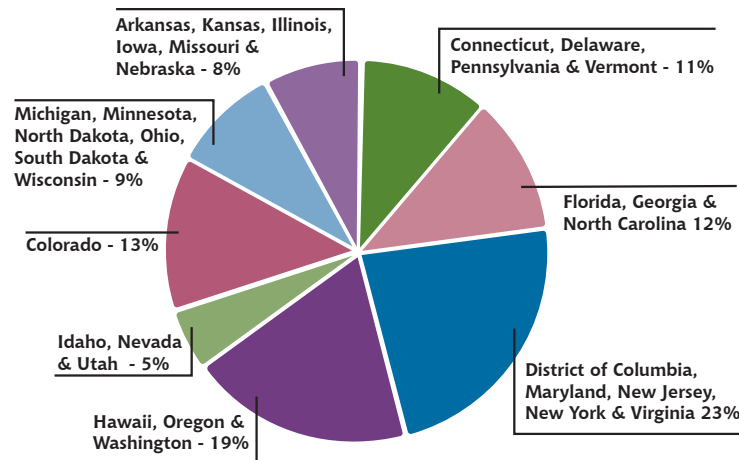
### Members



# ANI Results 2014

In 2014, ANI welcomed 1,086 new members, renewed 92 percent of its existing members, and ended the year with 5,483 nonprofit members. Gross written premium for ANI totaled \$36.3 million. At year's end, ANI's balance sheet showed total equity of \$28.5 million, total assets of \$102.6 million and \$0.8 million in net income.

## Members by State

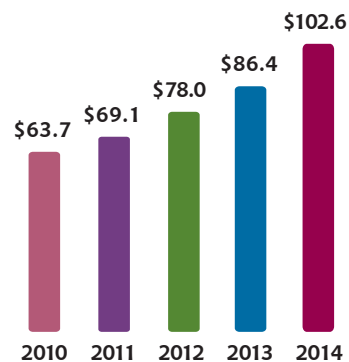


## ANI 2014 Financial Highlights

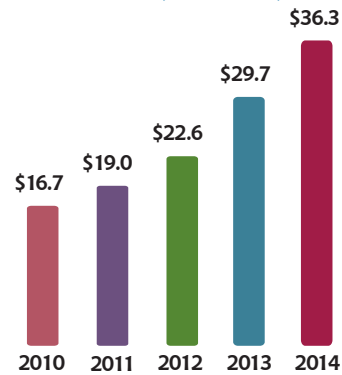
	2014	2013	2012
<i>(in millions of dollars)</i>			
Gross written premium	\$36.3	\$29.7	\$22.6
Net income	\$0.8	\$0.8	\$1.4
Total assets	\$102.6	\$86.4	\$78.0
Cash and invested assets	\$57.1	\$51.3	\$46.6
Loss reserves (including loss adjusting expenses)	\$54.3	\$44.1	\$38.0
Total equity	\$28.5	\$27.1	\$27.9
Policies in force	15,162	13,297	11,124
Reported claims			
General liability	579	544	516
Auto liability	854	750	635
Other	186	160	138

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

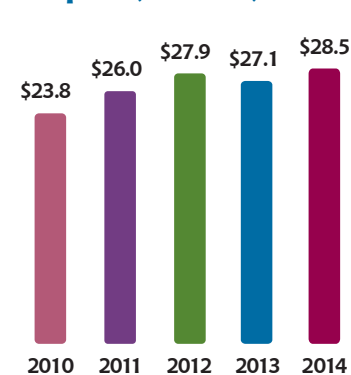
## Assets (in Millions)



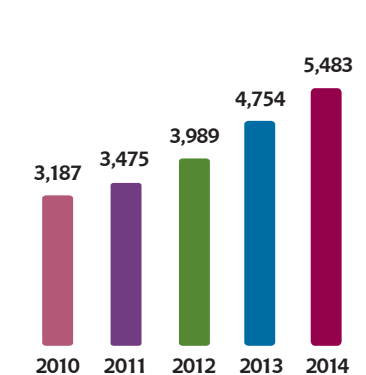
## Premiums (in Millions)



## Surplus (in Millions)



## Members





# Different in a Good Way

## 501(c)(3) nonprofits...

...and only 501(c)(3) nonprofits are what we insure, so we're able to tailor our coverages to best meet the needs of these unique organizations.

### Our Coverages:

- General Liability
- Directors and Officers
- Flat Rate D&O
- Improper Sexual Conduct
- Social Service Professional
- Employee Benefits Liability
- Business Auto
- Non-Owned/Hired Auto
- Umbrella Liability
- Liquor Liability
- Auto Physical Damage (NIAC)

### Companion Programs:

- Auto Physical Damage (ANI)
- Employee Dishonesty
- Commercial Property
- Participant/Volunteer Accident



**Wheelchairs 4 Kids**  
Tarpon Springs, FL  
[www.wheelchairs4kids.org](http://www.wheelchairs4kids.org)

**The Group is rated A VIII  
(Excellent) by A.M. Best**

# Having insurance is good. Having the right insurance is much better.

## Nonprofits have specialized insurance needs

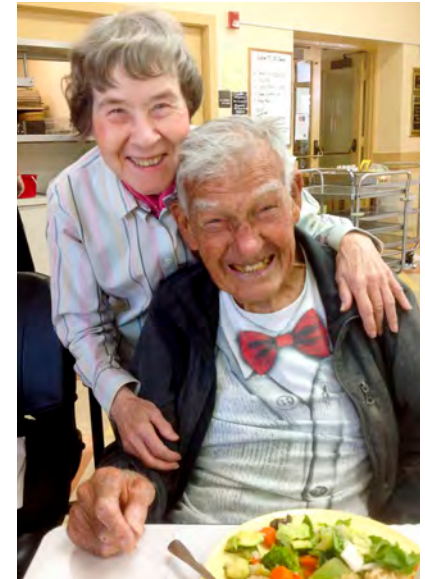
Every nonprofit is unique. Whether you work with vulnerable populations, rely on volunteers, host fundraising events, transport the elderly, employ social workers, or engage in other activities, your insurance needs are very specific to your operations. We only serve 501(c)(3) nonprofits so we have to do it right!

## Claims Philosophy

We look for ways to cover claims within our policy, not ways to decline them. If liability is clear when a claim is presented and the demand is reasonable, we pay promptly. We are partners with our members and are serious about the trust they place in us to protect them. However, if liability is uncertain, we will thoroughly investigate and resolve the claim in a manner that is both conscientious and practical.



**TURN Community Services**  
Salt Lake City, UT  
[www.turncommunityservices.org](http://www.turncommunityservices.org)



**La Comida de California**  
Palo Alto, CA  
[www.lacomida.org](http://www.lacomida.org)

**5,084 claims  
handled in 2014**

# Different in a Good Way

## Stronger Together

One thing that has become clear over the past 26 years, is that nonprofits are stronger when they work together. By combining our resources, nonprofits have taken control of one important financial resource: liability insurance. Why not apply this principle to other important services for nonprofits?

## Purchasing Portal

Our members saved \$330 thousand during 2014 by using the ANI/NIAC Group Purchasing Portal. Members save approximately 25% on office supplies, overnight delivery, car rentals and more. Access to the portal is provided through National Assembly Business Services.

## Blue Avocado

This online magazine with more than 64,000 subscribers celebrated its 100th issue recently. The Nonprofits Insurance Alliance Group was a founding sponsor of this magazine, which has been providing valuable information for nonprofits since 2008.

## American Nonprofits

Over the past two years, we have assisted with the formation of American Nonprofits, a platform to address issues of finance, credit, strategy and accountability for nonprofits in the U.S. Part of its role is to improve nonprofits' access to market-based sources of credit. Find out more at [www.americannonprofits.org](http://www.americannonprofits.org).



**Washington Japanese Heritage Center**  
*Cabin John, MD*  
[www.keisho.org](http://www.keisho.org)

## A Word About Dividends

Over the past nine years, NIAC has declared \$34.1 million in dividends for its nonprofit members in California. While it is not likely that every year will warrant a dividend, it is our pleasure to distribute them when possible.

ANI is not yet of a sufficient size to begin paying dividends, but ANI members are already earning loyalty credits toward potential future dividends.

# Setting a New Standard

When we opened our doors 26 years ago, it was in response to a crisis in the insurance market for 501(c)(3) nonprofit organizations. Over the next few years, we established ourselves as a legitimate alternative to traditional carriers. Back then, we were just trying to help nonprofits survive by providing a scarce commodity they were desperate to afford. Now, we are setting the standard for how coverages and services are provided to nonprofits. As a result, all nonprofits now have better options available to them.

That doesn't mean that we can now sit back and reap the rewards of the efforts that got us here. If anything, this experience has taught us what is possible when nonprofits work together, and there is so much more to do!

We ARE stronger together, and we will continue to work to empower nonprofits by providing superior products and services. When nonprofits have the tools and support they need, they are able to function at a higher level of efficiency. Ultimately, well-managed nonprofits are better equipped to safely and productively serve their communities. With that, we all benefit.



**Up Valley Family Centers  
of Napa County**  
*Saint Helena, CA*  
[www.upvalleyfamilycenters.org](http://www.upvalleyfamilycenters.org)



**Chess for Success**  
*Portland, OR*  
[www.chessforsuccess.org](http://www.chessforsuccess.org)

**Nonprofits are  
stronger when  
we work together**



# Different in a Good Way

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

Inspired service is one of our strategic principles. Our goal every day is to respond to each inquiry in the way we would hope to be treated. We consider ourselves a partner with the nonprofits we insure and the insurance professionals who work with us.

We intend to be the best partner we can be and to provide the best value. We do this by running an efficient organization that saves our members and brokers time and money, served by real people they can count on to assist when needed.



**Houndhaven**  
Minneola, FL  
[www.houndhaven.org](http://www.houndhaven.org)

**94%**  
**of our**  
**members**  
**renew**  
**with us**  
**annually**



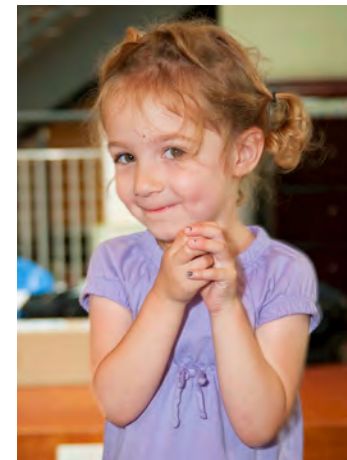
**Napa Valley CanDo**  
Napa, CA  
[www.NVCanDo.org](http://www.NVCanDo.org)



**Kids-n-Kinship**  
Apple Valley, MN  
[www.kidsnkinship.org](http://www.kidsnkinship.org)



# What Our Members and Brokers are Saying



**Home of Guiding Hands**  
**El Cajon, CA**  
[www.guidinghands.org](http://www.guidinghands.org)

## A few comments from our brokers:

"Thank you for the information and for the assistance. You are a great resource and I appreciate your assistance."

"Thank you for getting us connected with the Electronic Data Interchange (EDI) system. This is going to be a tremendous help!"

"Your EDI product is head and shoulders above what any other carriers we work with are doing."

"Your staff are responsive, friendly, accommodating, professional, unflappable!"

"I just want to say how impressed I am with your entire quoting/binding/issuance systems. It is really very cool!"

## A few comments from our members:

"Very helpful webinar. The presenters were articulate, covered the information I needed to know, the presentation was well organized and the handouts helpful. Thanks so much."

"Your work on this case for us has been excellent. Thanks for all your help and insights."

"You have empowered us with the kind of tools that make us stronger in times of adversity."

"The services provided by your organization and you are exceptional."

"Your webinars are extremely well done, informative and your team of professionals know their stuff and are very sharp and personable. Your combined skill sets really help to keep this hour workshop from being dry and boring."

# Different in a Good Way

One of the most effective ways to avoid a liability event is to have effective policies and procedures in place to protect your clients, staff, volunteers and property. Our free online risk management planning tool helps members create a simple, personalized plan to meet their specific organizational needs.

## Smart Services Reduce Claims and Save Our Members Money

Last year, our programs trained more than 7,195 nonprofit employees and volunteers in risk management principles and practices. Overall, by using our free services, we saved our members \$2.5 million.

We believe that risk management is the cornerstone of accountability in any organization. Programs such as volunteer management, safety procedures, and staff training help our members avoid injury and most are free of charge.

We provide ideas and tools to help you manage your volunteer program, plan a safe fundraising event, and give you what you need and deserve to prevent bad things from happening.



Risk management services save our members millions of dollars, providing safety education, staff and volunteer training, loss control consulting, employment risk management, and much more. Most importantly, they save lives.

**Boys & Girls Club of North  
San Luis Obispo County**  
Paso Robles, CA  
[www.bgcpasso.org](http://www.bgcpasso.org)



**West Point Fellowship**  
Chicago, IL  
[www.westpointsom.org](http://www.westpointsom.org)

**\$2.5 million was  
saved in 2014  
by our nonprofit  
members using  
our services**

# Benefits of Membership

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

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

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

**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** – Approximately 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
- Employee Handbook Builder - for members who purchase D&O insurance
- Motor Vehicle Record Check
- Group Purchasing Portal through National Assembly Business Services



**Project Walk Orlando**  
**Longwood, FL**  
[www.projectwalkorlando.org](http://www.projectwalkorlando.org)

# Beyond Insurance

**We are mission-driven cooperatives...**

**Partners to the nonprofits we insure**

Always looking for opportunities to make additional resources available to our valued members, we welcome suggestions. Our growing membership enables us to negotiate better values for the training and services our members need to run safe, effective organizations.

## The Nonprofit Sector

Purchasing liability coverage through the Nonprofits Insurance Alliance Group keeps nonprofit dollars in the nonprofit sector and working for our communities. Each nonprofit that joins us is making the nonprofit community stronger by pooling its resources in service to the sector, rather than letting these resources be drained out as profits for others. We put the profit from your good work back to work for you!



**Animal Care & Control of New York City**  
New York, NY  
[www.nycacc.org](http://www.nycacc.org)

**Olivewood Gardens  
and Learning Center**  
National City, CA  
[www.olivewoodgardens.org](http://www.olivewoodgardens.org)



**Survivors and Advocates  
for Empowerment**  
Washington, DC  
[www.dcsafe.org](http://www.dcsafe.org)



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
18	8073	8	540	1489
fully grown	gallons saved	million Btu	pounds	pounds



# Nonprofits Insurance Alliance Group

**The Nonprofits Insurance Alliance Group** is comprised of:

- Nonprofits Insurance Alliance of California (NIAC)
- Alliance of Nonprofits for Insurance, Risk Retention Group (ANI)
- National Alliance of Nonprofits for Insurance (NANI)
- Alliance Member Services (AMS)

Each of these companies is a 501(c)(3) nonprofit organization.