



nonprofitSTRONG



Nonprofits Insurance Alliance Group

A Head for Insurance. A Heart for Nonprofits.



NONPROFITS
INSURANCE
ALLIANCE GROUP

A Head for Insurance. A Heart for Nonprofits.

2015 Annual Report

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



Watch our fun, three-minute video!

Message

from the President and the Chairmen

During 2015, we remained singularly focused on serving our 15,000 member nonprofits by providing them with the best possible liability coverage and specialized loss control. Ninety-three percent of members renewed with us, and we welcomed 2,051 new members. We are delighted that 3,930 members have been with us continuously for 10 or more years.

We know that an insurance policy is just words without the commitment and professional expertise to back up those promises. In 2015, we served our members during some of their toughest hours by handling nearly 5,000 new claims for them. However, we are more than just a fallback when things go wrong. We are a valued source of free risk management advice and loss prevention assistance for our members. We also provided, at no additional cost to members, training to 6,641 employees

and volunteers through web-based and in-person offerings. Our staff also conducted 5,330 personal risk management consultations on topics ranging from labor and employment to facility and vehicle safety. Through third parties, we paid for safety training for 2,071 employee and volunteer drivers.

Despite our members' best efforts and our extensive loss control resources, the cost of employment claims, such as wrongful termination, harassment and retaliation, has continued to increase. For many years, we mitigated any impact on members by keeping premium increases small and rarely imposing deductibles. But despite all of these efforts, significant numbers of these difficult claims continued to be filed against our members. We are pleased to report that a combination of changes we implemented in 2015, along with some long delayed price increases on



Pamela E. Davis

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



Wilson M. Jones

Chair of ANI, AMS & NANI

Directors and Officers policies, are having the intended positive impacts.

H.R. 3794, the Nonprofit Property Protection Act, which would allow ANI to cover the property risk of its members, was introduced late in 2015. A bipartisan effort, the bill is sponsored by Congressman Dennis Ross of Florida, with original co-sponsor Congressman Ed Perlmutter of Colorado. Many insurance and nonprofit associations are supportive of this effort to help small and mid-sized nonprofits get the most effective and cost efficient insurance. A few key insurance industry associations are working hard to derail this bill, but we are undeterred and are redoubling our efforts to see this initiative succeed in 2016.

Since its inception in 2014, we have provided small grants averaging \$250 from the Roger W. Gilbert Fund to 69 ANI and NIAC members to purchase equipment to improve the overall safety of nonprofit facilities. This fund was established by Roger's wife, Jocelyn, to honor this former board member who passed in 2013. Also in 2015, NIAC created a small loan fund to assist NIAC members. By the end of the year, NIAC had lent \$696,000 in amounts of

\$50,000 or less. At its December meeting, the NIAC board approved making an additional \$500,000 available for small, short-term loans to members. Most of these loans are to assist with cash flow, many to bridge funding delays by government and foundations. NIAC members interested in borrowing from this fund should apply through www.insurancefornonprofits.org/niac-loan-fund.

For 2015, gross written premium for the Group totaled \$110.7 million. Of that total, the Nonprofits Insurance Alliance of California (NIAC) wrote \$66.4 million, the Alliance of Nonprofits for Insurance, RRG (ANI) wrote \$40.1 million and National Alliance of Nonprofits for Insurance (NANI), the Group's property reinsurance captive, retained \$4.2 million on a net basis. Also, we managed an additional \$22.0 million in premium for our companion property and volunteer accident programs, bringing the total business administered by the Group in 2015 to \$132.7 million, an increase of 7.7 percent over 2014. At year's end, the Group's combined balance sheet showed total equity of \$176.1 million and total assets of \$415.6 million. Before dividends, the \$11.4 million of combined income for the

Group was comprised of \$8.2 million from NIAC, \$1.9 million from ANI, and \$1.3 million from NANI. In September, 2015 A.M. Best affirmed the A VIII (Excellent) rating of the Group.

The NIAC Board of Directors has declared a \$2.0 million dividend in 2016. NIAC's dividend plan, based on premiums paid, rewards individual members for length of continuous coverage as well as favorable claims experience. NIAC's successful lawsuit against the Board of Equalization and recovery of \$651,000 in property taxes from prior years, contributed to its ability to increase its dividend this year. ANI is not yet large enough to pay dividends, however, its members are accruing points toward essentially the same dividend plan that NIAC members share.

With the election of board members in February of this year, we said a fond farewell, full of gratitude and respect, to Larry Bacon, who has served on our boards for nearly 25 years and who has been NIAC's chairman for nearly 20 years. Furthermore, Larry was the founding chairman of ANI, NANI and AMS.

The honorary title of Chair Emeritus was conferred on Larry by unanimous approval of all of the boards of directors in the Nonprofits Insurance Alliance Group. We have been preparing for a smooth transition for some time and welcome Tom Wander as NIAC's chairman. Wilson Jones will continue as ANI's chairman, and assume the chairmanship of NANI and AMS.

We often work most closely to support nonprofit executives when they are sad or stressed and upset about an accident or injury or suffering through a tough lawsuit or long trial. And, even when they are at their lowest, we marvel at the resolve and resiliency of the vast majority of those who have chosen to make the world a better place through their nonprofit work. We salute you, our members!



Tom Wander
Chair of NIAC

A handwritten signature in blue ink that reads "Pamela E. Davis".

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

A handwritten signature in blue ink that reads "Wilson M. Jones".

Wilson M. Jones
Chair of ANI, AMS & NANI

A handwritten signature in blue ink that reads "Tom Wander".

Tom Wander
Chair of NIAC

Boards of Directors

*All volunteer,
member-elected*

Pam Alvarez, Secretary

President & CEO
BAYS Florida
Tampa, FL

Jeanne Bell

Chief Executive Officer
CompassPoint Nonprofit Services
Oakland, CA

Kristin Bradbury¹

Senior Vice President
Callan Associates
San Francisco, CA

Norris W. Clark

Financial and Regulatory Specialist
Locke Lord LLP
Los Angeles, CA

Suzanne Cross

Board Member
Unite to Light
Goleta, CA

Pamela E. Davis, President

Chief Executive Officer
ANI, NIAC, AMS & NANI
Santa Cruz, CA

J. Jeff Fly, Secretary

Director
Turning Point Foundation
Visalia, CA

Robert Huven

Rehabilitation Coordinator
Client Assistance Program, Serving
Washington State
Seattle, WA

Wilson M. Jones, Chair

Chief Operating Officer, Retired
BoardSource
Sarasota, FL

Donald Kleinfelder

Executive Director
Child Advocates of Placer County
Rocklin, CA

Bernadette Joe Maddox

Managing Director of Human Resources
Maryland State Education Association
Annapolis, MD

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

Mary K. Stroube

President and Chief Executive Officer
Terra Nova Counseling
Citrus Heights, CA

Stephen Sumner, Vice Chair

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, Chair

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, Vice Chair

Chief Executive Officer
Oak Grove Center
Murrieta, CA

R. Lawrence Bacon Chair Emeritus

President
Bacon & Company
Carmel, CA

	Member	Officer
ANI Board		
NIAC Board		
AMS Board		
NANI Board		

¹ Newly Elected February 2016

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

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

Nonprofits Insurance Alliance Group



More than 15,000 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 includes 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

Our staff is located in 14 states, many working happily from home offices. A strong, internally developed technology platform allows us to attract and retain top performers across the country.

Despite this geographic spread, our team members share important qualities that nurture a culture that embraces innovation, life-long learning, and a love for nonprofits.



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

Kimberly Aday
CFO and Treasurer

Michelle Alvis
*Vice President,
Administration*

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

Pamela E. Davis
Founder, President and CEO

Dave Gibson
Vice President, Claims

Betty Johnson
*Vice President,
Information Technology*

Brian Johnson
*Vice President,
Insurance Operations*

Melissa Yarnell
Vice President, Risk

A Year in Numbers



15,385 Members at Year-End



2,051 New Members Welcomed



93% Members Renewed



5,330 Free Employment and Risk Management Consultations



6,641 Employees and Volunteers Trained



\$2.5 Million Saved by Members Through Use of Our Loss Control/Risk Management Services^{*}



4,704 Claims Handled



22,000 Transactions via Electronic Data Interchange (EDI)

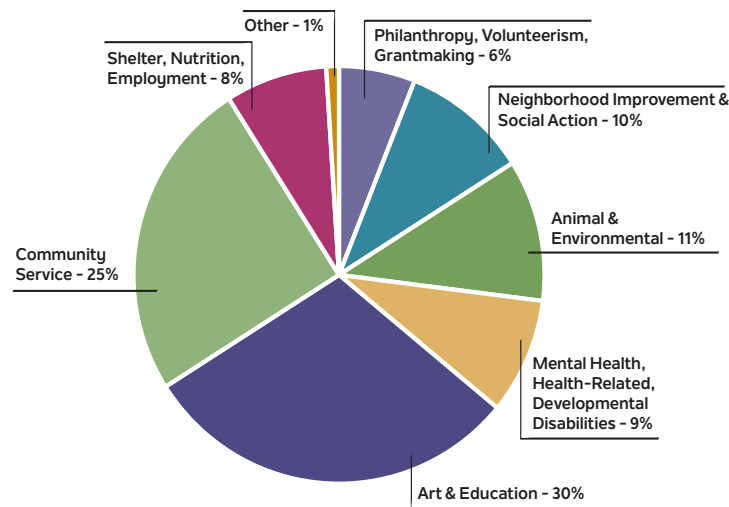


86,000 Transactions via Our Secure Website

2015 Group Results

In 2015, the Group welcomed 2,051 new members, renewed 93 percent of its existing members, and ended the year with 15,385 nonprofit members. Gross written premium for the Group totaled \$110.7 million. At year's end, the Group's balance sheet showed total equity of \$176.1 million, total assets of \$415.5 million and \$11.4 million in net income before dividends of \$0.9 million.

2015 Member Composition



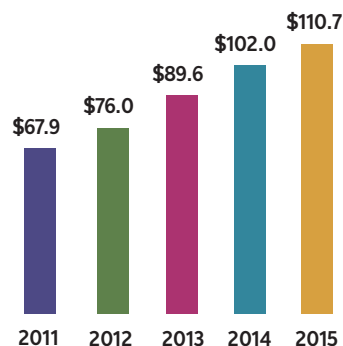
2015 Group Financial Highlights

	2015	2014	2013
<i>(in millions of dollars)</i>			
Gross written premium	\$110.7	\$102.0	\$89.6
Dividends to policyholders	\$0.9	\$1.8	\$4.8
Net income after dividends	\$10.5	\$5.0	\$4.3
Total assets	\$415.5	\$383.4	\$354.9
Cash and invested assets	\$299.9	\$275.0	\$256.3
Loss reserves (including loss adjusting expenses)	\$172.8	\$150.6	\$137.4
Total equity	\$176.1	\$170.2	\$161.6
Policies in force	52,869	49,237	45,251
Reported claims			
General liability	1,098	1,066	1,052
Auto liability	1,869	1,737	1,586
Other*	1,737	1,841	1,674

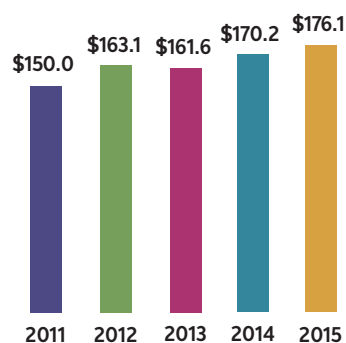
* Includes property claims handled for our companion program.

A copy of the Group's complete audited financials can be found at www.insurancefornonprofits.org

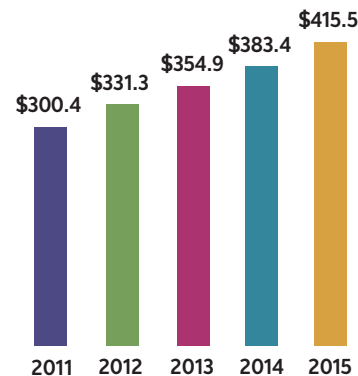
Premiums (in Millions)



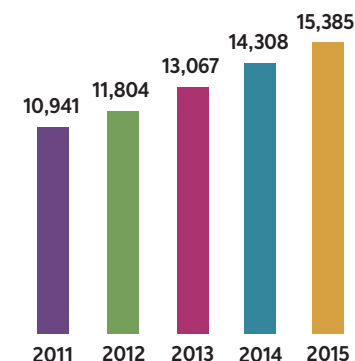
Surplus (in Millions)



Assets (in Millions)



Members



2015 NIAC Financial Highlights

	2015	2014	2013
<i>(in millions of dollars)</i>			
Gross written premium	\$66.4	\$61.7	\$56.2
Dividends to policyholders	\$0.9	\$1.8	\$4.8
Net income after dividends	\$7.3	\$3.1	\$1.9
Total assets	\$277.8	\$258.3	\$245.3
Cash and invested assets	\$210.3	\$198.0	\$185.0
Loss reserves (including loss adjusting expenses)	\$109.8	\$95.6	\$90.3
Total equity	\$132.8	\$129.2	\$123.1
Policies in force	27,595	27,001	25,189
Reported claims			
General liability	480	486	509
Auto liability	933	884	836
Other*	638	693	648

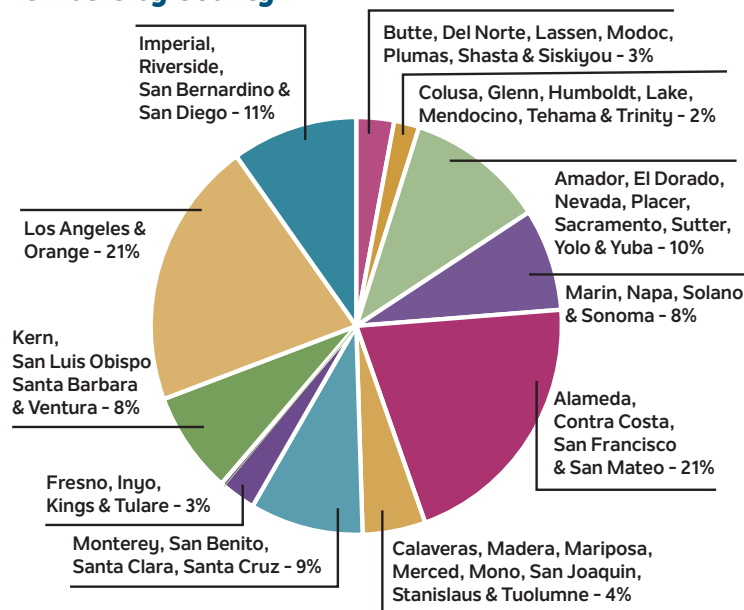
*Includes property claims handled for our companion program.

A copy of NIAC's complete audited financials can be found at www.insurancefor nonprofits.org

2015 NIAC

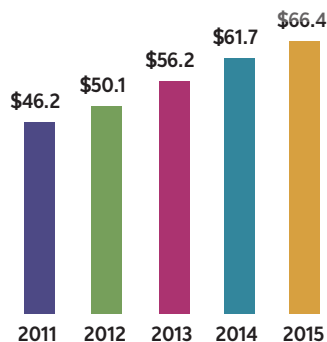
Results

Members by County

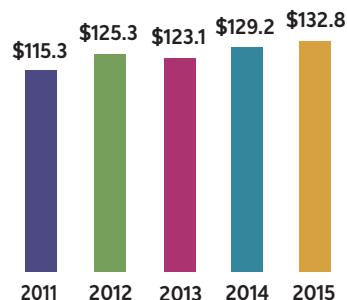


In 2015, NIAC welcomed 804 new members, renewed 94 percent of its existing members, and ended the year with 9,093 nonprofit members. Gross written premium for NIAC totaled \$66.4 million. At year's end, NIAC's balance sheet showed total equity of \$132.8 million, total assets of \$277.8 million, and \$7.3 million in net income after dividends of \$0.9 million.

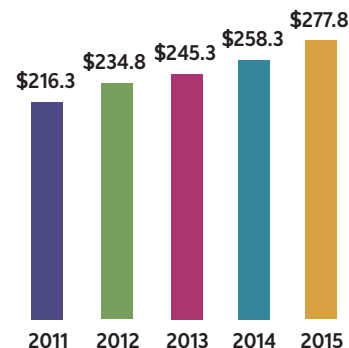
Premiums (in Millions)



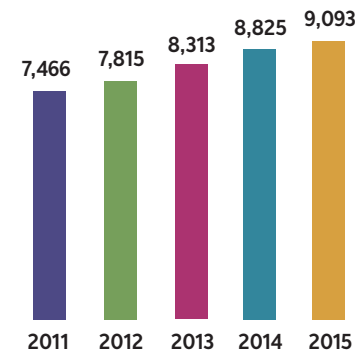
Surplus (in Millions)



Assets (in Millions)



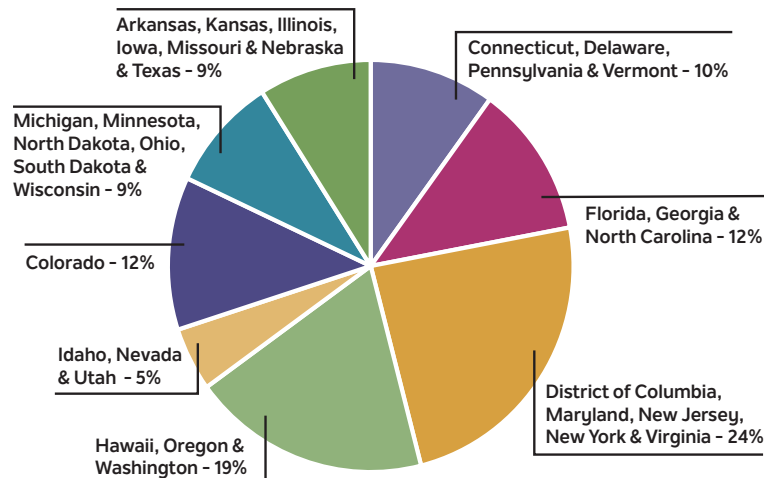
Members



2015 ANI Results

In 2015, ANI welcomed 1,247 new members, renewed 92 percent of its existing members, and ended the year with 6,292 nonprofit members. Gross written premium for ANI totaled \$40.1 million. At year's end, ANI's balance sheet showed total equity of \$33.7 million, total assets of \$116.1 million and \$1.9 million in net income.

Members by State



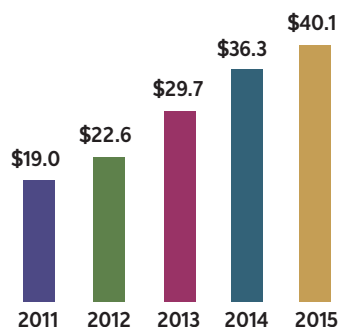
2015 ANI Financial Highlights

	2015	2014	2013
<i>(in millions of dollars)</i>			
Gross written premium	\$40.1	\$36.3	\$29.7
Net income	\$1.9	\$0.8	\$0.8
Total assets	\$116.1	\$102.6	\$86.4
Cash and invested assets	\$69.0	\$57.1	\$51.3
Loss reserves (including loss adjusting expenses)	\$61.6	\$54.3	\$44.1
Total equity	\$33.7	\$28.5	\$27.1
Policies in force	17,120	15,162	13,297
Reported claims			
General liability	618	580	543
Auto liability	936	853	750
Other*	191	189	161

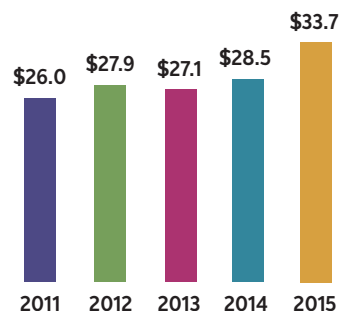
*Includes property claims handled for our companion program.

A copy of ANI's complete audited financials can be found at www.insurancefornonprofits.org

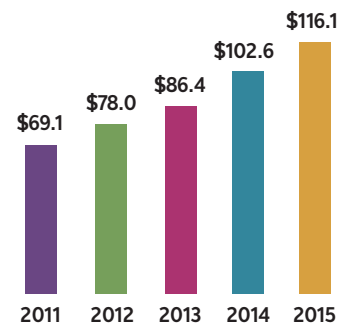
Premiums (in Millions)



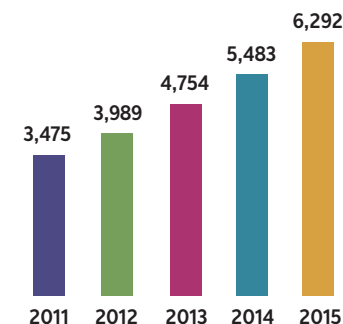
Surplus (in Millions)



Assets (in Millions)



Members



You're on a **Mission**

The last thing you want to do is spend your precious time and energy on insurance, right? We get it.

*And the good news is...
you don't have to.
That's our mission!*

That's why we were formed. We are cooperative insurance providers with the sole purpose of protecting and serving our nonprofit members. It's all we do!

We have developed a "secret sauce" of products and services, including specialized risk management, to meet the particular needs of 501(c)(3) nonprofits. Our nonprofit members appreciate the security of our financial strength and stability and also value keeping their insurance dollars in the nonprofit sector, working for our communities.



*Pamela E. Davis
Founder, President and CEO
talks about our mission.*

A few comments from our members:

"Thank you for all of your help, guidance and assistance with this claim. You made it easy for us to work with you and get the case closed. It has been a pleasure."

"Your integrity and immediate response has been a great comfort. Thank you for caring."

"You always provide outstanding customer service. I feel extremely confident knowing that our claims issues will be dealt with immediately, and I know that you always have our best interest in mind."

Insurance is an odd business. What other industry requires you to pay money "up front" and trust that you will be taken care of when something bad happens? While a contract in black and white spells out what insurance you purchase, often the only time you get to test the trustworthiness of your insurer is when you have a claim.

A few comments from insurance brokers:

"We really appreciated how quickly you stepped in and handled this matter, and the professionalism of all of your work has been customer service at its very best."

"On behalf of my client and our agency, I would like to thank you and your staff for the excellent job that you did to represent the interests of our agency. To say I was thrilled with the way you handled and settled this claim would be an understatement."

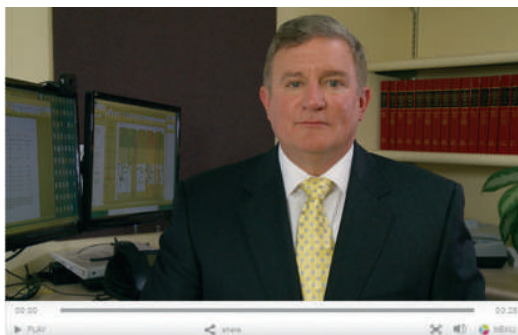
"Thanks again for your hard work and compassion for this client."



World Salmon Council

Portland, OR

www.worldsalmoncouncil.org



Dave Gibson

Vice President, Claims

talks about claims service.

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

We are partners with our members and their insurance brokers and are serious about the trust they place in us to protect their organizations and their reputations.

On these pages are actual quotes from non-profits insured by us, and the brokers who serve them, about the service they received from our claims department.

Our nonprofit members do so many things.

Katy Area Ride Service (KARS) was founded by a group of concerned citizens who realized that public transportation was not meeting the needs of specific target groups in this suburban Houston, Texas, area where three counties intersect. For example, some seniors were not able to visit physicians' offices using public transportation because the offices were in different counties than the seniors' homes. Other groups, such as disabled adults and veterans, were also having difficulty accessing affordable transportation for employment, health care, and social and educational activities.

The KARS program is unique in offering alternative transportation to seniors, persons with non-wheelchair disabilities, and veterans. Members of these groups are able to make a reservation with the KARS office 24 hours in advance of their

trip. KARS subsidizes the service by paying 50% of the ride cost. To ride with pre-screened community ride providers, qualified individuals purchase from KARS a reloadable credit card style fare card.

Since its inception in January 2012, KARS has provided about 6,000 trips for 150 seniors.

Katy Area Ride Service

Katy, TX

www.karskaty.org



Serve

Life Essentials is a community service organization that provides professional aid to enhance the well-being of vulnerable adults in the Dayton, Ohio, area. Through their programs, Life Essentials provides services to more than 350 individuals each year. Their approach focuses on educating their clients on ways to maintain their independence, by embracing a healthy lifestyle.

One Life Essentials program enlists “Guardian Angels,” who are either paid professional staff or trained community volunteers, to serve as advocates for individuals deemed by the courts as mentally incompetent. These volunteers assist individuals in making major life decisions about housing, medical care, health benefits, legal services and long term care. The goal is to help ensure each person receives compassionate medical care and lives in the least restrictive environment possible.

Another offering is the Peer Academy program, which is a state and locally certified peer training center. This training series provides current and/or past clients of mental health or alcohol and drug treatment services with the opportunity to work or volunteer as peer supporters or recovery coaches.

The Chums program, which is also facilitated by Life Essentials staff, enhances the quality of life for individuals with mental illness by equipping them with tools to bond with people in similar situations and to take control of their lives.



Life Essentials

Dayton, OH

www.lifeessentials.org

Restore

Rescue



Project: THRIVE

Platteville, CO

www.projectthrivelocal2global.org

Project: THRIVE is a small animal sanctuary north of Denver, Colorado, where neglected, abused and abandoned farm animals offer children with the same history the chance to heal, learn and thrive by developing caring relationships with the animals. The farm was founded by a licensed counselor who specializes in Animal Assisted Therapy and who is also an animal and environmental advocate and passionate about teaching and practicing respect for all living things.

The program pairs children and teens, who are going through challenging transitions, with a mentor from the community and a farm or domestic animal. The child/teen, mentor and animal then work together to problem solve, enhance compassion, strengthen confidence and teach valuable life skills.

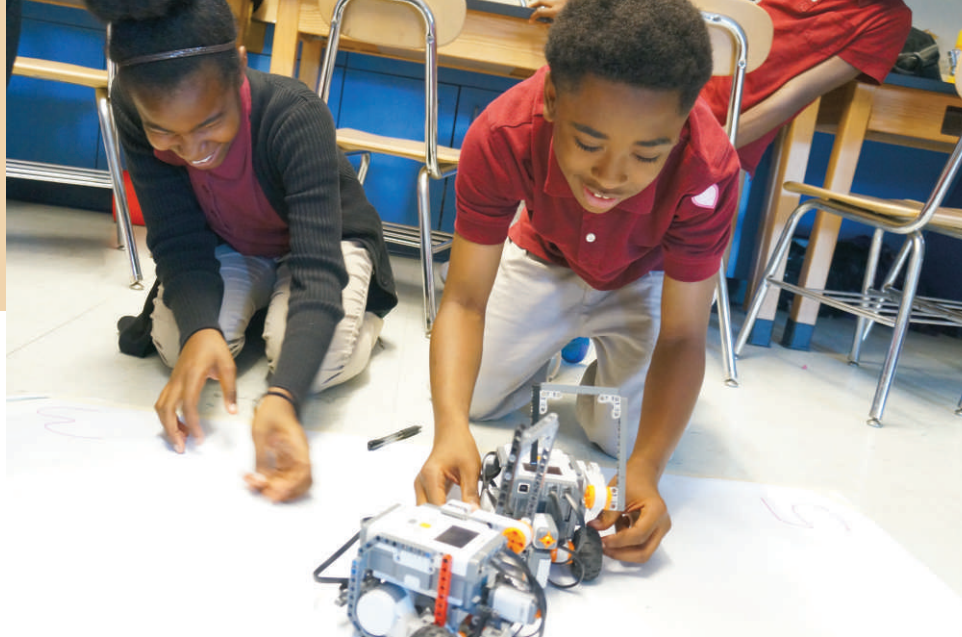
They also have a Shelter Reading Program where kids build both their reading confidence and their compassion toward animals, by reading to animals waiting to be adopted. The farm offers demonstrations for school children, such as Dog Safety and Respect, and Animal Assisted Experiential Learning Groups.

During the summer, Project: THRIVE offers Kindness Camp, which is a day program where kids work together to learn about practicing kindness to animals and each other, and discuss ways they can positively impact their world. The farm includes a calf, two goats, four donkeys, a horse, two sheep, a pig, and multiple chickens.

LET'S GO Boys and Girls (LET'S GO)

was founded in 2009 by a retired engineer and a group of caring professionals. The founders wanted to provide opportunities for elementary and middle school students in urban underserved communities to get excited about science and technology. They believed that by partnering with schools and youth organizations, they could provide fun, hands-on STEM activities (science, technology, engineering and mathematics), that would spark interest in these fields by students who may otherwise not have much exposure to them, particularly girls and minorities.

LET'S GO recognizes the importance of engaging students in these subjects early and continuously; not only to spark their interest in STEM, but also to offer the support and encouragement to persevere in a rigorous STEM education.



LET'S GO Boys and Girls

Annapolis, MD

www.letsgoboysandgirls.com

Students in the program engage in project-based learning in a team environment, develop critical thinking and problem solving skills, and practice risk taking and perseverance.

To continue the support beyond middle school, LET'S GO works with highly engaged STEM students in high school and college through mentorships and internship opportunities.

Fairfax ReLeaf plants and preserves trees in and around Fairfax County, Virginia, to protect native habitat and to educate the public about the benefits of trees. Fairfax ReLeaf plants thousands of trees on public lands, involving hundreds of volunteers from schools, religious institutions,

scout and youth groups, college students, businesses, citizens and other volunteer organizations. More than 100,000 seedlings have been planted and distributed by Fairfax ReLeaf since February 1992.

Fairfax ReLeaf also removes invasive species on public and common lands to preserve the native habitat, and it restores riparian woodlands to improve the Chesapeake Bay watershed. In addition, it conducts urban forestry workshops to educate the public on the benefits and methods of tree planting and invasive plant removal.

Its other work encompasses such diverse efforts as producing a county-wide computer analysis of the economic value of trees, the first of its kind in the U.S., and leading a local effort to reclaim an abandoned landfill as a public park.

Fairfax ReLeaf

Fairfax, VA

www.fairfaxreleaf.org



Preserve

Auburn Symphony, a community orchestra, has provided professional-quality, classical music to the Gold Country region of California for 28 years.

More than 75 volunteer musicians perform with the orchestra each year, along with guest artists from around the world. Led by Music Director and Conductor Peter Jaffe, the Auburn Symphony provides a yearly series of quality Masterworks Concerts and an annual Holiday Messiah Sing-Along. Each season opens with a free family concert, the Symphony in the Park.

The organization's annual Young Artist Competition allows students ages 8 to 20 to compete for prize money and the opportunity to perform at the annual Young Artist Recital, with the grand prize winner performing at the annual Family Concert.



The symphony's educational outreach program reaches more than 6,000 school-aged and pre-school students annually at elementary and pre-schools in the region. Pictured here, a young girl gets a true "hands-on" demonstration in the Symphony Goes to School program.

Auburn Symphony

Auburn, CA

www.auburnsymphony.com

We are...

**cooperative insurance providers working together
to make the nonprofit sector stronger.**

Nonprofits OWN

Nonprofit coverage is all we do,
so we do it very well.

Our specialized products are
designed exclusively for nonprofits.
They have been continually refined
over 27 years to better meet the
needs of the nonprofits we insure.



Brian Johnson

*Vice President, Insurance Operations
talks about coverages.*

Our Coverages:

- General Liability
- Directors and Officers
- 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

**93% of our
members
renew with
us annually**

We are...

partners to the nonprofits we insure.

Commitment and Stability

Our mission is to serve nonprofits. To that end, we price policies fairly, based on long term claims experience rather than short range market trends.

The Nonprofits Insurance Alliance Group is rated A VIII (Excellent) by A.M. Best and is backed by a group of highly rated reinsurers. Our initial “seed” capital was provided by:

- Bill & Melinda Gates Foundation
- David & Lucile Packard Foundation
- Ford Foundation
- Marin Community Foundation
- San Francisco Foundation
- Walter S. Johnson Foundation
- Wallace Alexander Gerbode Foundation



Family Paths

Oakland, CA

www.familypaths.org

A Word About Dividends

Over the past ten years, NIAC has declared \$36.2 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.

We are...

more than insurance.

What is the value of a child or a senior remaining safe and injury-free at your event or facility because you planned ahead?

If we can help our nonprofit members prevent bad things from happening, all of us benefit. Our extensive risk management resources are available either free of charge or at significantly negotiated discounts for our nonprofit members.



*Ann Shanklin,
Director of Loss Control,
talks about resources.*

**Our loss control and
risk management
services saved our
members \$2.5
million in 2015**

Center for Independent Living

Berkeley, CA

www.cilberkeley.org



Free Resources Included with Each Policy:

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 30-90 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

**All Just Another Benefit
of Membership!**

We get Nonprofits

*We understand nonprofits
because we are nonprofits!*

We were founded solely to benefit 501(c)(3) community-based nonprofits. Our mission remains providing the most appropriate insurance coverage at the best sustainable price, and assisting our nonprofit members with services and resources to help them run safer and more effective organizations.

**We're here
to help make
nonprofits
stronger!**



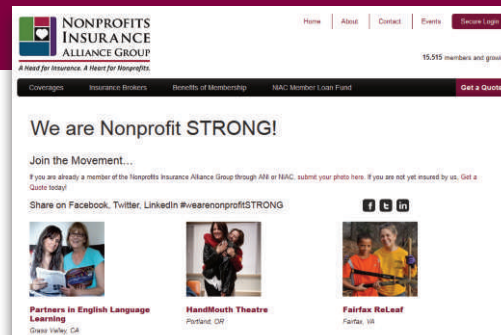
Sun Valley Youth Center
Denver, CO
www.sunvalleyyouthcenter.org

Join the movement at www.nonprofitSTRONG.org



A Head for Insurance. A Heart for Nonprofits.

Serving Nonprofits in California



A Head for Insurance. A Heart for Nonprofits.

Serving Nonprofits Outside California

Our Mission

Nonprofits Insurance Alliance Group is a group of 501(c)(3) nonprofit, tax-exempt insurers whose purpose is to serve 501(c)(3) tax-exempt nonprofit organizations by providing a stable source of reasonably priced liability insurance tailored to the specialized needs of the nonprofit sector and to assist these organizations to develop and implement successful loss control and risk management programs.

Environmental Savings Statement

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

This annual report was printed on paper made of 100% recycled fibers, 30% 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
22	10,447	10	699	1,926
fully grown	gallons saved	million Btu	pounds	pounds

Cover Photos:

(Clockwise from Top Left)

Casa Allegra Community Services
San Rafael, CA
www.casaallegra.org

Creating Hope International
Dearborn, MI
www.creatinghope.org

Hand2Mouth Theatre
Portland, OR
www.hand2mouththeatre.org

NCEFT - National Center for Equine Facilitated Therapy
Woodside, CA
www.nceft.org

Symphonie Jeunesse Youth Orchestra for Strings
San Bernardino CA
www.symphoniejeunesse.org

Mentors of Minorities in Education
Washington, DC
www.momiestlc.org

Freedom Paws Assistance Dogs
Marysville, OH
www.freedompaws.org

Reality Changers
San Diego, CA
www.realitychangers.org

Happy, Joyous and Freewheeling
Washington, D.C.
www.hjfw.org

Partners in English Language Learning
Grass Valley, CA
www.pieell.org

YMCA of Greater St Petersburg
St. Petersburg, FL
www.stpeteymca.org



Nonprofits Insurance Alliance Group

- 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.

www.insurancefornonprofits.org

