

Nonprofits

Insurance Alliance Group



2016 Annual Report



The Nonprofit Sector's
OWN
Insurance Provider



Watch our fun, three-minute video at:
www.insurancefornonprofits.org/about/online-press-room/videos

Message

from the President and the Chairmen

During 2016, it was our privilege to serve more than 16,000 member nonprofits. Each of these organizations is a member-owner in our Group, with the right and responsibility to elect our governing boards. Our board members are primarily CEOs and CFOs of member nonprofit organizations, who are deeply committed to this sector, have broad knowledge and experience, and understand the challenges of leading a nonprofit organization.

Beyond providing insurance, we equip our nonprofit members with an array of free services to help them do their best work in our communities with as little risk as possible. When, despite their best efforts, a claim is made against them, it's our job to support our members so

they can continue their important work with minimal disruption. Whether that means mounting a robust defense, negotiating a settlement, or both, our intent is always to act in the best interests of our members, consistent with the coverage they have purchased.

This year we handled 4,300 new claims on behalf of our members. In turn, they have rewarded our commitment to them by continuing to renew with us, in large numbers. In 2016, 93% percent of members renewed with us and we welcomed 1,889 new members. We also are delighted to report that 4,280 members have been with us continuously for 10 or more years.



Pamela E. Davis

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

"Our board members are primarily CEOs and CFOs of member nonprofit organizations, who are deeply committed to this sector..."



Wilson M. Jones
Chair of ANI, NANI & AMS

“...now NIAC is able to provide the property and liability coverage that nonprofits typically need, in an efficient and cost-effective package.”

In August, the oldest and largest company in our Group, the Nonprofits Insurance Alliance of California (NIAC), issued its very first property insurance policy. Effective 2015, the California legislature authorized NIAC to offer this coverage, and now NIAC is able to provide the property and liability coverage that nonprofits typically need, in an efficient and cost-effective package.

We hope that soon, the Alliance of Nonprofits for Insurance, RRG (ANI), will be able to offer the same cost-effective package of property and liability coverage to our members outside of California. Congressman Dennis Ross of Florida and Congressman Ed Perlmutter of Colorado are the cosponsors of the Nonprofit Property Protection Act. While the bill is not without insurance industry opposition, many insurance and nonprofit associations

are supportive of this effort to offer the package of coverages our members need. With so many contentious issues before Congress, we hope that this is one area where they can come together to support the hard-working nonprofits that provide essential community services. We're not asking for any government assistance. Only the opportunity to solve this problem ourselves.

For 2016, gross written premium for the Group totaled \$116.8 million. Of that total, the Nonprofits Insurance Alliance of California (NIAC) wrote \$72.3 million, the Alliance of Nonprofits for Insurance, RRG (ANI) wrote \$40.6 million, and the National Alliance of Nonprofits for Insurance (NANI), the Group's property reinsurance captive, retained \$3.9 million on a net basis. We also managed an additional \$17.1 million in premium for

our companion property and volunteer accident programs, bringing the total business administered by the Group in 2016 to \$133.9 million, an increase of 0.9 percent over 2015. At year's end, the Group's combined balance sheet showed total equity of \$185.2 million and total assets of \$443.7 million. Before dividends, the \$12.0 million of combined net income for the Group was comprised of \$9.2 million from NIAC, \$1.9 million from ANI, and \$0.9 million from NANI. Additionally, the Group's A.M. Best rating of A (Excellent), VIII was affirmed in September, 2016.

The NIAC Board of Directors has declared a \$2.0 million dividend in 2017. NIAC's dividend plan, based on premiums paid, rewards individual members for length of continuous coverage, as well as favorable claims experience. ANI is not yet large enough to pay a dividend; however, its

members are accruing points toward essentially the same dividend plan that NIAC members share.

We often hear feedback from members about the challenges they face as nonprofit executives. Sometimes the path ahead seems too steep, but those who work with nonprofits are no strangers to working hard against seemingly insurmountable odds. Many find strength and resolve in their personal choice to devote their time and energy to serving their communities. That toughness of character and concern for others shown by nonprofit executives and staff is what inspires us every day. It remains our privilege to serve you.



Tom Wander
Chair of NIAC

A handwritten signature in black ink, reading "Pamela E. Davis".

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

A handwritten signature in black ink, reading "Wilson M. Jones".

Wilson M. Jones
Chair of ANI, NANI & AMS

A handwritten signature in black ink, reading "Tom Wander".


Tom Wander
Chair of NIAC

Boards of Directors


 **Pam Alvarez**
Secretary of ANI & NANI
President & CEO
BAYS Florida
Tampa, FL

 **Kristin Bradbury**
Senior Vice President
Callan Associates
San Francisco, CA

 **Ronald Carleton**¹
President
CultureConnect, Inc.
Rhinebeck, NY

 **Glen Casel**¹
President and CEO
Community Based Care of
Central Florida
Orlando, FL

 **Norris W. Clark**
Financial and Regulatory Specialist
Locke Lord LLP
Los Angeles, CA

 **Pamela E. Davis**
President of NIAC, ANI, AMS & NANI
Chief Executive Officer
ANI, NIAC, AMS & NANI
Santa Cruz, CA

 **J. Jeff Fly**
Secretary of NIAC
Director
Turning Point Foundation
Visalia, CA

 **Danilo Garcia**
Finance Manager
A Place Called Home
Los Angeles, CA


 **Avnish Gupta**¹
Assistant Executive Director
Meadowlark
Wood Ridge, NJ


 **Wilson M. Jones**
Chair of ANI, AMS & NANI
Chief Operating Officer, Retired
BoardSource
Sarasota, FL

 **Donald Kleinfelder**
Executive Director
Child Advocates of Placer County
Rocklin, CA

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

 **Debra Marsteller**¹
President and CEO
Project Independence
Costa Mesa, CA


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


 **Andrew Sargeant**
Assistant Secretary of ANI and NANI
President, Retired
USA Risk Group of Vermont
Barre, VT

 **Mary K. Stroube**
Consultant
Sacramento, CA

 **Stephen Sumner**
Vice Chair of ANI & NANI
Executive Director
Center for the Arts Evergreen, Inc.
Evergreen, CO









 **Michelle Uchiyama**
President
Charitable Connections, Inc.
Atlanta, GA

 **Cameron Van Tassell**¹
Managing Attorney
Legal Aid Foundation of
Santa Barbara County
Lompoc, CA

 **Tom Wander**
Chair of NIAC, Vice Chair of AMS
Chief Executive Officer
BETA Healthcare Group
Alamo, CA

 **Tammy Wilson**
Vice Chair of NIAC
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 2017

Our boards are comprised of leaders from our member organizations, as well as volunteer professionals.

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



Back Row (L-R): J. Jeff Fly, Avnish Gupta, Danilo Garcia, Donald Kleinfelder. Third Row: Pam Alvarez, Debra Marsteller, Glen Casel, Ronald Carleton, Cameron Van Tassell. Second Row: Kristin Bradbury, Tammy Wilson, Norris W. Clark, Stephen Sumner. First Row: Tom Wander, Pamela E. Davis, Wilson M. Jones. Not pictured: Martha Marcon, Cheryl Paddack, Andrew Sargeant, Mary K. Stroube, Michelle Uchiyama.

Nonprofits Insurance Alliance Group



We are pleased to serve a diverse group of 501(c)(3) nonprofits in 32 states and the District of Columbia. Currently we insure more than 16,000 nonprofits, which range in size from very small, volunteer-run organizations to large agencies with hundreds of staff and volunteers. These nonprofit organizations serve their communities in many ways, including children's programs, group homes, senior organizations, art programs, food banks, community groups, foster family agencies and more.

The Nonprofits Insurance Alliance Group includes four distinct 501(c)(3) nonprofit organizations:

Nonprofits Insurance Alliance of California (NIAC)

Provides liability and property 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 dedicated management and staff serve our large and diverse membership with speed and efficiency, and still maintain a personal touch. We believe this is because we hire

talented people who are deeply committed to our mission, and we build our own innovative technology-based solutions. Nearly half of our staff work remotely from their homes.



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

Kimberly Aday
CFO and Treasurer

Michelle Alvis
*Vice President,
Administration*

Pamela E. Davis
Founder, President and CEO

Dave Gibson
*Vice President,
Claims*

Betty Johnson
*Vice President,
Information Technology*

Brian Johnson
*Vice President,
Insurance Operations*

Curtis Steinhoff
*Vice President,
Communications and Marketing*

Melissa Yarnell
*Vice President,
Risk*

The Year in Numbers



16,155 Members at Year-End



1,889 New Members Welcomed



93% Members Renewed



5,120 Free Employment and Risk Management Consultations



6,631 Employees and Volunteers Trained



\$2.6 Million Saved by Members on Loss Control/Risk Management Services



4,254 Claims Handled



23,906 Transactions via Electronic Data Interchange (EDI)

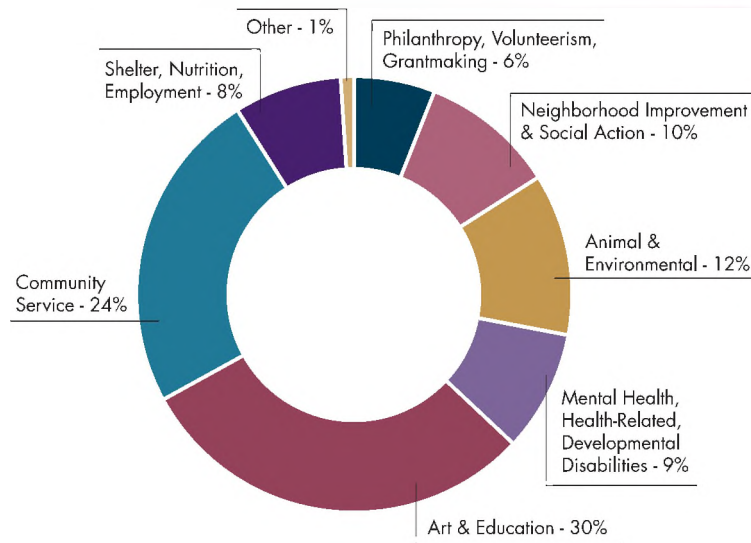


93,228 Transactions via Our Secure Website

2016 Group Results

In 2016, the Group welcomed 1,889 new members, renewed 93 percent of its existing members, and ended the year with 16,155 nonprofit members. Gross written premium for the Group totaled \$116.8 million. At year's end, the Group's balance sheet showed total equity of \$185.2 million, total assets of \$443.7 million, and \$12.0 million in net income before dividends of \$2.0 million.

2016 Member Composition



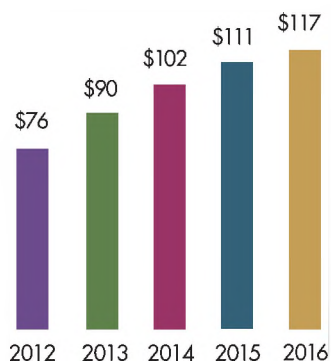
2016 Group Highlights

	2016	2015	2014
(in millions)			
Gross written premium	\$116.8	\$110.7	\$102.0
Dividends to policyholders	\$1.9	\$0.9	\$1.8
Net income after dividends	\$10.1	\$10.5	\$5.0
Total assets	\$443.7	\$415.5	\$383.4
Cash and invested assets	\$334.2	\$299.9	\$275.0
Loss reserves (including loss adjusting expenses)	\$187.1	\$172.8	\$150.6
Total equity	\$185.2	\$176.1	\$170.2
Policies in force	54,629	52,869	49,237
Reported claims			
General liability	1,002	1,098	1,066
Auto liability	1,667	1,869	1,737
Property	25	-	-
Other*	1,560	1,737	1,841

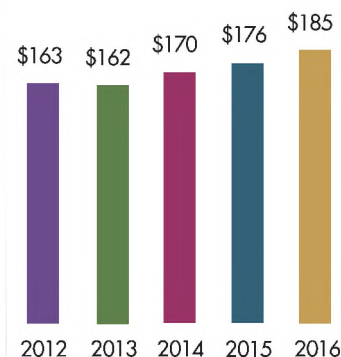
*Includes property claims handled for our companion program.

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

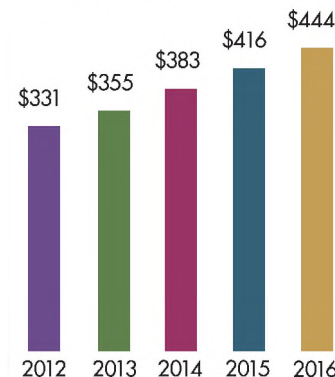
Premiums (in Millions)



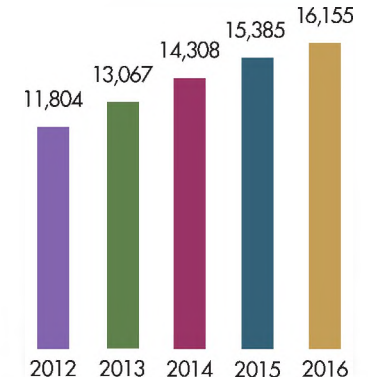
Surplus (in Millions)



Assets (in Millions)



Members



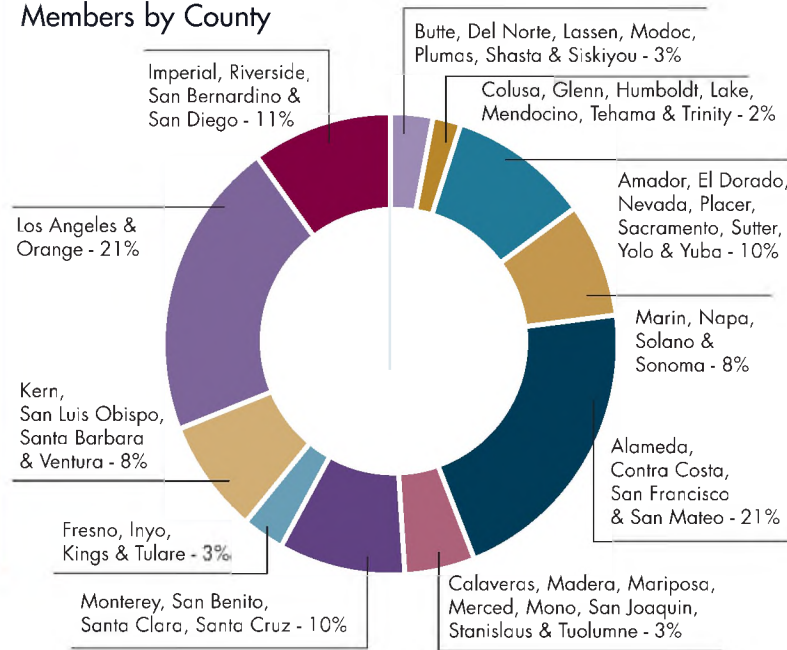
2016 NIAC Highlights

	2016	2015	2014
(in millions)			
Gross written premium	\$72.3	\$66.4	\$61.7
Dividends to policyholders	\$1.9	\$0.9	\$1.8
Net income after dividends	\$7.3	\$7.3	\$3.1
Total assets	\$291.3	\$277.8	\$258.3
Cash and invested assets	\$231.6	\$210.3	\$198.0
Loss reserves (including loss adjusting expenses)	\$111.9	\$109.8	\$95.6
Total equity	\$139.4	\$132.8	\$129.2
Policies in force	29,811	27,595	27,001
Reported claims			
General liability	449	480	486
Auto liability	967	933	884
Property	25	-	-
Other	619	638	693

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

2016 NIAC Results

Members by County

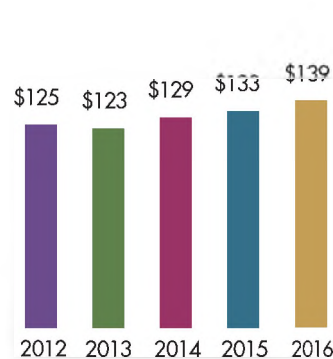


In 2016, NIAC welcomed 729 new members, renewed 94 percent of its existing members, and ended the year with 9,282 nonprofit members. Gross written premium for NIAC totaled \$72.3 million. At year's end, NIAC's balance sheet showed total equity of \$139.4 million, total assets of \$291.3 million, and \$7.3 million in net income after dividends of \$2.0 million.

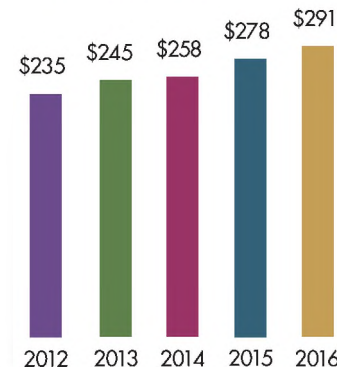
Premiums (in Millions)



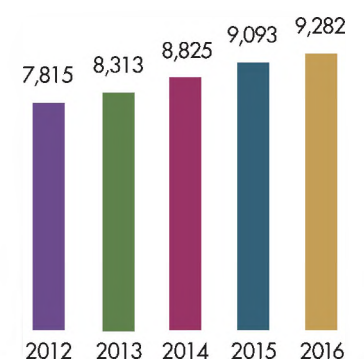
Surplus (in Millions)



Assets (in Millions)



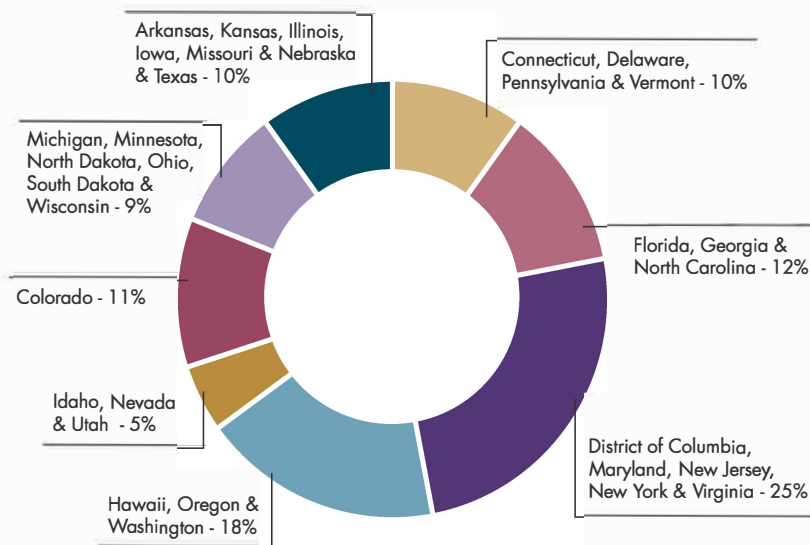
Members



2016 ANI Results

In 2016, ANI welcomed 1,160 new members, renewed 91 percent of its existing members, and ended the year with 6,873 nonprofit members. Gross written premium for ANI totaled \$40.6 million. At year's end, ANI's balance sheet showed total equity of \$35.2 million, total assets of \$128.9 million, and \$1.9 million in net income.

Members by State

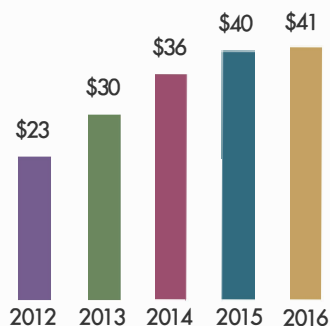


2016 ANI Highlights

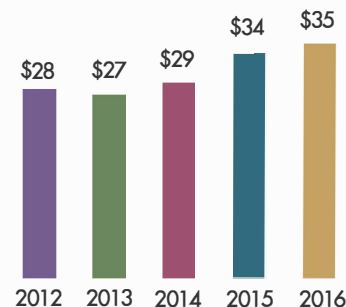
(in millions)	2016	2015	2014
Gross written premium	\$40.6	\$40.1	\$36.3
Net income	\$1.9	\$1.9	\$0.8
Total assets	\$128.9	\$116.1	\$102.6
Cash and invested assets	\$81.6	\$69.0	\$57.1
Loss reserves (including loss adjusting expenses)	\$70.5	\$61.6	\$54.3
Total equity	\$35.2	\$33.7	\$28.5
Policies in force	18,287	17,120	15,162
Reported claims			
General liability	553	618	580
Auto liability	700	936	853
Other	199	191	189

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

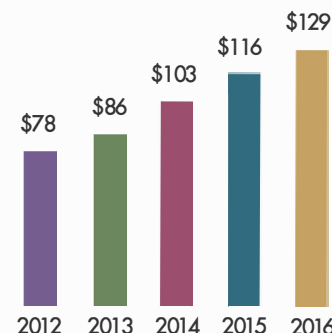
Premiums (in Millions)



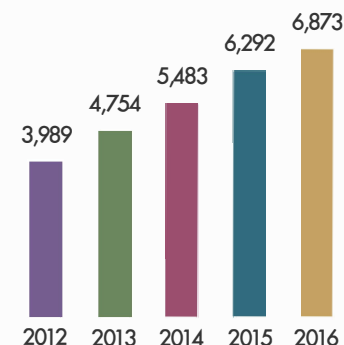
Surplus (in Millions)



Assets (in Millions)



Members





Arts Escape
Southbury, CT
www.artsescape.org

Arts Escape is an arts and culture enrichment and educational center for adults. Its mission is to use the arts proactively to prevent the social isolation that often accompanies adults in their transitioning years. They do this through enrichment programs that include performances, lectures, classes and workshops.

Programs include workshops on painting, pottery, floral design, card-making, felting and more. Other activities include musical performances, speakers on various topics, and roundtable discussions. All these programs are designed to provide individuals the opportunity to learn and create in the arts, which has shown to improve problem-solving, increase self-esteem, and build interpersonal skills by engaging participants with the arts and with each other.

During 2016, more than 650 adults from Southbury and neighboring towns used their programs.

The Nonprofit Difference

We are owned and governed by the 501(c)(3) nonprofits we insure.

As tax-exempt nonprofits ourselves, we were created with the sole purpose of providing exceptional value and inspired service to the nonprofits we insure.

Signature differences that distinguish us:



We Cover What Matters



At Fair and Stable Prices



With Lots of Free Stuff



Delivered with Inspired Service



For Nonprofits Only

Currently insuring
more than 16,000
501(c)(3) nonprofits
in 32 states and DC



Guitars Not Guns Music Program
Peachtree City, GA

www.guitarsnotguns.org


The Guitars Not Guns Music Program was founded in 2000, shortly after the Columbine, Colorado school shootings. A retired band leader who volunteered his time with foster youth observed that, while these foster children often had trouble with emotional connections, they were able to connect with guitars. As their confidence and self-esteem grew, so did their social relationships.

The program, which started in California and is now in several states and Canada, targets foster kids and at-risk youth ages 8-18. Each class consists of a maximum of 10 students with three adult instructors, and each program is eight weeks long with a one-hour session each week. In addition to learning how to master changing from one chord to another, children learn perseverance and discipline. The kids who complete the full program have earned the right to keep the guitar and are invited to return for a second program of more advanced instruction.

We Cover What Matters

Our specialized insurance coverages are designed exclusively for nonprofits.

With 28 years of experience insuring only nonprofits, we know what coverage features are most needed by nonprofits, and we design our policies to match those needs.



Enhanced liability
coverage tailored
for nonprofits
by nonprofits

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)
- Commercial Property (NIAC)

Companion Programs:

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





Children's Assistive Technology Service
Union Hall, VA

www.atdevicesforkids.org

Children's Assistive Technology Service (CATS) seeks to improve the lives of children with disabilities through re-use of assistive technology and pediatric rehabilitation equipment and devices in Virginia. CATS serves as a no-cost resource to children with disabilities who need adaptive equipment and whose families have limited resources.

CATS helps families by passing on gently used pediatric adaptive devices and mobility equipment from families with a child who has outgrown their equipment to another child who needs it. Their website provides an inventory with photos and measurements of all equipment currently available for use.

Children with adaptive equipment are able to be more independent, play with their friends and siblings, and access locations not available to them without the equipment.


At Fair and Stable Prices

We work hard to keep claims costs down...

while providing the best possible claims handling and legal representation for our members. There's no fancy financial footwork or sleight of hand with us. In the midst of market and litigation uncertainties, we take seriously our commitment to keep insurance costs as consistent as possible.

The Nonprofits Insurance Alliance Group is rated A (Excellent) VIII 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



Rated A
(Excellent) VIII
by A.M. Best





TC Food Justice
Minneapolis, MN
www.tcfoodjustice.org

The mission of TC Food Justice is to provide a link between those who need healthy food and those who have food to spare. It was founded in 2015 by graduate students in the department of public health as a University of Minnesota student group.

TCFJ's primary goal is to simultaneously reduce food waste and hunger by rescuing nutritionally sound food that would otherwise be thrown away by small grocery stores, farmers' markets, and bakeries. They sort through these foods, composting that which is unfit for consumption and delivering viable food to community centers and food shelves where individuals may receive it. This not only addresses food insecurity, but also environmental sustainability. It decreases the amount of food that ends up in a landfill where bacteria convert it into dangerous greenhouse gases. Additionally, volunteers use bicycles whenever possible for food rescues, rather than relying on automobiles. In 2016, they rescued a total of 12,030 pounds of food.

With Lots of Free Stuff

We invest in tools to keep people and property from harm,

to help preserve our members' good names and to conserve their resources.

We saved our members \$2.6 million last year in risk management services.

These are just some of the many benefits nonprofit members receive as members

Free Resources Included with Each Policy:

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

Employment Issues Assistance – Members that purchase a D&O insurance policy that includes Employment Practices Liability receive unlimited employment consultations with our Employment Risk Managers

Loss Control Assistance – Unlimited loss control consulting

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

Vehicle Monitoring Program – “How Am I Driving?” toll free phone number tool to assist members managing fleets of vehicles

Educational Booklets – Educational risk management booklets on various topics important to nonprofits which can be downloaded from our website or ordered in hard copy

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 – 30-90 minute risk management presentations on relevant and timely topics of particular interest to nonprofits. More than 30 live sessions per year and even more “on-demand” recorded sessions

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



The LGBT Sanctuary Palm Springs
Palm Springs, CA

www.sanctuarypalmsprings.org

The LGBT Sanctuary Palm Springs (SPS) is a transitional housing program specifically designed to meet the needs of the LGBTQ community of foster youth transitioning to adulthood.

The SPS residence is a 2,800 square foot home with the capacity to house six young adults. SPS residents receive ongoing counseling from the in-house staff and participate in “family meetings” with other residents. Through their “Matched Mentor” program, residents find their passion and work with successful adults in the community to find fulfilling and stable employment.

SPS residents also have access to outside resources, such as drug and alcohol counseling and assistance for victims of crime. Through community partnerships with local organizations like the LGBT Center, the Desert AIDS Project and the Palm Springs Unified School District, SPS is part of a network of action organizations dedicated to LGBT awareness and education.

Delivered with Inspired Service

To us, inspired service means more than just prompt, accurate and friendly.

We want to be the company that makes you wish that every other company would be just like us.

A few comments from our Members:

“You are the best. Thank you and your team for their awesome service and support!”

“Again, what great service - you all continue to pleasantly surprise us.”

“Thank you so much for this seamless process!”

“I really appreciate all of your help throughout this process. You have been great!”

“I was very impressed with your staff and your strategy on handling this claim.”

“I feel fortunate we made the decision a couple of years ago to go with an insurance company that understands the needs of nonprofits.”

“It is helpful to have experienced and knowledgeable representatives like you. I appreciate the excellent services you provide to our agency.”

A few comments from our Brokers:

“Thanks so much for your speedy service. You are much appreciated!”

“Thanks for your help. I wish other carriers were this easy.”

“Your website is very easy to navigate and you made the process smooth and seamless.”

“It is really great working with you and I am very appreciative of how you are always helpful, responsive, and have a great attitude. So, THANK YOU!”

“Seriously, really appreciate your nonprofit program, and your team is so very patient, understanding and helpful.”

“You continue to provide outstanding service to us despite our relentless requests!”

“You and your team are a pleasure to work with and always very responsive.”



93%
of our members
renew with us
annually



Jeffco Subcontracting Inc. (JSI)
Arnold, MO
www.jsi.org

Jeffco Subcontracting Inc., better known as JSI, is a sheltered workshop which provides meaningful employment to developmentally disabled adults in Jefferson County, Missouri, and reliable help and quality workmanship to businesses in the St. Louis region.

JSI serves companies throughout the region with a range of services from detailed hand assembly to quality control and rework. They currently employ 120 adults who work in their 46,000 square foot workshop which is equipped for a wide variety of work projects.

Along with training and employment, these jobs are a source of pride, purpose, productivity, financial support and independence for JSI employees and their families.

For Nonprofits Only

We are a group of nonprofit cooperatives.

Every dollar we collect for insurance premiums is from another 501(c)(3) nonprofit. We take our responsibility as stewards of these funds very seriously by providing members with the best insurance protection possible, and tools to help keep their employees, clients and members of the public safe. We have no shareholders expecting to make money from our work or your money. Any excess funds are shared only with our member-owner nonprofits, in the form of dividends.



SOS Outreach
Avon, CO
www.sosoutreach.org



EcoFarm
Soquel, CA
www.eco-farm.org



Avant Chamber Ballet
Dallas, TX
www.avantchamberballet.org

You're Our Reason

Caring people start nonprofits to solve problems.

Nonprofits improve the quality of life for all of us. When they provide warm meals to the hungry, emotional support for a teen, a hand up for a veteran, or make us laugh, sing or sigh through art, they nourish all of us. The Nonprofits Insurance Alliance Group exists only to make the work lives of 501(c)(3) community-based nonprofits a bit easier so that they can focus on what they do best — serve our communities.



A Head for Insurance.
A Heart for Nonprofits.



Eastern Shore Rabbit Rescue
and Education Center
Rock Hall, MD
www.esrrec.org

Our mission

...is to provide the most appropriate insurance coverage at the best, most sustainable price, as well as to assist our nonprofit members with services and resources to help them run safer and more effective organizations.

Our goal

...is to accomplish our mission in the most efficient manner possible, while always providing superior, inspired service.

Our inspiration

...is the difference our nonprofit members are making in our communities.

Environmental Savings Statement

This annual report was printed on paper made of 55% recycled fibers, including 30% post-consumer waste, processed elemental chlorine free. By using this environmentally-friendly paper, the Nonprofits Insurance Alliance Group has SAVED the following resources:

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

trees	water	energy	solid waste	greenhouse gases
5	2585	3	174	477
fully grown	gallons	million BTUs	pounds	pounds

Cover Photos:

(Clockwise from Top Center)

Monarchs on the Move

Raytown, MO

www.monarchsonthemove.com

Break the Silence against Domestic Violence

San Diego, CA

www.breakthesilencedv.org

Poison Apple Productions

Pittsburg, CA

www.poisonappleproductions.com

Forward Stride

Beaverton, OR

www.forwardstride.org

Opera Idaho

Boise, ID

www.operaidaho.org

Olivewood Gardens

National City, CA

www.olivewoodgardens.org

Arts on the Horizon

Alexandria, VA

www.artsonthehorizon.org

BLOCKS

Silverdale, WA

www.blocksusa.org

Na Hoaloa - Maui Interfaith Volunteer Caregivers

Wailuku, HI

www.nahoaloa.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