

Nonprofits Insurance Alliance Group



**NONPROFITS
INSURANCE
ALLIANCE GROUP**

A Head for Insurance. A Heart for Nonprofits.



Cover Photos:

(Clockwise from top left)

Red Trunk Project

(photo by Denisse Benitez)

Upper Nyack, NY

www.redtrunkproject.org

The Gifted Arts

Raleigh, NC

www.thegiftedarts.org

Hope Center for the Arts

Anaheim, CA

www.hope4arts.org

Natural Resources Foundation of Wisconsin

Madison, WI

www.wisconservation.org

Kalani Honua

Pahoa, HI

www.kalani.com

Find us on the web:

www.insurancefornonprofits.org



Facebook

www.facebook.com/insurancefornonprofits



Instagram

www.instagram.com/nonprofitsinsurance/



LinkedIn

www.linkedin.com/company/nonprofits-insurance-alliance-group/



YouTube

www.youtube.com/Ins4Nonprofits



Blog

www.insurancefornonprofits.org/blog

Message

from the President and the Chairmen

We are 501(c)(3) nonprofit organizations whose only mission is to take care of other 501(c)(3) nonprofits.

We help the helpers. Every day we encourage claims examiners to find coverage under a policy when possible, instead of trying to wiggle out of it. We give our finance staff the authority to be thoughtful and understanding when a member has a payment delay. We support our underwriters in their efforts to get to “yes” as they work with insurance agents and brokers to properly and fairly evaluate new or unusual risks.

We provide the time for our loss control specialists to give personalized risk management guidance, because we know that every nonprofit is unique.

It’s a busy, noisy, complex world, and yet, with so many ways to connect, it seems more difficult every year to have authentic business communications. Sometimes that happens in the most unexpected of ways.

At the end of 2017, we sent a message thanking our members for their hard work and service to their communities, in their relentless pursuit to improve the lives of others. We received hundreds of warm responses, best summed up in one from Sarah Carlson, Executive Director of



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

Historic Homestake Opera House in
Lead, South Dakota...

“This is the BEST email I have received...in a long time. And it wasn’t overdone. At all. It was just like you are one of us. In the next office. And you know exactly what we go through. Thank you for being REAL.”



Tom Wander
Chair of NIAC

“We are insurers, but we are first and foremost a group of 501(c)(3) nonprofits that know the struggles faced by nonprofit leaders.”

We are insurers, but we are first and foremost a group of 501(c)(3) nonprofits that know the struggles faced by nonprofit leaders. We respect the difficulty of their work. Our job is to make that burden a bit lighter, especially when things go wrong.

During 2017, it was our privilege to serve more than 17,196 member nonprofits. They rewarded our commitment to them by continuing to renew with us in large numbers. In 2017, 93 percent of members renewed with us, and we welcomed 2,062 new members. We also are delighted to report that 4,667 members have been with us continuously for ten or more years.

The oldest and largest company in our Group, the Nonprofits Insurance Alliance of California (NIAC), completed its first full year of offering property coverage in addition to all types of liability coverages. We are pleased to report, although it was a record year for wildfire losses across the state and devastating to many areas, the thousands of nonprofits insured by NIAC were mostly spared fire damage.

We continue to pursue the successful passage of the Nonprofit Property Protection Act in Congress so that Alliance of Nonprofits for Insurance, RRG (ANI), will be able to offer the same cost-effective package of property and liability coverages to our members outside of California. Some in the insurance industry still resist allowing nonprofits' own insurance company to offer this coverage outside of California, but we continue to believe the simple solution, as provided for in the Nonprofit Property Protection Act, will ultimately prevail.

For 2017, gross written premium for the Group totaled \$129.6 million. Of that total, the Nonprofits Insurance Alliance of California (NIAC) wrote \$82.8 million, the Alliance of Nonprofits for Insurance, RRG (ANI) wrote \$43.7 million, and the National Alliance of Nonprofits for Insurance (NANI), the Group's property reinsurance captive, retained \$3.1 million on a net basis. We also managed an additional \$9.4 million in premium for our companion property and

volunteer accident programs, bringing the total business administered by the Group in 2017 to \$138.9 million, an increase of 3.7 percent over 2016. At year's end, the Group's combined balance sheet showed total equity of \$201.3 million and total assets of \$479.1 million. Before dividends, the \$14.1 million of combined net income for the Group was comprised of \$10.2 million from NIAC, \$2.8 million from ANI, and \$1.1 million from NANI. Additionally, the Group's AM Best rating of A (Excellent) VIII was affirmed in January 2018.

The NIAC Board of Directors has declared a \$3.0 million dividend in 2018. 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 are proud to support those who tirelessly care for others while staying upbeat and juggling so many demands on their time. Although we know you can't help yourself from continuing to fight the good fight (and, for that, we are grateful!), this is your reminder to take good care of yourself. We need you.



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



Tom Wander
Chair of NIAC



Wilson M. Jones
Chair of ANI, NANI & AMS



Wilson M. Jones
Chair of ANI, NANI & AMS


This year, after benefiting from his thoughtful guidance for 17 years, we reluctantly allowed our beloved chairman, Wilson Jones, to retire from service on our boards of directors. He will now serve as Chair Emeritus. We miss him already!

Boards of Directors


 **Pam Alvarez**
Vice Chair of ANI
Secretary of AMS
President and CEO
 BAYS Florida
 Tampa, FL


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

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


 **Glen Casel**
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

 **Edward Durkee**²
President and CEO
 Goodwill Central Coast
 Salinas, CA


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

 **Danilo Garcia**
CFO
 Alliance for Children's Rights
 Los Angeles, CA

 **Avnish Gupta**
Secretary of ANI & NANI
Assistant Executive Director
 EZ Ride
 Wood Ridge, NJ

 **Edward G. Haik**¹
Board Member
 Surfrider Spirit Sessions
 Kailua, HI

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

 **Cindy Lyford**²
Assistant Secretary of ANI & NANI
Vice President
 USA Risk Group of Vermont
 Barre, VT


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

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

 **Cheryl Paddack**
Chief Executive Officer
 North Marin Community Services
 Novato, CA

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









 **Guita Sharifi**²
CFO
 Radiant Health Centers
 Irvine, CA

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

 **Tammy Wilson**
Vice Chair of NIAC
Chief Executive Officer
 Oak Grove Center
 Murrieta, CA

Chair Emeritus:
 R. Lawrence Bacon
 Wilson M. Jones

All positions updated to reflect
 changes as of March 2018.

	Board Member	Officer
ANI Board		
NIAC Board		
AMS Board		
NANI Board		

¹ Newly Appointed June 2017

² Newly Elected February 2018

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



First Row: Stephen Sumner, Pamela E. Davis, Tom Wander; Second Row: Kristin Bradbury, Guita Sharifi, Norris W. Clark; Third Row: Tammy Wilson, Cindy Lyford, J. Jeff Fly; Fourth Row: Ronald Carleton, Pam Alvarez; Fifth Row: Edward G. Haik, Cheryl Paddack, Martha Marcon; Sixth Row: Avnish Gupta, Edward Durkee, Donald Kleinfelder. Not Pictured: Glen Casel, Danilo Garcia and Debra Marsteller.

A Nonprofit Insurance Provider?

If a Group of 501(c)(3) insurers sounds unusual, that's because we are. We're a group of cooperative insurers governed by the community-based 501(c)(3) nonprofits we insure, which means we're for nonprofits, by nonprofits.

Our boards are comprised of a diverse selection of nonprofit leaders and volunteer professionals elected by and from our member organizations.

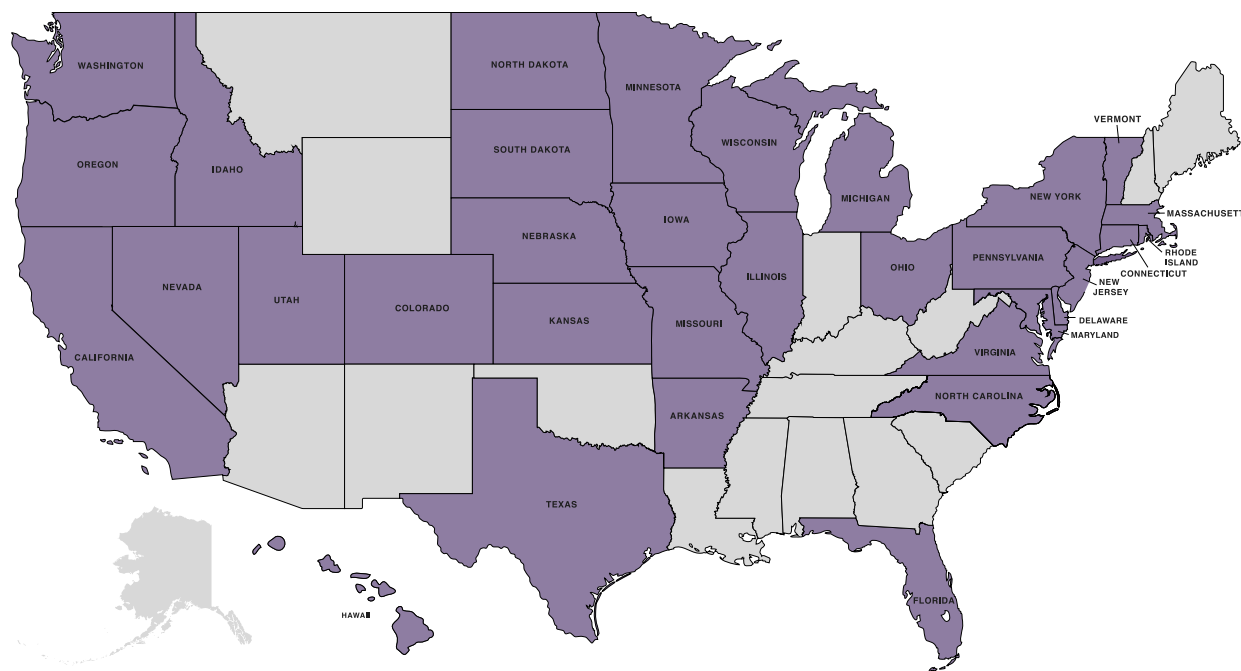
Our diversity of perspectives combined with our unified commitment to the nonprofit sector, guides our decision-making on behalf of our members. A nonprofit insurance company may sound too good to be true, but with board members who are on the front lines of the very nonprofits we protect, we are more than just an insurer with a nonprofit tax designation — we are partners with the community-based nonprofits we insure.



Watch the video featuring our board members on our homepage at www.insurancefornonprofits.org

Nonprofits Insurance Alliance

Currently providing coverage in 32 states and the District of Columbia to more than 17,000 nonprofit organizations



A Head for Insurance. A Heart for Nonprofits.



A Head for Insurance. A Heart for Nonprofits.

Provides liability and property insurance to 501(c)(3) nonprofits in California and was founded in 1989.



A Head for Insurance. A Heart for Nonprofits.

Provides liability insurance to 501(c)(3) nonprofits with locations outside California and was founded in 2000.



A Head for Insurance. A Heart for Nonprofits.

Provides property reinsurance to our primary insurers, NIAC and ANI, and was founded in 2000.



A Head for Insurance. A Heart for Nonprofits.

Provides staff, services, and support to the other three companies and was founded in 2000.

A Dedicated Team



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

Our Senior Leadership Team takes pride in leading a dedicated and inspired workforce. A third of our employees have served with us a decade or more. We have a head for insurance, but it's our heart for nonprofits that really brings us together. Our workforce is distributed across 17 states to ensure we meet the needs of brokers and members with speed and efficiency.

Kimberly Aday
CFO and Treasurer

Michelle Alvis
*Vice President,
Human Resources and
Administration*

Tom Bakewell
*Vice President,
Information Technology*

Pamela E. Davis
Founder, President and CEO

Dave Gibson
*Vice President,
Claims*

Brian Johnson
*Vice President,
Insurance Operations*

Melissa Yarnell
Chief Risk Officer

By the Numbers



17,196 Members at Year-End



2,062 New Members Welcomed



93% Members Renewed



3,723 Free Employment and Risk Management Consultations



6,898 Employees and Volunteers Trained



\$2.9 Million Saved by Members on Loss Control/Risk Management Services



4,518 Claims Handled



34,109 Transactions via Electronic Data Interchange (EDI)

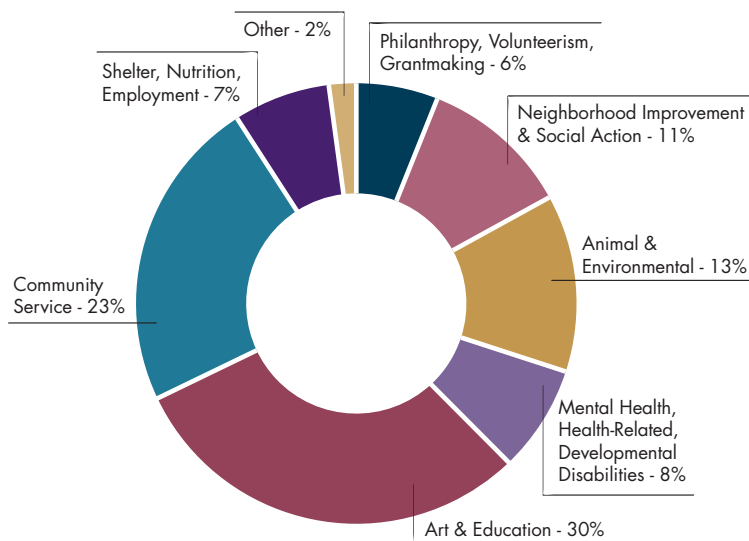


95,491 Transactions via Our Secure Website

Group Results

In 2017, the Group welcomed 2,062 new members, renewed 93 percent of its existing members, and ended the year with 17,196 members. Gross written premium for the Group totaled \$129.6 million. At year's end, the Group's balance sheet showed total equity of \$201.3 million, total assets of \$479.1 million, and \$12.2 million in net income before dividends of \$1.9 million.

2017 Member Composition



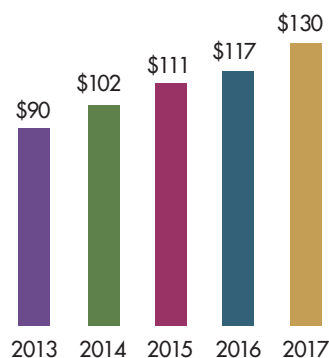
Highlights

	2017	2016	2015
(in millions)			
Gross written premium	\$129.6	\$116.8	\$110.7
Dividends to policyholders	\$1.9	\$1.9	\$0.9
Net income after dividends	\$12.2	\$10.1	\$10.5
Total assets	\$479.1	\$443.7	\$415.5
Cash and invested assets	\$362.9	\$334.2	\$299.9
Loss reserves (including loss adjusting expenses)	\$198.6	\$187.1	\$172.8
Total equity	\$201.3	\$185.2	\$176.1
Policies in force	59,791	54,629	52,869
Reported claims			
General liability	1,008	1,002	1,098
Auto liability	1,516	1,667	1,869
Property	299	25	-
Other*	1,695	1,560	1,737

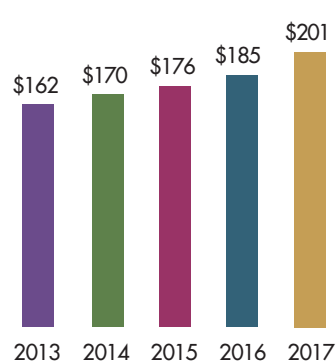
*Includes property claims handled for our companion program.

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

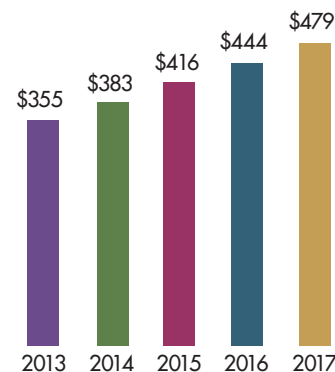
Premiums (in Millions)



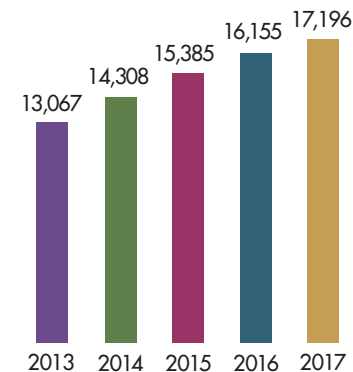
Surplus (in Millions)



Assets (in Millions)



Members



Highlights

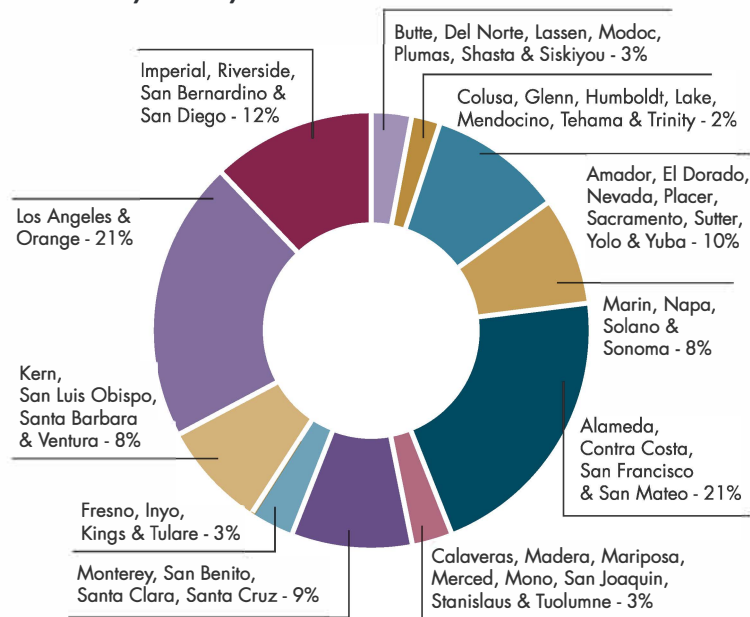
	2017	2016	2015
(in millions)			
Gross written premium	\$82.8	\$72.3	\$66.4
Dividends to policyholders	\$1.9	\$1.9	\$0.9
Net income after dividends	\$8.3	\$7.3	\$7.3
Total assets	\$311.2	\$291.3	\$277.8
Cash and invested assets	\$249.3	\$231.6	\$210.3
Loss reserves (including loss adjusting expenses)	\$113.0	\$111.9	\$109.8
Total equity	\$151.5	\$139.4	\$132.8
Policies in force	33,356	29,811	27,595
Reported claims			
General liability	539	449	480
Auto liability	868	967	933
Property	299	25	-
Other	833	619	638

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

NIAC

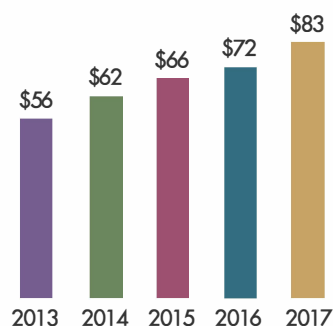
Results

Members by County

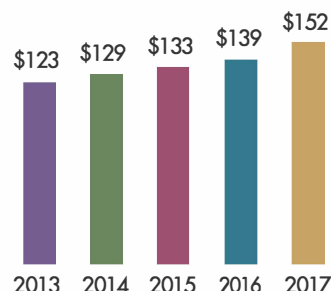


In 2017, NIAC welcomed 778 new members, renewed 94 percent of its existing members, and ended the year with 9,566 members. Gross written premium for NIAC totaled \$82.8 million. At year's end, NIAC's balance sheet showed total equity of \$151.5 million, total assets of \$311.2 million, and \$8.3 million in net income after dividends of \$1.9 million.

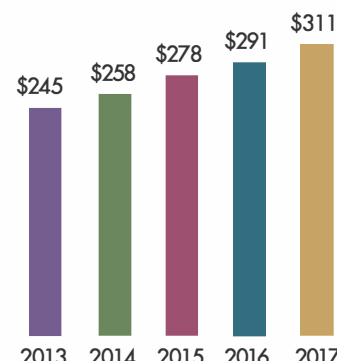
Premiums (in Millions)



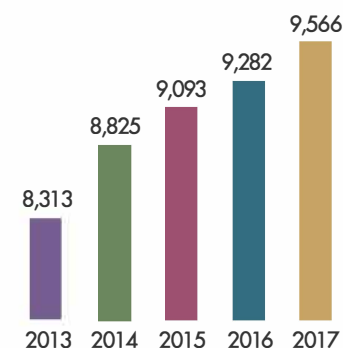
Surplus (in Millions)



Assets (in Millions)



Members

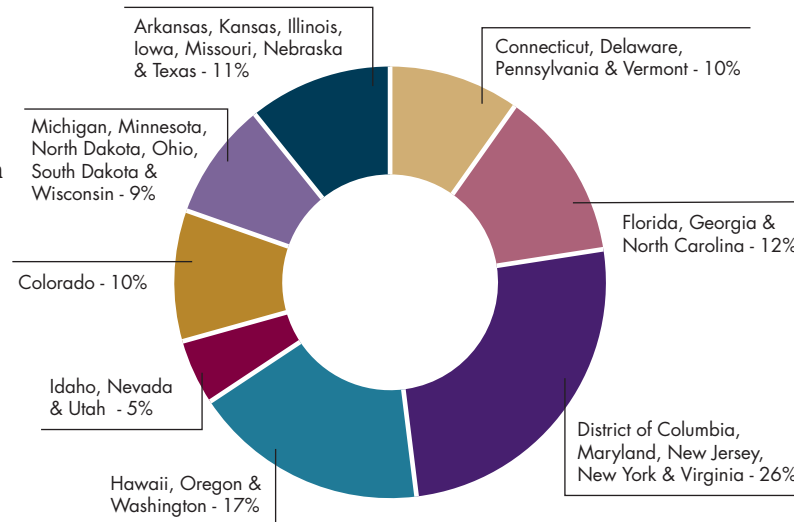


ANI Results

Highlights

In 2017, ANI welcomed 1,284 new members, renewed 92 percent of its existing members, and ended the year with 7,630 members. Gross written premium for ANI totaled \$43.7 million. At year's end, ANI's balance sheet showed total equity of \$38.2 million, total assets of \$146.6 million, and \$2.7 million in net income.

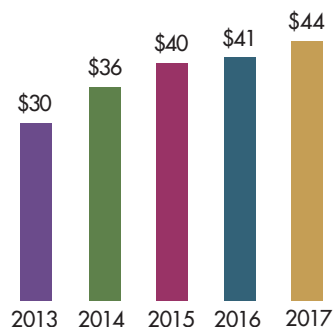
Members by State



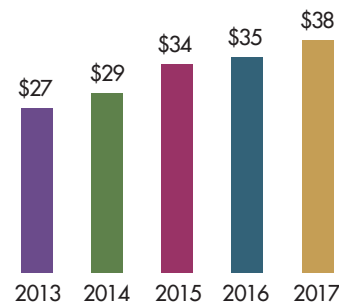
	2017	2016	2015
(in millions)			
Gross written premium	\$43.7	\$40.6	\$40.1
Net income	\$2.7	\$1.9	\$1.9
Total assets	\$146.6	\$128.9	\$116.1
Cash and invested assets	\$90.0	\$81.6	\$69.0
Loss reserves (including loss adjusting expenses)	\$84.3	\$70.5	\$61.6
Total equity	\$38.2	\$35.2	\$33.7
Policies in force	19,904	18,287	17,120
Reported claims			
General liability	469	553	618
Auto liability	648	700	936
Other	224	199	191

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

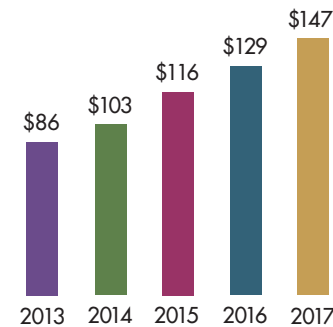
Premiums (in Millions)



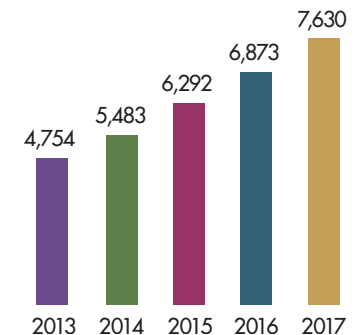
Surplus (in Millions)



Assets (in Millions)



Members



When nonprofits get their coverage from us, they don't just become a client — they become a member of our Group.



That means we've got their backs, not only when things go wrong, but also to ensure that things go right! We offer an array of free and highly discounted risk management tools and services catered specifically to the diverse needs of 501(c)(3) nonprofits. We do this to help keep people and property out of harm's way, preserve our members' good names, and conserve their resources for the vital work they do in their communities.

Community Food Initiatives

Athens, GA

www.communityfoodinitiatives.org

Resources & Member Support

Some of the *Free* Resources Available to Members:

Consultations on Risk Management: Unlimited consultations with our Loss Control Manager on risk management topics

Consultations on HR & Employment Issues: Unlimited consultations with our Employment Risk Managers (eligible to members with a D&O policy and employees)

Webinars: 30-90 minute web sessions covering topics related to nonprofit education and risk management

Educational Booklets: Educational booklets on various nonprofit-centric risk management topics which can be downloaded online or ordered as hard copies

Sexual Harassment Prevention Training for Supervisors: An online resource to assist members in CA and CT in meeting state legal requirements

Driver Training: Online and self-study driver training (available to members with owned auto policies)

Vehicle Monitoring: Also known as a “How Am I Driving?” program, these provide a toll-free number for monitoring fleets of vehicles

Web Portal: Risk management tools, policy access, sample forms and templates, reference documents, and more are all available on our online member and broker portals

BOARDnetWORK: A customized, web-based tool to streamline governance activities so that members stay informed and organized

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

Group Purchasing Portal: Deep discounts on things such as overnight delivery and office supplies, leveraging the power of group purchasing

We also offer significant discounts on:

- Background Checks
- Drug Testing
- Disaster Recovery and Planning
- Employee Handbook Builder for members who purchase D&O insurance
- Motor Vehicle Record Checks

In 2017, our loss control and risk management services saved our members more than \$2.9 million and helped train more than 6,898 employees and volunteers in risk management principles and practices.

HEAL-Homeless Empowerment Through Art & Leadership

Member Profile

La Mesa, CA
www.heal-sd.org

Homeless Empowerment Through Art & Leadership, or HEAL, is a nonprofit whose mission is to empower homeless youth and adults in the San Diego area, using art as a gateway to creativity, a strong work ethic, and leadership skills, all in an inclusive space designed for healing and personal growth. With art, HEAL hopes to provide homeless individuals with the opportunities and the tools necessary to make positive life changes.

HEAL works alongside several existing programs, including: Serial Inebriate Program, which provides housing and case-management of chronic alcoholics affected by homelessness; Heal with HeART, a mobile art studio hosted by the San Diego Public Libraries, where homeless individuals can create art, store their belongings for the day, and use a



mobile shower and street boutique for basic needs; Art in the Park, a mobile art studio at the dog park where participants can paint, draw, write, and make jewelry together; and more!

Insurance Coverages

by and for Nonprofits

Nonprofits have specialized needs, which means they need specialized insurance coverages. Whether an organization works with vulnerable populations, relies on volunteers, hosts fundraising events, or employs social workers, their insurance needs are surprisingly similar as regards their intimate involvement in our communities. No matter the scope or operations of a nonprofit, it's our mission to provide the best liability and property coverage, so that the nonprofits in our communities get the insurance protection they deserve.

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

Our Coverages:

- General Liability
- Directors and Officers (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)
- Commercial Property (NIAC)
- Employee Dishonesty (NIAC)

Companion Programs:

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



Generation Hope

Washington, DC

www.supportgenerationhope.org

Lekotek of Georgia

Member Profile

Atlanta, GA
www.lekotekga.org

Children with disabilities often face challenges interacting with others, including family members. Participating in school and community activities can be difficult. Using adapted toys, educational materials, and technology, Lekotek of Georgia, Inc. is able to provide opportunities for kids to have fun and learn. It's also a place where parents find resources and support.

Since its beginning in December 1983, Lekotek of Georgia has provided program services to more than 6,000 children and family members traveling from 44 Georgia counties and three states. In the past year, 725 families affected by a wide range of disabilities, including but not limited to, attention deficit disorders, speech delays, cognitive delays, autism, cerebral palsy, Down syndrome, hearing and/or



vision loss, mitochondrial disorder, other neuromuscular disorders, and spina bifida, have benefited.

Lekotek's vision and mission is to facilitate play for disabled children, their families, and schools in the community through adapted toys, technology, and information.

Lending a Hand

The NIAC Loan Fund

“This loan has helped Cycles of Change serve thousands of people of several generations to grow their relationships to bicycles as a mode of transportation, exercise, and fun! The NIAC Loan has been a great option for us to continue to grow.”

— Eri Oura, Staff Collective Member & Bike Safety Program Co-coordinator, Cycles of Change, Oakland, CA



As part of our mission to support and strengthen the nonprofit sector, we created a loan fund for NIAC members, providing short-term cash flow loans of up to \$50,000, no board member or executive director guarantees required. Since the program's inception in March 2015, we have assisted more than 50 borrowers and lent more than \$3 million.

The program's success has demonstrated not only that nonprofits are responsible borrowers, but also, like any other business, they can operate more efficiently and be more effective with access to cash flow loans. The program has been a great success with lots of positive feedback from our members, and we are hoping others will copy our successful model.



A Head for Insurance. A Heart for Nonprofits.

Vashon Wilderness Program

Vashon, WA

www.vashonwildernessprogram.org

The Vashon Wilderness Program is a nature immersion and mentoring program that “cultivates relationships between self, community, and the natural world,” using an approach that “blends modern naturalist techniques with ancient wisdom.” It is their mission to nurture happy, healthy, and well-balanced individuals to be connected to nature, and to enjoy a community and a local culture in which the natural world is woven throughout life.

The organization originally began in 2000 as a program of the Wilderness Awareness School, but became its own 501(c)(3) nonprofit in 2007. These days, the Vashon Wilderness Program offers outdoor programs for all age groups, as well as workshops, trainings, and seasonal celebrations like their Ancestor Feast, a social gathering where guests bring food



from their ancestral heritage and feast, sing, and share stories.

Since its inception, the Vashon Wilderness Program has helped more than 2600 people of all ages connect with nature and “honor one another and the Earth.”

Stewards of the Sector

Social Media

Silicon Valley Pet Project

San Jose, CA

www.svpetchproject.org



Social media has evolved at a breakneck pace in the last few years, and like many organizations, we have been working to find the right mode of expressing ourselves through these new and powerful mediums.

Although we are an insurer, our *only* clients are 501(c)(3) nonprofits. What does that mean? Through our members, we are exposed to an endless array of inspiring stories about nonprofits' work and the individuals whose lives they touch. We want to tell these stories because we know the importance of this work, and we want the rest of the world to know about it, too.

Be sure to check the following places where we provide educational content and tell stories using video spotlights and member profiles highlighting the great work our members are doing to make our communities better for everyone.



Senior Transportation Connection

Member Profile

Cleveland, OH
www.ridestc.org

Founded in 2005, Senior Transportation Connection helps individuals with mobility challenges due to age, disability, frailty or lack of access to keep on living their lives. With more than 12,000 riders using the program for transportation, the organization is able to fill a huge need in Cleveland and the surrounding areas by taking these individuals to medical appointments, treatments and rehabilitation, senior centers, meal programs, grocery shopping, personal appointments, and social outings. Program drivers escort passengers door-to-door to ensure safety and assist with packages and parcels as well. They are trained to keep their riders safe, no matter their physical limitations, and know how to help individuals use a walker, cane, and wheelchair, which one-third of the organization's clients need.



Each year, Senior Transportation Connection travels nearly one million miles across 37 zip codes to help these individuals live their best lives.

A Few Words From Our Members

We know that as a nonprofit organization, you're placing a lot of trust in us to provide coverage that protects you so that you can focus your resources on your cause. That's why we want to share some of the things that other 501(c)(3) nonprofits have said about us. We intend to have every one of our members feel this way!

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

Addie Candelaria, *HR Associate*
Kings Community Action Organization
Hanford, CA

"We very much consider you a partner and we're very grateful that you offer us a reasonable rate for the policy that allows us to do our programs."

Monty Downs, *President*
Kauai Lifeguard Association
Kappa, HI

"You guys are great. I think you should be called the "anti-insurance company" because none of the stereotypes of a for-profit insurer apply."

William Schultz, *Board Member*
My Neighbors
Burnsville, NC

"It's nice to know you understand and that you are there for all of us."

Susanne Wainman, *Executive Director*
Horses Adaptive Riding and Therapy
Rickreall, OR

"You guys are a lot more than insurance for sure and you are partners. Thank you for the work you do and for changing this world of insurance into a positive experience, serving the people."

Jonathan Gilbert, *Finance Director*
Heartbeet Lifesharing
Hardwick, VT

"Your part in our business is crucial and you are a rock to which we can be assured a secure anchorage. We appreciate your care of us, our property, our governors and our liability in the world. Thank you so much."

Yvonne Lorvan, *Bookkeeper*
San Francisco African American Historical Society
San Francisco, CA



Chess for Success

Portland, OR

www.chessforsuccess.org

Kiddie Science

Member Profile

Brooklyn, NY

www.kiddiescience.org

Who ever said learning can't be fun? Established in 2013, Kiddie Science is an organization that plants the seed of science-based knowledge and makes learning fun for New York City's youth. They use hands-on science workshops to create engaging, interactive, and tangible experiences for kids ages two and up. Kiddie Science believes that providing young scientists with the tools they need to explore topics in a meaningful way empowers them and helps foster a lifetime love of science and learning.

The organization works with public, private, and home school/co-op groups, as well as daycare centers and community groups throughout New York City to bring their programs to young children during school, after school, and even during public school closures.



Strength in Numbers

By nonprofits, for nonprofits.

Although we are an insurer, our financial strength does not come from any outside source. We protect ourselves through the collective pooling of resources of many thousands of nonprofits who have collaborated over nearly 30 years. There were a lot of naysayers in the beginning, but against all odds we have thrived and now insure more than 17,000 nonprofit organizations across 32 states and the District of Columbia. Every one of our members has valuable programs and services, often supporting the most vulnerable among us. While every organization we insure is a 501(c)(3) nonprofit, many are small, volunteer-run organizations, and most have budgets of less than \$1 million per year. Others are large human service agencies with hundreds of staff providing an array of essential services. Our members' missions range from group homes for troubled teens and foster families, to ani-

mal rescues, food banks, disability services, senior programs, counseling centers, art and theater groups, and more.

But regardless of size or mission, as fellow nonprofits it is our service to community that unifies us. To be interested in other's success as much as our own is at the heart

of what it is to be a cooperative. Our board members and senior leadership understand that.

If you are a community-based nonprofit looking for an insurance partner that really understands you, please join us. We are stronger together.

Homies Organizing the Mission to Empower Youth

San Francisco, CA
www.homeysf.org



Thank You! ...For All You Do, And for Being You!

Much like our nonprofit members, we're constantly learning, growing and adapting. To be the best and most authentic version of ourselves, both as individuals, and as organizations, we must continue to examine what is working and what is not.

In our own recent self-reflection this year, we realized we don't say thank you to our nonprofit members nearly enough. As an insurer, we often interact with our members in times of great stress, but no matter the context, their unwavering dedication and commitment to creating change and helping others is palpable. Every day we are inspired by the complex and important work they do in our communities and the creativity they apply to solving seemingly intractable problems.

Although our communities and the nonprofit sector face many headwinds, we do not face them alone. If you are a nonprofit volunteer, executive or staff member reading this, please accept our heartfelt appreciation for your tireless hard work. We know you, and we honor you. You help make the world a better place.



A Head for Insurance.
A Heart for Nonprofits.

Youth Celebrate Diversity

Greenwood Village, CO

www.ycdiversity.org

Environmental Savings Statement

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:

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

trees	water	energy	solid waste	greenhouse gases
2.5	1293	1.5	87	239
fully grown	gallons	million Btu	pounds	pounds

