



NONPROFITS INSURANCE ALLIANCE

A head for insurance. A heart for nonprofits.



2018 Annual Report



30 Years Serving 501(c)(3) Nonprofits



Cover:

clockwise from top right

St Croix Therapy

Hudson, WI

www.stcroixtherapy.org

Senior Resource Association

Vero Beach, FL

www.seniorresourceassociation.org

Jake's Wish Dog Rescue

San Jose, CA

www.jakeswishrescue.org

Richmond Promise

Richmond, CA

www.richmondpromise.org

Recovery Cafe San Jose

San Jose, CA

www.recoverycafesj.org

Mentors of Minorities in Education

Washington, DC

www.momiestlc.org

Derry Township Community Cats

Hershey, PA

www.derrytownshipcats.org

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A Magazine of the Nonprofits Insurance Alliance

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Message

from the President and the Chairmen

As we enter our 30th year of service to nonprofits, we hope we may be forgiven for saying *I told you so* to all the insurance companies that cancelled, non-renewed, and generally abandoned nonprofit organizations in the mid-1980s over an unfounded belief that nonprofits were “too risky,” “poorly managed,” and thus “uninsurable at any price.” We extend our highest regards and appreciation to the tens of thousands of nonprofits and their insurance brokers who have made possible the success of this unusual cooperative established to solve a problem others claimed intractable.

In 1986, the insurance problem was so severe that in California alone, 15 bills were passed to address the issue, one of which established a liability insurance pool for public entities across the state. Nonprofits, daycares, and small businesses were prohibited from benefitting from this public entity pool. Insurance companies didn’t want to insure nonprofits, but that didn’t stop for-profit insurers from opposing other solutions to fix the problem. Instead, another bill, AB 3545, allowed nonprofits to fund and pool their own risks, essentially segregating what were considered the “worst risks” into one nonprofit pool, despite a broad agreement that a pool exclusively for nonprofits was highly unlikely to succeed. As with so many other challenges, nonprofits were dealt a very difficult hand and found a way to not just survive, but thrive.



Pamela E. Davis

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

“...nonprofits were dealt a very difficult hand and found a way to not just survive, but thrive.”



Tom Wander

Chair of NIAC & AMS,
Vice Chair of NANI

“...we were humbled by the heroic efforts of nonprofit executives who worked tirelessly to protect their clients, even when they themselves had lost their homes and everything they owned.”

A white paper about the liability insurance crisis affecting nonprofits published in 1987 and funded by the Conrad N. Hilton Foundation and the California Community Foundation included in its preface,

“With greater awareness of the nature of the present dilemma and, most importantly, with increased options to improve what the nonprofit community can do to help itself, perhaps the day will come when what is now seen as a crisis will be referred to as an opportunity realized.”

And here we are.

During 2018, it was our privilege to serve 18,447 member nonprofits. They rewarded our commitment to them by continuing to renew with us in large numbers. In 2018, nearly 94 percent of members renewed with us, and we welcomed 2,333 new members. We also are delighted to report that 5,143 members have been with us continuously for ten or more years.

During 2018, NIAC, our California company, experienced the largest claim in its 30-year history with the devastating Camp and Woolsey fires. While our team went into overdrive to get money and assistance to our members, especially those dealing with the devastation in the town of Paradise, we were humbled by the heroic efforts of nonprofit executives who worked tirelessly to protect their clients, even when they themselves had lost their homes and everything they owned. We believe the ultimate payout from these fires to our members will be about \$25 million. However, because of excellent reinsurance partners, the ultimate cost to us will be less than \$2 million.

Now that we have demonstrated an ability to effectively insure nonprofits for property insurance as well as liability, it is becoming more difficult for the insurance industry to credibly oppose our efforts to pass the Nonprofit Property Protection Act in Congress. We anticipate a new bill that would allow us to insure property outside of California will be introduced again in the 116th Congress with strong bipartisan support.

For 2018, gross written premium for the Nonprofits Insurance Alliance totaled \$139.2 million. Of that total, the Nonprofits Insurance Alliance of California (NIAC) wrote \$85.7 million; the Alliance of Nonprofits for Insurance, RRG (ANI) wrote \$50.0 million; and the National Alliance of Nonprofits for Insurance (NANI), our property reinsurance captive, retained \$3.5 million on a net basis. We also managed an additional \$9.8 million in premium for our companion property and volunteer accident programs, bringing the total business administered in 2018 to \$149.0 million, an increase of 7.3 percent over 2017. At year's end, the combined balance sheet showed total equity of \$204.4 million and total assets of \$530.5 million. Before dividends, the \$15.0 million of combined net income was comprised of \$11.5 million from NIAC, \$2.3 million from ANI, and \$1.2 million from NANI. Additionally, our A.M. Best rating of A (Excellent) VIII was affirmed December 5, 2018, and our Long-Term Issuer Credit rating was upgraded to a+.

Despite the record breaking claims from the Camp and Woolsey fires, the NIAC Board of Directors determined that we can still reasonably share some of our earnings with our members and has declared a \$3 million dividend in 2019. NIAC has declared \$44.1 million in total dividends since 2007. 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.

Leading a nonprofit has never been easy. But, with decreased funding, increased community needs, and rising public scrutiny and service expectations, operating a nonprofit is ever more daunting. As a cooperative, our mission is to bring stability and predictability to the insurance purchase and support you when the worst happens. We aim to be invisible when you don't need us, and invincible when you do! Thank you for placing your confidence in us.



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



Tom Wander
 Chair of NIAC & AMS,
 Vice Chair of NANI



Stephen C. Sumner
 Chair of ANI & NANI,
 Vice Chair of AMS



Stephen C. Sumner

Chair of ANI & NANI,
 Vice Chair of AMS

“The NIAC Board of Directors has declared a \$3 million dividend for 2019...\$44.1 million in total dividends since 2007.”

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
 Embrace Families
 Orlando, FL


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


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


- 
Edward Durkee
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
Chief Operations Officer
 EZ Ride
 Wood Ridge, NJ

- 
Edward G. Haik
Board Member
 Surf rider Spirit Sessions
 Kailua, HI

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

- 
Cindy Lyford
Assistant Secretary of ANI & NANI
Senior Vice President
 Quest Captive Management LLC
 South Burlington, VT


- 
Martha Marcon
Partner, Retired
 KPMG LLP
 Glendale, CA


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


- 
Cheryl Paddock
Chief Executive Officer
 North Marin Community Services
 Novato, CA


- 
Nikki Pope ²
President and Director
 The Pruno Fund
 Chicago, IL

- 
Annamaria Rapakko ¹
Entrepreneur-In-Residence
 PwC New Ventures
 San Jose, CA

- 
Guita Sharifi
CFO
 Radiant Health Centers
 Irvine, CA

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

- 
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

¹ Newly Appointed April 2018

² Newly Elected February 2019

	ANI	NIAC	AMS	NANI
Board Member				
Officer				

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

Our Board Members



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

Our board of directors is *elected by* members and *accountable to* members. It represents the diversity of geography and service type of our members. And, we're pretty sure there isn't an insurance company on the planet whose board is more diverse.

"As President of a small nonprofit, I know how much effort it can take to find the right insurance. NIA made the insurance process as simple and painless as it can be. I was inspired to serve on the board after seeing the positive impact NIA had on my organization. I want to help expand these products and services to nonprofits across the country."

—Ronald Carleton, President, CultureConnect

"Being a board member has helped me appreciate how differently we operate from other insurance companies because of our mission in service to nonprofits. Of course, we must assure the companies are financially sound, but we need to make decisions thoughtfully in a manner that also supports the needs of our nonprofit members."

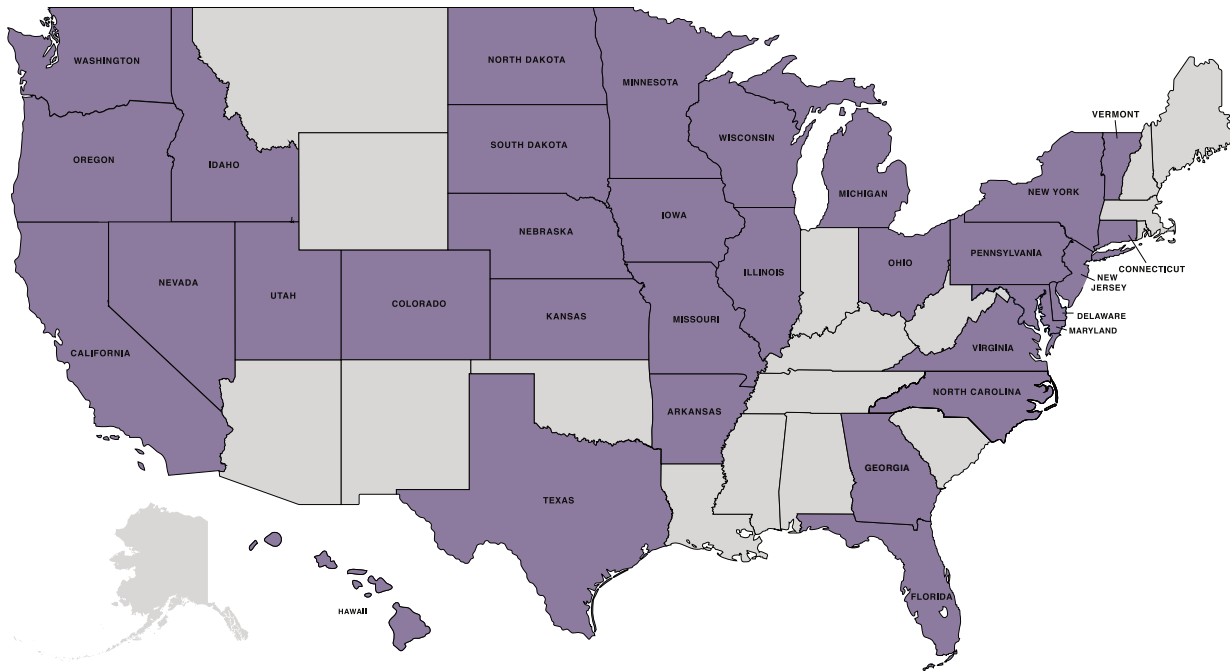
—Debra Marsteller, President and CEO, Project Independence

"As COO, I know how critically important it is to have an insurance company stand behind you when things go wrong. As an insured member, I experienced NIA as a supportive business partner and ran for election to the board of directors because I wanted to do what I could to help us grow and expand our mission as broadly as possible."

—Avnish Gupta, Chief Operations Officer, EZ Ride

Nonprofits Insurance Alliance

Currently providing coverage in 32 states and the District of Columbia to more than 18,000 nonprofit organizations



**NONPROFITS
INSURANCE**
ALLIANCE OF CALIFORNIA

NIAC was founded in 1989 and provides liability and property insurance to nonprofits in California.



**ALLIANCE OF
NONPROFITS FOR
INSURANCE**

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



**NATIONAL ALLIANCE OF
NONPROFITS FOR
INSURANCE**

NANI was founded in 2000 and provides property reinsurance to NIAC and ANI.



**ALLIANCE
MEMBER
SERVICES**

AMS was founded in 2000 and provides staff, services and support to NIAC, ANI, and NANI.



Our Team



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

Women comprise 60 percent of the insurance industry workforce as a whole yet only occupy 19 percent of board seats and 11 percent of the C-suite.¹

At Nonprofits Insurance Alliance, our C-suite is 57 percent female. Next tier leadership—management levels and leads—is 72 percent female. What did we do to make this happen? It's simple: we hire and promote the most qualified people. The method works: businesses with increased female leadership prosper in unprecedented ways, with considerably improved performance compared to companies with mostly male executives.² Our employees also have a strong internal sense of obligation to serve the nonprofit sector and we see our employees as valuable resources who want to do what is best for our members. When we put this philosophy into practice, it's really not difficult to form a diverse team that continues to forward our mission.

Our committed senior leadership team manages a workforce distributed across 17 states to swiftly and efficiently meet the needs of members and brokers.

Kimberly Aday
CFO and Treasurer

Michelle Alvis
Chief People Officer

Tom Bakewell
Chief Information Officer

Pamela E. Davis
Founder, President and CEO

Dave Gibson
Chief Claims Officer

Brian Johnson
Chief Underwriting Officer

Melissa Yarnell
Chief Risk Officer



Betty Johnson

In Memorium 1956-2018

Betty led our IT department for 26 years with grace and grit. She was loved and respected by staff, peers, and board members.

¹ Million Women Mentors. "Women in Insurance: Leading to Action." STEMconnector, 2018.

² Kimball, Amanda. "2015-2016 UC Davis Study of California Women Business Leaders." Annual Study. The Regents of the University of California, Davis campus, 2016.

By the Numbers



18,447 Members at Year-End



2,333 New Members Welcomed



94% Members Renewed



4,097 Free Employment and Risk Management Consultations



6,571 Employees and Volunteers Trained



\$2.3 Million Saved by Members on Loss Control/Risk Management Services



4,917 Claims Handled



33,546 Transactions via Electronic Data Interchange (EDI)



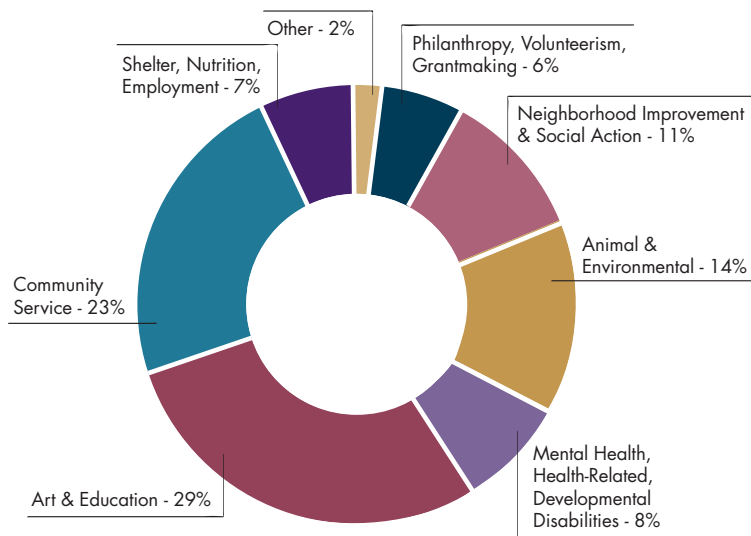
110,116 Transactions via Our Secure Website

2018 Results



Combined results for all companies

In 2018, the Nonprofits Insurance Alliance (NIA) welcomed 2,333 new members, renewed 94 percent of its existing members, and ended the year with 18,447 members. Gross written premium for NIA totaled \$139.2 million. At year's end, NIA's balance sheet showed total surplus of \$204.4 million, total assets of \$530.5 million, and \$15.0 million in net income before dividends of \$2.9 million.



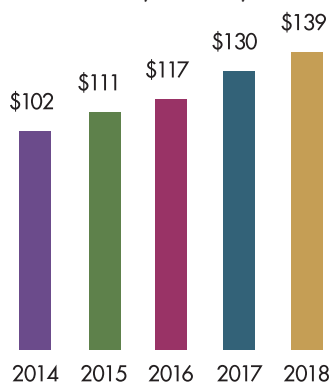
Highlights

	2018	2017	2016
(in millions)			
Gross written premium	\$139.2	\$129.6	\$116.8
Dividends to policyholders	\$2.9	\$1.9	\$1.9
Net income after dividends	\$12.1	\$12.2	\$10.1
Total assets	\$530.5	\$479.1	\$443.7
Cash and invested assets	\$373.4	\$362.9	\$334.2
Loss reserves (including loss adjusting expenses)	\$238.7	\$198.6	\$187.1
Total surplus	\$204.4	\$201.3	\$185.2
Policies in force	63,128	59,791	54,629
Reported claims			
General liability	1,042	1,008	1,002
Auto liability	1,215	1,516	1,667
Property	415	299	25
Other*	2,245	2,277	2,312

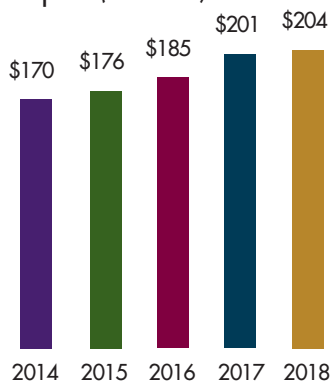
*Includes property claims handled for our companion program.

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

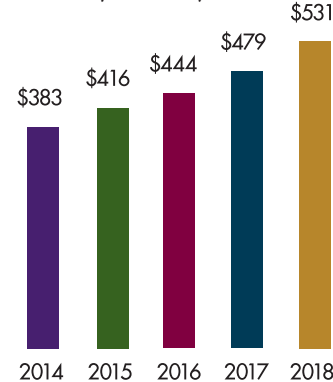
Premiums (in Millions)



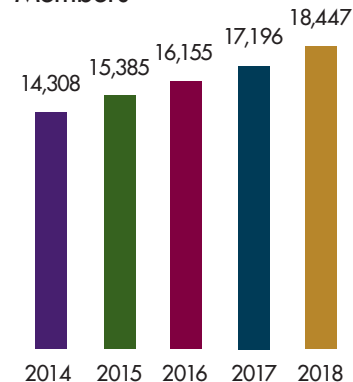
Surplus (in Millions)



Assets (in Millions)



Members



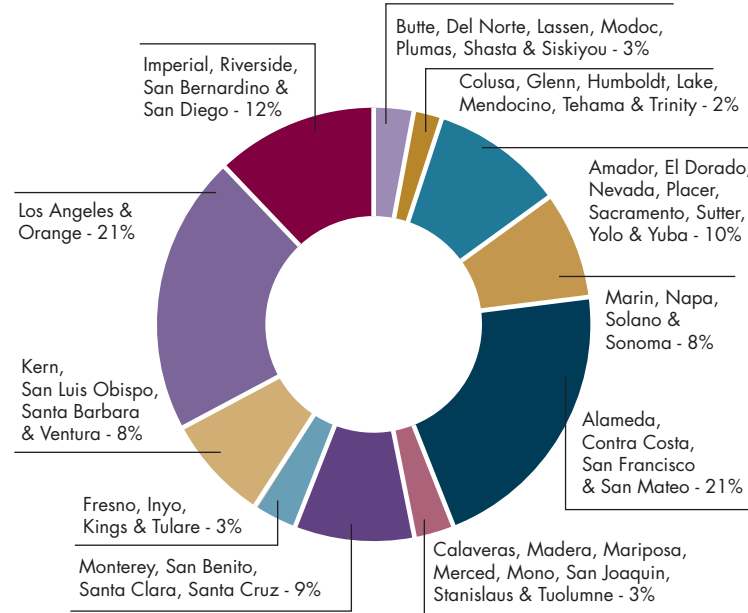
Highlights

	2018	2017	2016
(in millions)			
Gross written premium	\$85.7	\$82.8	\$72.3
Dividends to policyholders	\$2.9	\$1.9	\$1.9
Net income after dividends	\$8.6	\$8.3	\$7.3
Total assets	\$349.1	\$311.2	\$291.3
Cash and invested assets	\$250.5	\$249.3	\$231.6
Loss reserves (including loss adjusting expenses)	\$149.1	\$113.0	\$111.9
Total surplus	\$152.7	\$151.5	\$139.4
Policies in force	34,573	33,356	29,811
Reported claims			
General liability	488	539	449
Auto liability	681	868	967
Property	415	299	25
Other	1,227	1,415	1,371

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

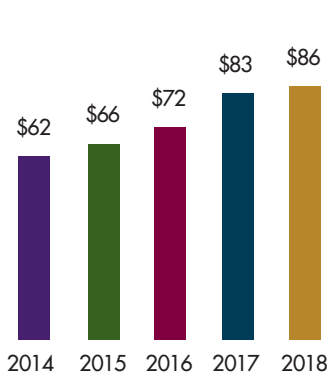
2018 Results NIAC

Results for California company

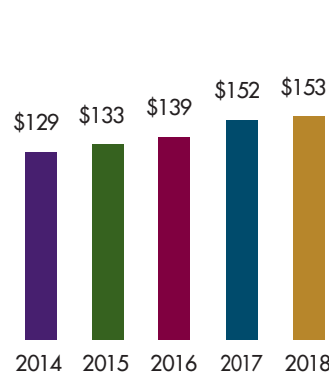


In 2018, Nonprofits Insurance Alliance of California (NIAC) welcomed 897 new members, renewed 94 percent of its existing members, and ended the year with 9,933 members. Gross written premium for NIAC totaled \$85.7 million. At year's end, NIAC's balance sheet showed total surplus of \$152.7 million, total assets of \$349.1 million, and \$8.6 million in net income after dividends of \$2.9 million.

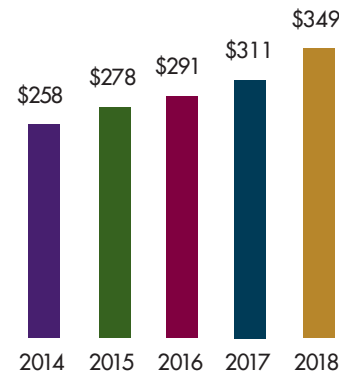
Premiums (in Millions)



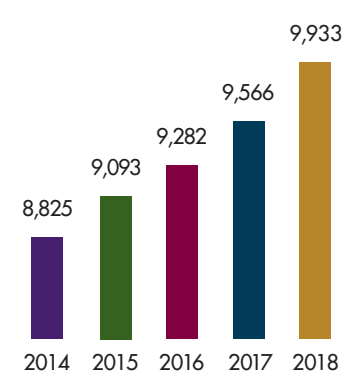
Surplus (in Millions)



Assets (in Millions)



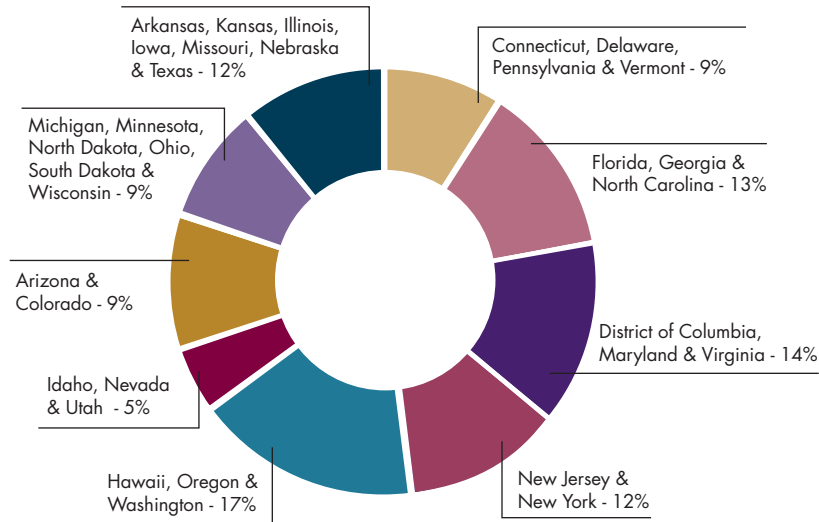
Members



2018 Results ANI

Results for RRG in 32 states and DC

In 2018, Alliance of Nonprofits for Insurance, RRG (ANI) welcomed 1,443 new members, renewed 92 percent of its existing members, and ended the year with 8,514 members. Gross written premium for ANI totaled \$50.0 million. At year's end, ANI's balance sheet showed total surplus of \$38.9 million, total assets of \$155.0 million, and \$2.3 million in net income.

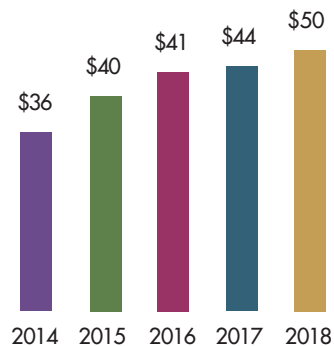


Highlights

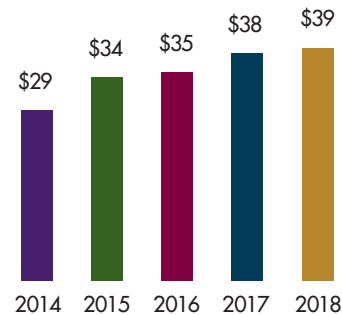
	2018	2017	2016
(in millions)			
Gross written premium	\$50.0	\$43.7	\$40.6
Net income	\$2.3	\$2.7	\$1.9
Total assets	\$155.0	\$146.6	\$128.9
Cash and invested assets	\$93.8	\$90.0	\$81.6
Loss reserves (including loss adjusting expenses)	\$88.2	\$84.3	\$70.5
Total surplus	\$38.9	\$38.2	\$35.2
Policies in force	22,024	19,904	18,287
Reported claims			
General liability	554	469	553
Auto liability	534	648	700
Other	247	224	199

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

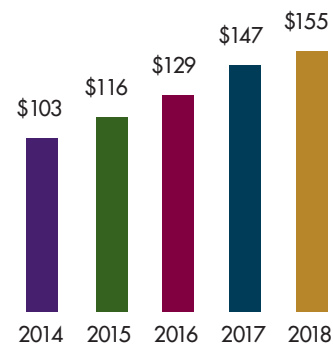
Premiums (in Millions)



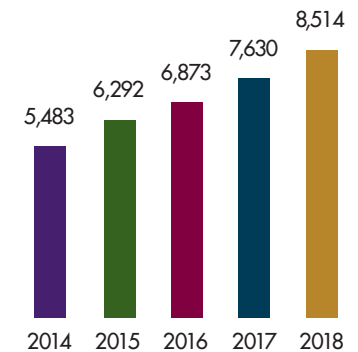
Surplus (in Millions)



Assets (in Millions)



Members



Second Chance Wildlife Rehabilitation

Member Profile

Helper, UT

wildliferehabprice.wixsite.com/2ndchance

Second Chance Wildlife Rehabilitation cares for injured, traumatized, orphaned, and ill wildlife, serving 17 to 50 animals daily. Recovering animals are often involved in impact-type injuries caused by cars and trucks, gunshot wounds, poisoning, botulism, electrocution, illegal trapping, becoming orphaned, and exposure to disease. Second Chance Wildlife Rehabilitation is on call 24/7 and responds to requests to pick up injured animals. The organization provides clean and well-maintained spaces for rescues. It checks whether each animal requires medication, hydration, and help with feeding.

When necessary, the organization brings animals to specialized veterinarians for check-ups, x-rays, blood work, and surgeries. Once animals have healed, they are returned to their natural habitats. Second Chance Wildlife Rehabilitation's objective is to encourage awareness and appreciation of Utah's diverse wildlife. Supporters can sponsor an animal, donate, or volunteer to transport animals, clean mews and kennels, maintain housing, or help with fundraising.



CELEBRATING 30 YEARS OF SERVICE TO NONPROFITS

The Loma Prieta earthquake struck as we were moving into our first office in 1989. We were at the epicenter. *Thirty years later, we continue to stay at the center and shake things up in the insurance industry!*

Leading by example, we provide policy coverages and services to meet the specific needs of community-based nonprofits of all sizes. Where many are loathe to tread, we're always looking for ways to responsibly cover the difficult exposures. Although our beginnings were beyond humble, we have become a leader challenging commercial insurance companies to continually improve the products and services they offer to nonprofit organizations.

Just how risky was this startup?

“In my first month working with a reinsurance company more than 30 years ago, I met with Pamela Davis, who was trying to create the Nonprofits Insurance Alliance. My boss sent me to the meeting for practice, never expecting we would want to take on this risk of reinsuring nonprofits. I was impressed with the passion, intelligence, and commitment evident in Pamela’s efforts and championed the idea to the leadership in my company. I don’t think anyone today can fully appreciate what an oddball concept this notion of nonprofits insuring themselves was considered to be at the time. As I reflect on my 35+ years in the insurance/reinsurance business, being a small part of what Pamela, her colleagues and the nonprofit community they serve has built, is one of my most rewarding experiences.”

—Chris Moresco, Guy Carpenter

“I was a program officer at the Ford Foundation in the late 1980s when Nonprofits Insurance Alliance came to us to request a loan of \$500,000 as part of their start-up capital. This was an unusual request, but frankly, obtaining affordable liability insurance was such a problem for nonprofits nationwide at the time that we were willing to take what seemed like a significant risk to help solve the problem. My concerns that this fledgling start-up wouldn’t be able to compete if commercial insurers once again started insuring nonprofits were clearly unwarranted!”

—John Foster-Bey, Optimal Solutions Group

“I don’t think anyone today can fully appreciate what an oddball concept this notion of nonprofits insuring themselves was considered to be at the time.”

Herndon Village Network

Member Profile

Herndon, VA

www.herndonvillagenetwork.org

Adults 55 and older, with declining independence, often live on fixed incomes and find difficulty managing their routines. Herndon Village Network (HVN) provides transportation so that senior adults who are unable to drive can continue to access food, medication, and their communities at large.

Comprised of members, volunteer drivers, and community supporters, Herndon Village Network helps senior citizens maintain a higher quality of life, enabling them to remain in the familiar surroundings of their homes with transportation assistance. HVN provides members with free transportation to a number of vital destinations, including doctor offices, stores, and restaurants, so senior citizens feel connected with their local networks and retain a sense of autonomy and belonging. The organization's fundamental idea is based on the "village" concept, in which a community organizes to meet the needs of senior citizens.



But were nonprofits actually poor risks?

“Working for an actuarial firm in the late 1980s, we were hired to provide an analysis for an unusual start-up insurance cooperative for nonprofits, Nonprofits Insurance Alliance. The data was sparse, to say the least, and we had no similar organizations to which to look for data. Determining suggested insurance pricing was quite a challenge! Now with NIA’s extensive experience and database, nonprofits themselves are in control of this important financial service and will never again be at the mercy of others who may claim that nonprofits are too risky to insure!”

—Tom Wander, BETA Healthcare Group

“...nonprofits themselves are in control of this important financial service and will never again be at the mercy of others who may claim that nonprofits are too risky to insure!”

What makes this nonprofit insurance cooperative different?

“Our agency specializes in insuring nonprofit organizations and we have been working with Nonprofits Insurance Alliance since 1990. NIA was the first to truly understand nonprofits’ uniqueness and to demonstrate that nonprofits were good risks and insurable at reasonable prices. Over the past 30 years, NIA has constantly raised the bar for what it means to provide the services and coverages that nonprofits deserve.”

—Mike Esparza & Joe Esparza, All-Cal Insurance Agency

Children’s Cancer Association

Portland, OR

www.joyrx.org



Child Advocates of Silicon Valley

Member Profile

Milpitas, CA
www.cadvocates.org

Foster children navigating the court dependency system confront mental health risks and emotional turmoil. Child Advocates of Silicon Valley believes that every foster child deserves to have a consistent, caring adult in their life to listen to their concerns and nurture their hopes and dreams. The agency recruits, trains and supports volunteer Court Appointed Special Advocates (CASAs) to provide emotional and educational support, ensuring that each child's needs are met and their voice is heard while in the dependency system. CASAs are also friends and mentors, awakening potential in the children they serve.

To promote resiliency and ensure that each child has the opportunity to become a healthy, productive adult, the organization emphasizes eight key trauma-informed and child-centered areas of support: education support; trust and relationship building; self-esteem building; healthy choices and behaviors; developmental milestones and dependent living skills; new experiences; and extracurricular activities. Studies show that foster children with a CASA receive more services, do better in school and spend less time in foster care.



Can an insurance cooperative really be a partner?

“Nonprofits Insurance Alliance is the gold standard for how an insurance company ought to treat its customers. NIA seems to genuinely value each and every nonprofit, no matter how large or how small, and appreciate insurance brokers who service all sizes of nonprofits. As insurance brokers, we find it is easy to do business with NIA and trust that we can take them at their word. The first time we met their CEO and founder, Pamela Davis, we felt her passion and love for nonprofit organizations. Even though NIA is now a market leader, anyone can pick up the phone and reach Pamela’s direct line at any time. Thank you for 30 years of service to the nonprofit community and to many more years of success.”

—Richard Eynon & Jeremy Eynon, *Comprehensive Insurance Services*

Thirty years ago, a group of community-based nonprofits, an unlikely band of mostly small insurance brokers, a compassionate and thoughtful reinsurance executive, half a dozen enterprising foundations, and a three-person staff had the temerity to believe in the vision of a woman with no prior insurance experience and a lot more passion than evidence that this thing would work. Many, many people over the years have put their big hearts and best efforts into this work, trying to make life a bit better for hardworking nonprofits. And for them, and for you, we are grateful.



Sunbury Urban Farm

Columbus, OH

www.sunburyurbanfarm.org

“As insurance brokers, we find it is easy to do business with NIA and trust that we can take them at their word.”

Create Common Good

Member Profile

Boise, ID

www.createcommongood.org

Obtaining the necessary skills for a stable career can mean an entirely new life for individuals in vulnerable situations. Create Common Good (CCG) provides an eight-week training program for refugees, women escaping domestic violence, previously incarcerated adults, those struggling with chemical dependencies, and other individuals from all walks of life. Trainees develop valuable job skills in the foodservice industry.

The training program helps trainees master essential skills, including recipe preparation, safety, kitchen math, sanitation, and beginning knife skills. CCG's curriculum is designed for a wide range of learners, particularly those for whom English is a second language. Through CCG, adults facing employment obstacles can receive job placement assistance.

With sharp skills in commercial foodservice skills, CCG's trainees are empowered with independence and self-sufficiency to enrich their communities.



A 'Thank You' to Insurance Brokers and Agents...

Independent insurance brokers have been our essential partners every step of the way. Insurance agencies that were too small to attract jumbo insurance companies saw how they could help their communities and their businesses by working with us.

Eighty percent of 501(c)(3) nonprofits have annual budgets of less than \$1 million. The smallest nonprofits may produce annual revenue for an insurance agent or broker for property/casualty insurance of less than \$150. That modest amount includes helping with the application process, answering coverage and loss control questions, and providing multiple certificates of insurance and possibly other documentation throughout the year. Many brokers, not considering it profitable business, choose not to work with small nonprofits.

Nonprofits Insurance Alliance pays a fair commission, not the highest possible compensation a broker or agent might receive from some commercial companies. So, we particularly appreciate the commitment shown by brokers and agents who bring their nonprofit clients to us, without regard for receiving the highest compensation for themselves.

**94% of Our Members
Renew With Us Annually**

**Woodbridge Senior High
School Band Boosters**

Woodbridge, VA
www.woodbridgeband.org



Children's Museum of the East End

Bridgehampton, NY
www.cmee.org

The museum began when a group of seven mothers launched a pilot project exhibit to create more educational opportunities for children on the East End of Long Island. The pilot project exhibit was a success through the volunteer efforts of educators, artists, carpenters, local businesses, and families.

Now, Children's Museum of the East End offers educational programs such as classes for parents; summer classes for children; family workshops and events; field trips; community engagement activities promoting physical fitness and family literacy; and a teen service program. Current exhibit galleries to encourage children to exercise and learn include a seafaring ship; sand puppets; a free drop-in art studio; interactive and traveling exhibits in the Legacy Family Tree Gallery; a community library; and a 9-hole miniature golf course where children learn physics and math. Children's Museum of the East End collaborates with arts and social services organizations to provide educational support and activities for local families.



Insurance Coverages

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, its insurance needs are surprisingly similar as regards its 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.

Our Coverages:

- General Liability
- Directors and Officers Liability including Employment Practices
- Directors and Officers Liability excluding Employment Practices
- Improper Sexual Conduct and Physical Abuse Liability
- Social Service Professional Liability
- Employee Benefits Liability
- Business Auto Liability
- Non-Owned/Hired Auto Liability
- Umbrella Liability
- Liquor Liability
- Auto Physical Damage (NIAC)
- Businessowners Property (NIAC)
- Inland Marine (NIAC)
- Employee/Volunteer Dishonesty (NIAC)

Companion Programs:

- Auto Physical Damage (ANI)
- Businessowners Property (ANI)
- Employee/Volunteer Dishonesty (ANI)
- Inland Marine (ANI)
- Participant/Volunteer Accident

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

Trey Athletes

Dallas, TX
www.treyathletes.org



Austin Youth River Watch

Member Profile

Austin, TX

www.riverwatchers.org

Community support founded on caring for the environment benefits both communities and individuals. Austin Youth River Watch is a multi-year, after-school and summer program that provides environmental education combined with peer mentoring, community engagement, and the thrill of adventure to underserved high school students.

Students in the program—River Watchers—meet weekly with program coordinators to collect, analyze, and publish data from waterways in the Austin area. The students then report their data to local and statewide agencies. More experienced River Watchers teach younger River Watchers, building confidence, science skills, a solid community bond, and treasured memories. River Watchers also engage in community outreach, environmental restoration, and outdoor adventure activities to expand their experiences.

Once acquiring a sense of belonging in a group environment—and caring for their natural surroundings—River Watchers implement higher expectations for themselves and stay in school until graduation. For River Watcher seniors, the graduation rate is nearly 100 percent and many graduates choose career paths in science.



Resources & Member Support

Service to our members extends beyond responding to claims: we help prevent accidents before they happen. That's why we offer free and heavily discounted resources and services catered to our 501(c)(3) nonprofit members' needs.

Some of the 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



Sea Turtle Recovery

West Orange, NJ

www.seaturtlerecovery.org

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

Our members saved more than \$2.3 million using our services in 2018.

You Inspire Us

While we are proud that your companies are flourishing, it is not “making the numbers” that maintains our enthusiasm for serving the nonprofit sector. It is our privilege to be of service to those who are doing the really difficult work, day in and day out, usually with too few resources, to improve the quality of life in our communities. Ultimately, it is comments like those below that drive us to do our best for you.



Natomas Arts and Education Foundation

Sacramento, CA

www.naef-ncs-ca.schoolloop.com

“In 2014 our mission was threatened by a 6-month delay in grants. We were seriously worried that the critical services we offer to women, children and families—transitional housing, nutritious meals, support for pregnant women, to name just a few—might have to be curtailed. For many, Grandma’s House of Hope is their only option. But NIAC’s loan fund came to the rescue with a loan that bridged the gap. They totally understood our situation and were terrific to work with. It was an absolute Godsend! It’s great to know that if this happens again, we have a ready resource for financial support. Thanks NIAC!”

—Je’net Kreitner, Grandma’s House of Hope

“Thank you so much for all your assistance with this. As a nonprofit, largely dependent on volunteers to get things done, it is comforting to know that there are professionals out there that are working to help us keep doing what we love to do.”

—Lisa Napier Garcia, Little Theatre Off Broadway

“I’d just like to thank you for your help with our recent arbitration. In addition to your professionalism, your tenacity, subject knowledge, attention to detail, and personality were nothing less than outstanding. It is a comfort and a joy to know that we were paired with such an amazing individual. You are a credit both to yourself and the Nonprofits Insurance Alliance.”

—Theydon Green, VIP & Associates, Inc.

“I was the founding director of Alzheimer’s Services of the East Bay and am on the board of DayBreak—both agencies are NIA members and I know we have always viewed NIA as more than an insurance company. NIA has been a resource for better operations. With my recent experience with NIA I can only say you all are outstanding in customer responsiveness and trying to help nonprofits operate better.”

—Diane Wong, J-Sei

“NIA has been wonderful to work with since 1998 for affordable nonprofit insurance policies, Human Resource advice and attorney representation. They are quick to respond to our inquiries, professional in their management of our policies and we love the fact that they are a nonprofit supporting nonprofits!”

—Kim Baenisch, Trips for Kids Marin

“Thank you for an absolutely wonderful presentation today. As a new member I am so excited to be working with this organization. It does feel like we will be working with a partner agency instead of a big insurance company that still does not understand what we do.”

—Pat Ladner, Women and Families Center

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Blog

www.insurancefor nonprofits.org/blog

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 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	1,293	1.5	87	239
fully grown	gallons	million Btu	pounds	pounds

www.insuranceforprofits.org