



The nation's  
leading insurer  
of nonprofits

Insuring  
20,000+  
nonprofits



# 2019 Annual Report



Exclusively  
serving 501(c)(3)  
nonprofits



## Socials:

Follow us on our social channels to keep in touch.

Blog: [insurancefornonprofits.org/blog](http://insurancefornonprofits.org/blog)

LinkedIn: [linkedin.com/company/nonprofits-insurance-alliance](https://www.linkedin.com/company/nonprofits-insurance-alliance)

Facebook: [facebook.com/insurancefornonprofits](https://www.facebook.com/insurancefornonprofits)

## On the Cover:

*clockwise from top right*

Adventure Theatre

Glen Echo, MD

[adventuretheatre-mtc.org](http://adventuretheatre-mtc.org)

Hope Rides

Minnetonka, MN

[hoperides.org](http://hoperides.org)

Northwoods Animal Shelter

Iron River, MI

[northwoodsanimalshelter.weebly.com](http://northwoodsanimalshelter.weebly.com)

Musique Sur La Mer

Orchestras

Seal Beach, CA

[mslmorchestra.com](http://mslmorchestra.com)

**Four distinct 501(c)(3)  
nonprofits comprise the  
Nonprofits Insurance Alliance:**



**Part of Nonprofits Insurance Alliance (NIA)**

Nonprofits Insurance Alliance of California (NIAC), founded 1989, provides liability and property insurance to nonprofits in California.



**Part of Nonprofits Insurance Alliance (NIA)**

Alliance of Nonprofits for Insurance, Risk Retention Group (ANI), founded 2000, provides liability insurance to 501(c)(3) with locations outside California.



**Part of Nonprofits Insurance Alliance (NIA)**

National Alliance of Nonprofits for Insurance (NANI), founded in 2000, provides property reinsurance.



**Part of Nonprofits Insurance Alliance (NIA)**

Alliance Member Services (AMS), founded in 2000, provides staff, services and support to NIAC, ANI, and NANI.

# Message from the President and the Chairs

**Innovation and stability** aren't values you often find embraced by the same organization. They are, however, hallmarks of how we've operated successfully for over 30 years—and are more important today than ever. NIA has always struck the balance among choices that others consider oxymorons. For us, serving nonprofits means being innovative in how we protect them with industry-leading products and services. Members know that our dedication to stability keeps insurance affordable for them.

Our dependability is essential to honoring the trust our members place in us. In the current economic landscape, with commercial insurers rejecting entire classes of nonprofits, reducing coverage, and imposing impossibly high deductibles and premiums, we value what our members value—steadfast, candid integrity.

We know that our being a 501(c)(3) nonprofit ourselves engenders trust, and we work every day to earn your confidence in us. As our renewal rates show, nonprofits and their brokers rely on us because we

have, for *thirty years*, proven to them that we are committed to their long-term sustainability. Our members recognize that their good faith is well-placed in our specialized insurance coverages, and they appreciate that their best interests and continued success are at the heart of our loss control and risk management services.

In 2019, we began to see the results from a multi-year trend of for-profit commercial carriers making poor underwriting and pricing decisions. Major insurance companies that chased market expansion and profit in a soft market without understanding 501(c)(3) organizations are now, in a hardening market, causing major dislocations for nonprofits to protect carrier profits. Nonprofit accounts inappropriately perceived to be higher risks, such as organizations working with animals, children, senior citizens, and disabled individuals, to name just a few, are facing skyrocketing premiums, policy cancellations, and non-renewals. Gallagher, one of the nation's largest insurance brokers declared in an early 2020 report, "An insurance crisis is NOW for many nonprofits."



**Pamela E. Davis**

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

"An insurance crisis is  
NOW for many nonprofits.

—PETER PERSUITTI, GALLAGHER



**Tammy Wilson**  
Chair of NIAC & AMS

*The Wall Street Journal* reported on February 11, 2020, that Children's Shelter, a nonprofit in San Antonio, TX, that works with foster children and children who have experienced abuse, received a renewal quote of \$750,000, an increase of over fourfold in just one year. "[M]y mouth hit the ground," Chief Executive Annette Rodriguez told the *Journal*.

There is no denying that the landscape has changed for the risk of sexual abuse. We are not seeing an increase in the frequency of sexual abuse claims; however, the costs of resolving these claims has increased over time. Another trend is the expectation that nonprofits' insurance coverages should protect the actions of municipalities, over which nonprofits have no control. That's why we are reiterating our commitment to offering this coverage for the missteps of our nonprofit members—as we have always done—without providing coverage for the mistakes of other culpable parties.

As changes in the market lead to more commercial insurers abandoning nonprofits, NIA continues to operate as an organization our members can trust, not just for stably-priced insurance and specialized policy forms, but for award-winning loss control and risk management services that help nonprofits avoid claims. Our members can rely on us, year after year, to support

them in making sure vulnerable populations continue to receive uninterrupted access to the organizations assisting them.

During 2019, NIA welcomed 2,775 new members. We appreciate the 94 percent of our members that renewed with us. Gross written premium for Nonprofits Insurance Alliance totaled \$154.3 million. Of that total, Nonprofits Insurance Alliance of California (NIAC) wrote \$91.0 million; Alliance of Nonprofits for Insurance, RRG (ANI) wrote \$59.0 million; and National Alliance of Nonprofits for Insurance (NANI), our property reinsurance captive, retained \$4.3 million on a net basis. We also managed an additional \$11.4 million in premium for our companion property and volunteer accident programs, bringing the total business administered by NIA in 2019 to \$165.7 million. At year's end, the combined balance sheet showed total equity of \$238.0 million and total assets of \$576.4 million. Before dividends, the \$21.6 million of combined net income was comprised of \$15.3 million from NIAC, \$4.1 million from ANI, and \$2.1 million from NANI. Additionally, our A.M. Best rating of A VIII (Excellent) was affirmed January 22, 2020.

At the time of publication, NIAC board of directors has not published a decision on a dividend for 2020 due to the COVID-19



national health emergency. Since 2007, NIAC has declared \$44.1 in total dividends. NIAC's dividend plan based on premiums paid rewards individual nonprofits for length of continuous coverage and favorable claims experience, which our loss control and risk management resources help to create. 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.

In Congress, we are continuing to pursue the successful passage of the Nonprofit Property Protection Act, which will enable ANI to offer standalone property and auto physical damage coverage that NIAC already provides. Legislation was introduced in Congress by Rep. Green of Texas and six cosponsors, and our CEO testified before a House Financial Services subcommittee on January 29, 2020. We are working to educate Members of Congress about the importance of passing this bill to protect nonprofits in a rapidly deteriorating insurance market.

In March of 2020, we moved into our new headquarters to make way for urban development at the location of our former office. The new building is "net zero," meaning it will produce all its power needs from design features and solar panels. It also

has extensive technological capabilities to allow to us to seamlessly interact with our workforce dispersed across 17 states.

NIA employees and board members are invested in creating solutions that protect nonprofits through our financial strength, expertise in evaluating risk, and courage to stay on the path that started over 30 years ago. We are grateful for the opportunity to protect 20,000+ nonprofits so they can do their important work. Every single day, our members inspire us with their diligent effort improving our communities



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



Stephen C. Sumner  
Chair of ANI & NANI,



Tammy Wilson  
Chair of NIAC & AMS



**Stephen C. Sumner**  
Chair of ANI & NANI

# Innovation and Stability



Paws & Effect  
Des Moines, IA  
paws-effect.org

NIA began with the idea that nonprofits struggling to obtain insurance coverages should join together to insure ourselves. In the ensuing three decades, we have built upon this simple but powerful innovation to create specialized coverages and risk management services for 501(c)(3) organizations.

We have always innovated for the benefit of the community. In the process, we have become the nation's leading insurer exclusively serving the needs of the nonprofit sector. Paired with innovation is our commitment to stable prices and an enduring commitment to protect our members. Our approach is in marked contrast to the erratic appetite and rates of commercial insurance companies. We proudly buck the trend of insurance cycles and stay focused on managing for the long-term.

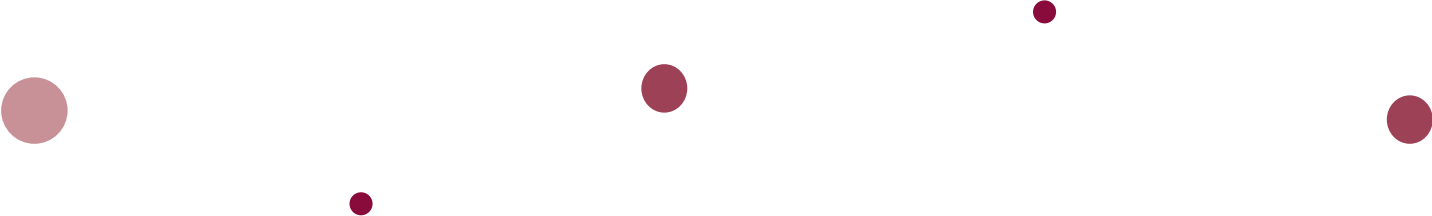
Without affordable and stable insurance, the crucial services nonprofits provide to our communities would be in jeopardy. Insurance is like electricity: we rely on it without thinking of it, yet any interruption is deeply disruptive. Our history reflects

our members' stories as together we confront great challenges, and, with resiliency, continue to find ways to extend services to our communities.

The insurance industry operates on cycles that see rising/falling rates and expanding/contracting availability. This past year, we saw the start of a new cycle of insurance companies walking away from nonprofits. Our flow of applications from nonprofits in need of insurance increased by 30 percent last year. Nonprofits are confronting a host of issues that we are working hard to address through our products and advocacy efforts.

## ***Confronting the Subject of Sexual Misconduct While Other Insurers Opt Out***

In 2019, several insurers reacted to longer statutes of limitations by reducing the types of nonprofits they are willing to insure and reducing the limits of coverage they provide for sexual and physical abuse. Because of the prudent underwriting and pricing practices we have followed for decades, NIA is in a strong position to continue offering this coverage when other insurers flee.



Three decades ago, NIA pioneered offering Improper Sexual Conduct coverage to nonprofits as a separate line of coverage from General Liability. Rather than ignore the risks and provide “silent coverage,” like many commercial carriers were doing, we provided coverage specifically designed to address what nonprofits needed at coverage limits that made sense. We were the first to require background checks, which our members can purchase at a deep discount, as a condition of purchasing sexual abuse coverage.

When commercial insurers get claims they do not expect, their reaction is to non-renew, restrict, or cancel coverages. That creates dislocation in the marketplace and disruption for nonprofits. NIA has always, unflinchingly recognized sexual and physical abuse as an exposure, and our commitment to address these exposures continues.

### ***Caring for Nonprofits that Care for Animals***

Over the course of 2018 and 2019, commercial insurance carriers shed 1,600 animal rescue nonprofits that found a home at NIA. This is another example of short-term thinking by commercial insurance companies. We took the time to analyze the behaviors in these organizations that resulted in risk of dog bites and adjusted our risk evaluation accordingly. As a result, we can insure the vast majority of animal rescues, including those that provide dog fostering of virtually all types of breeds.

We’re always operating with the big picture in mind, and we recognize that the appropriate response to a few incidents of dog bites due to bad practices *isn’t* to stop covering the important work animal rescues do, but to *understand the core problem and mitigate it*.

○ — “A great big thank you to Nonprofits Insurance Alliance for extending liability insurance to Paws & Effect and making this placement possible. The nuts and bolts and behind-the-scenes work isn’t always glamorous, but it is necessary and we’re appreciative.

—PAWS & EFFECT,  
DES MOINES, IOWA

○



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"Everyone in the insurance industry is fleeing from covering organizations that work with children, and it's really unfair to the community. NIA understands the nature of our work."

—COLEEN STEVENS PORCHER,  
4CS OF PASSAIC COUNTY  
PATERSON, NJ

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### ***Protecting Children and Working Families***

In 2019, the year of our 30th anniversary, we were excited to welcome 4CS, our 20,000th member. 4CS of Passaic County, based in Paterson, New Jersey, is a child-care resource and referral agency helping families by providing financial assistance for quality childcare for low- and moderate-income families.

4CS was founded at a time when women started heading back to the workplace in droves and needed to find care for their children. "Women joined together and realized this was an issue," says Coleen Stevens Porcher, telling the story of the organization's founding. *"How can we help each other? How can we help solve a community issue?"* And so 4CS started. Some women who were part of 4CS at the beginning, are *still* in the business. I believe it's important to tell each other our stories over and over again."

Like most nonprofits, 4CS started with the idea that a community could come together to solve problems. In addition to the perennial shortage of resources, 4CS has yet

another obstacle to overcome. "We're working in a context right now where there is some anti-immigrant fervor," says Porcher. "People assume our clients are undocumented. That's not the case. There are lots of documented immigrants—and citizens. They pay taxes, and we want to make sure that they're aware that this program exists and can help their children. That's why immigrants come here—to have a better life."

The misconceptions about immigrants deeply affects the families with whom Porcher works. Porcher has seen reluctance from the families themselves, who fear asking for help when they need it due to anti-immigrant narratives. "In a lot of the immigrant families we're encountering, there's a *shame* associated with taking any 'hand-out'," Porcher says. Porcher and her team, most of who themselves are immigrants, work closely with families of different backgrounds to get families the care they need.

NIA is honored to continue to insure the commendable work of this sector, whose diversity gives it its strength.



# 2019 Results



Combined results for all companies

## Nonprofits Insurance Alliance (NIA)

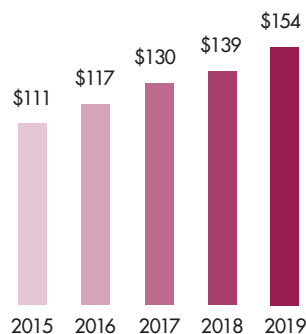
welcomed 2,775 new members, renewed 94 percent of its existing members, and ended the year with 20,182 members. Gross written premium for NIA totaled \$154.3 million. At year's end, NIA's balance sheet showed total surplus of \$238 million, total assets of \$574.9 million, and \$21.6 million in net income before dividends of \$2.9 million.

(\$ in millions)	2019	2018	2017
Gross written premium	\$154.3	\$139.2	\$129.6
Dividends to policyholders	\$2.9	\$2.9	\$1.9
Net income after dividends	\$18.7	\$12.1	\$12.2
Total assets	\$574.9	\$530.5	\$479.5
Cash and invested assets	\$403.5	\$373.4	\$362.9
Loss reserves	\$242.3	\$238.7	\$198.6
Total surplus	\$237.9	\$204.4	\$201.3
Policies in force	65,926	63,128	59,791
Reported claims			
General liability	1,125	1,042	1,008
Auto liability	1,463	1,215	1,516
Property*	429	415	299
Other*	2,637	2,245	2,277

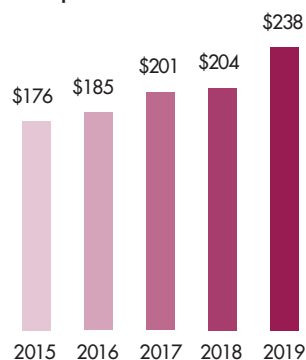
\*Includes property claims handled for our companion program.

A copy of NIA's complete audited financials can be found at [insurancefor nonprofits.org](http://insurancefor nonprofits.org)

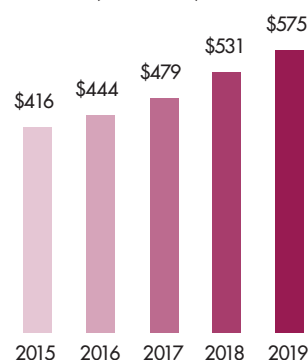
## Premiums (in Millions)



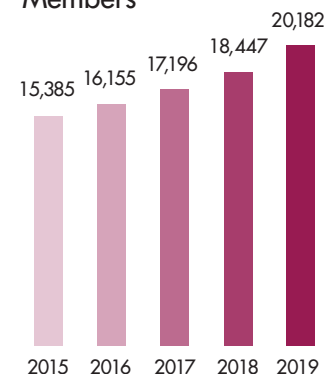
## Surplus (in Millions)



## Assets (in Millions)



## Members

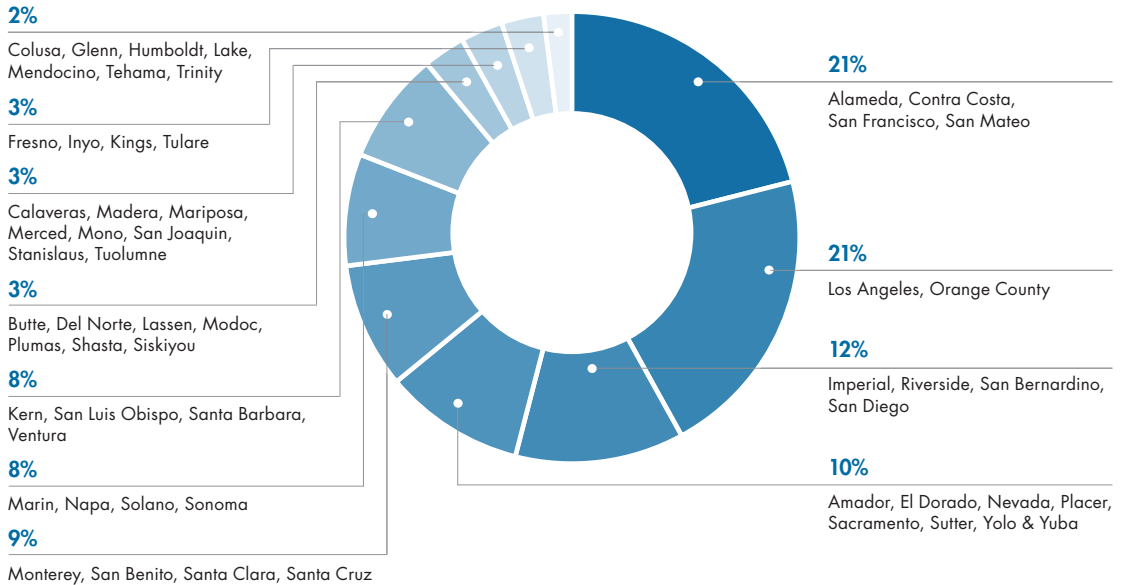


# 2019 Results

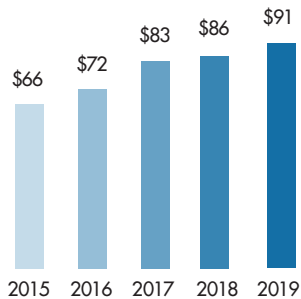


Results for California company

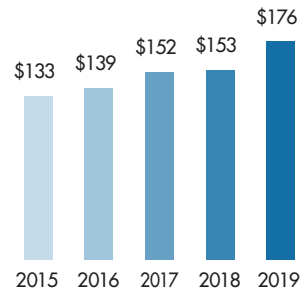
**Nonprofits Insurance Alliance of California (NIAC)** welcomed 964 new members, renewed 95 percent of its existing members, and ended the year with 10,404 members. Gross written premium for NIAC totaled \$91.0 million. At year's end, NIAC's balance sheet showed total surplus of \$175.9 million, total assets of \$370.3 million, and \$12.4 million in net income after dividends of \$2.9 million.



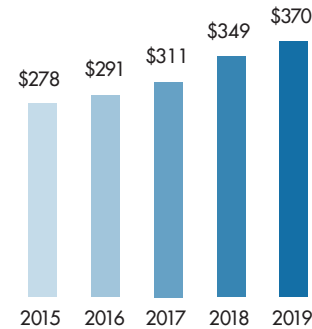
Premiums (in Millions)



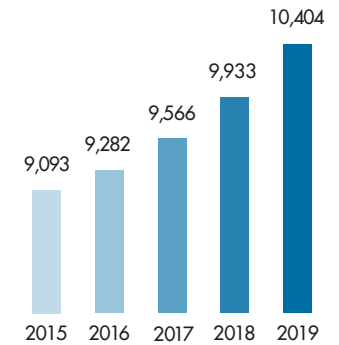
Surplus (in Millions)



Assets (in Millions)



Members

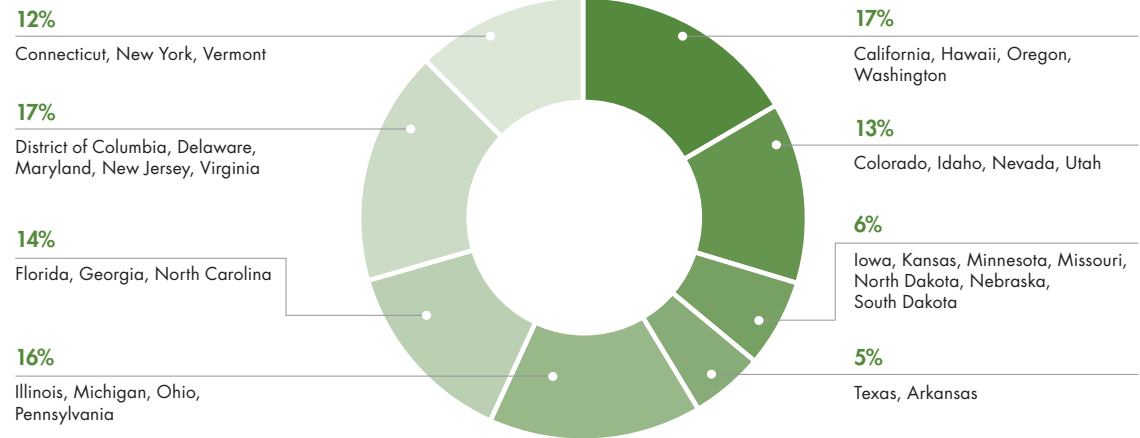


# 2019 Results

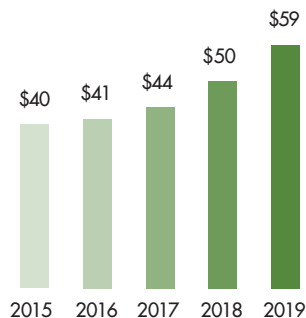


Results for RRG in 32 states and DC

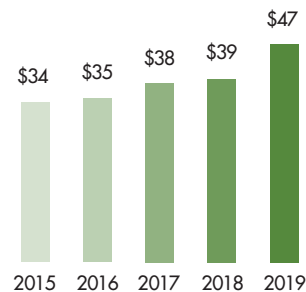
**Alliance of Nonprofits for Insurance, RRG (ANI)** welcomed 1,811 new members, renewed 93 percent of its existing members, and ended the year with 9,778 members. Gross written premium for ANI totaled \$59.0 million. At year's end, ANI's balance sheet showed total surplus of \$46.8 million, total assets of \$177.9 million, and \$4.1 million in net income.



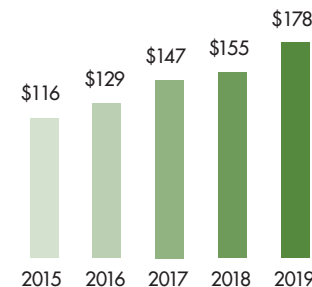
Premiums (in Millions)



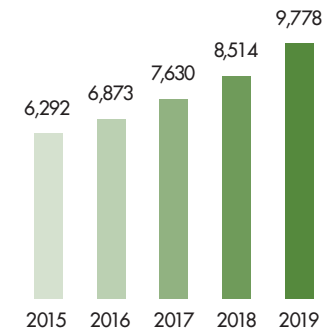
Surplus (in Millions)



Assets (in Millions)



Members



# Our Board Members



● 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



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



● Pamela E. Davis  
*President and CEO*  
ANI, NIAC, AMS  
& NANI  
Santa Cruz, CA



● Edward Durkee  
*President and CEO*  
Goodwill Industries  
of Central Florida  
Orlando, FL



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



● Danilo Garcia  
**Vice Chair of NIAC**  
*Chief Financial Officer*  
Alliance for  
Children's Rights  
Los Angeles, CA



● Rhonda  
Gillenwaters<sup>1</sup>  
*Senior Vice President*  
*(retired)*  
Willis Re, Inc.  
Oakland, CA



● Avnish Gupta  
**Secretary of NANI**  
*Chief Operations*  
*Officer*  
EZ Ride  
Wood Ridge, NJ



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



● Rachel Katz<sup>1</sup>  
*Finance and*  
*Administration Director*  
California Pan-Ethnic  
Health Network CPEHN  
Oakland, CA



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



Our boards of directors are made up largely of nonprofit leaders whom our membership elects and who serve as volunteers. Our belief that diversity is strength applies not only to the broad range of nonprofits comprising our membership, but also within our organization itself, including the diversity represented in our boards.



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



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



● Dalena McGrew<sup>1</sup>  
Director of Finance  
and Operations  
Military Family  
Advisory Network  
Alexandria, VA



● Nikki Pope  
**Secretary of ANI**  
President and Director  
The Pruno Fund  
Chicago, IL



● Shaun Powers<sup>1</sup>  
Chief Financial Officer  
Center for Develop-  
mentally Disabled  
(CDD)  
Kansas City, MO



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



● Gregory C. Scott<sup>1</sup>  
President and CEO  
Community Action  
Partnership of Orange  
County  
Garden Grove, CA



● Guita Sharifi  
Chief Financial Officer  
Learn4Life Network  
Irvine, CA



● Michael Shaver<sup>1</sup>  
President and CEO  
Children's Home & Aid  
Chicago, IL



● ● Stephen Sumner  
**Chair of ANI & NANI**  
**Vice Chair of AMS**  
Board Member  
Bootstraps, Inc.  
Evergreen, CO



● Dane Spurill<sup>1</sup>  
Director of Global  
Banking and Cash  
Nike  
Portland, OR



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

*Chairs Emeriti:*  
R. Lawrence Bacon  
Wilson M. Jones

<sup>1</sup>Newly Elected February 2020

ANI ● ● NIAC  
AMS ● ● NANI

# Our Senior Leadership Team

**We have an abiding commitment** to bringing market-leading products and inspired service to our members. This is made possible by the innovative thinking and compassion that all of us at NIA share for communities our members serve. Our employees are deeply involved in volunteering with nonprofits in their communities, as well as serving on boards to offer their expertise.

We are proud of the example we have set in having a diverse team. Our commitment to hiring the best people at every level extends across the organization, including the leadership. Our diversity is apparent from the C-suite down to the second tier of management, 72 percent of whom are women.

We have ambitious plans for the years ahead and our team is excited about the path forward. Over the next several years we will have moved into a new home office with zero net energy consumption, rearchitected our core IT systems, and improved our new member and broker experience.

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Our mission is to serve 501(c)(3) organizations by providing a stable source of reasonably priced liability and property insurance tailored to the specialized needs of the nonprofit sector and to assist these organizations in developing and implementing successful loss control and risk management programs.

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*Our senior leaders use their extensive insurance experience and passion for changing the status quo to ensure we deliver on our mission.*



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



**Kimberly Aday**  
CFO and Treasurer



**A. Ren Agarwal**  
Chief Marketing  
Officer



**Michelle Alvis**  
Chief People  
Officer



**Tom Bakewell**  
Chief Information  
Officer



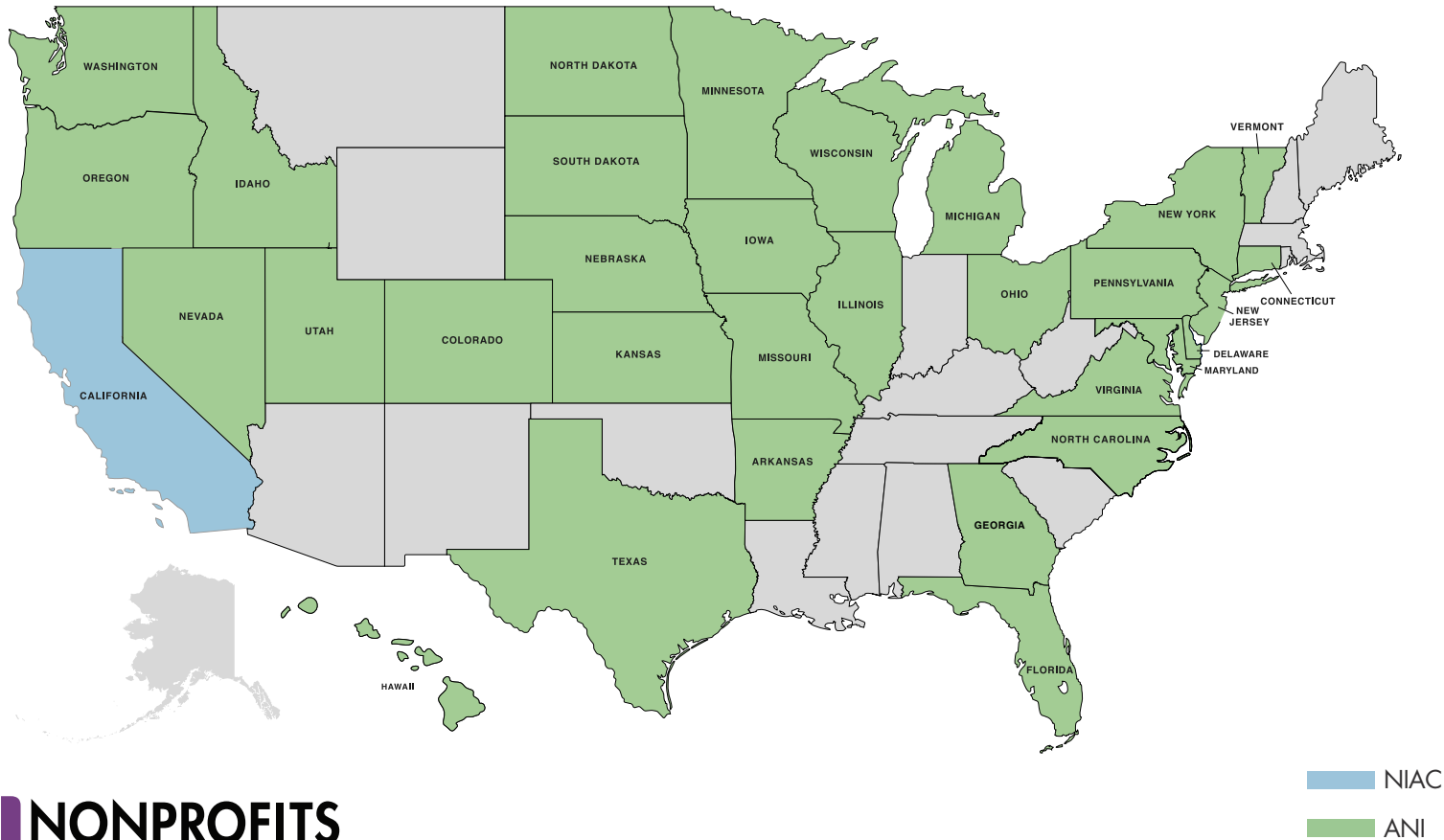
**Dave Gibson**  
Chief Claims  
Officer



**Brian Johnson**  
Chief Underwriting  
Officer

# Nonprofits Insurance Alliance

*We're currently providing coverage in 32 states and the District of Columbia to 20,000+ nonprofit organizations.*

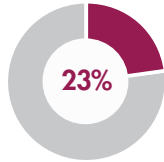




# Our Members in 2019



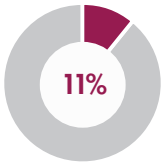
Art & Education



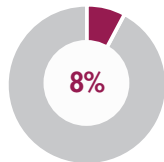
Community Service



Animal & Environmental



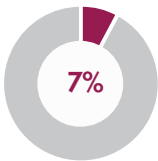
Neighborhood  
Improvement  
& Social Action



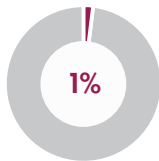
Mental Health,  
Health-Related, &  
Developmental Disabilities



Shelter, Nutrition,  
& Employment



Philanthropy, Volunteerism,  
& Grantmaking



Other

2,775

New Members

94%

of Members Renewed

20,182

Members at Year-End

# Coverages

**NIA is nonprofits' own insurer.** That's why our innovative coverages are NONPROFITS OWN™. We offer stably-priced, specialized coverages tailored to the complex work nonprofits do in our communities. Our Product Development Committee routinely evaluates the market, legal landscape, and the recurring and emerging needs of nonprofits to introduce coverages that respond to and even anticipate those needs.

Through our specialty coverage forms and our partnerships, we offer the following types of nonprofit insurance:

- Commercial General Liability
- Liquor Liability
- Employee Benefits Liability
- Directors and Officers Liability with Employment Practices Liability
- Directors and Officers Liability without Employment Practices Liability
- Improper Sexual Conduct Physical Abuse Liability
- Social Service Professional Liability
- Business Auto Liability
- Non-owned/Hired Auto Liability
- Auto Physical Damage
- Businessowners Property Coverage
- Inland Marine
- Employee/Volunteer Dishonesty
- Participant/Volunteer Accident Coverage
- Umbrella Liability

## Resources

**Our members benefit** from a wide variety of free and deeply discounted risk management and loss control resources to help prevent claims. One of our most popular services is employment consultations, which we offer free to members with Directors & Officers Liability with Employment Practices Liability. Consultations with our employment risk managers help guide members through problematic situations before they turn into claims. See the rest of our great services on the next two pages.

4,060

Free Employment and  
Risk Management  
Consultations

7,749

Employees and  
Volunteers Trained

\$2.2 Million

Saved by Members  
on Loss Control/Risk  
Management Services

# Resources

## Services

- **BOARDnetWORK.** Our free customized web-based tool streamlines governance activities and helps boards of directors stay informed and organized.
- **Employee Handbook Service.** We provide a highly subsidized subscription to an online handbook-building tool, with a \$99 annual subscription cost for members who purchase Directors & Officers (D&O) insurance with Employment Practices Liability (\$250 in savings).
- **My Risk Management Plan.** Build a web-based customized risk management plan reflecting your organization's needs, priorities, and culture with this free interactive web application.

- **Screening Services.** Through a national provider, members can enjoy significant discounts on screening services:
  - **Background Checks.** Comprehensive screening package is available to members for \$16.45 (a 42% discount).
  - **Drug Screening.** Available at a discounted rate of \$33.90 on 10-panel drug screening tests.
  - **Motor Vehicle Record (MVR) Checks.** Members can access a discounted rate of \$2.95 + the appropriate state fee on MVRs.
- **Vehicle/Driver Monitoring Program.** This free 800 "How Am I Driving" decal program assists members who purchase owned auto insurance in managing fleets.

## Consulting

- **Employment Issues Assistance.** Unlimited free employment-related consultations with our Employment Risk Managers are available to members that purchase D&O insurance with Employment Practices Liability.
- **Loss Control Assistance.** Our free unlimited loss control consulting helps members understand and address risks.





## Training

- **Driver Training.** Our free online and self-study courses feature curriculums covering passenger cars, vans, and straight/box trucks for members who purchase owned auto insurance.
- **Nonprofit Leadership Alliance (NLA).** Our members are automatically members of the NLA network and qualify for 20% off all NLA online professional programs, as well as many free professional development resources, with their free NLA membership.
- **Sexual Harassment Prevention Training for Supervisors.** In states that mandate sexual harassment prevention education for supervisors, we provide free online sexual harassment prevention training to members with an active D&O policy.

- **Webinars.** Our 30 to 90 minute web-based educational sessions on a variety of risk management topics, both live and on-demand, are free to members (general public can attend live webinars for \$45).
- **Workplace and Business Compliance Training.** Members are eligible for a 35% discount off list prices for Emtrain online training and each learner license includes the full catalog of 26 courses including ADA & Disability Discrimination, Diversity in the Workplace, Preventing Workplace Harassment, and more.

## Other

- **Educational Booklets.** Our educational booklets on various topics important to nonprofits are digitally downloadable and orderable as free hard copies through the Member Portal.
- **Member Portal.** The Member Portal provides free access to risk management tools, including easy-to-use checklists, sample forms, reference documents, and more.
- **PurchasingPoint®.** This free resource through National Human Services Assembly extends access to discounts on office supplies, furniture, printing, equipment/computers, overnight delivery, car rentals, and much more.



## Member Profiles

# Greater Hope Foundation

Victorville, CA  
[ghffc.org](http://ghffc.org)

Greater Hope Foundation (GHF) is a nationally accredited community-based organization serving hundreds of at-risk adults, vulnerable children, and foster families each year. GHF provides a continuum of care that includes child abuse prevention and treatment, family development, therapeutic foster care, treatment foster care, intensive services foster care, adoption services, supervised visitation, and a full scope of behavioral health services. The organization's goal is that every client, from a 38-year-old single man to three-day-old twin baby girls, finds A Greater Hope.

# Children's Cancer Association

Portland, OR  
*JoyRx.org*

Children's Cancer Association (CCA) is leading a Joy revolution. Since 1995, CCA has been transforming the pediatric healthcare experience through innovative, Joy-based programs, enhancing the mental and emotional well-being of pediatric patients with the healing power of music, friendship, and nature.

JoyRx™ programs are free-of-charge and kid-prescribed. The programs empower children and teens to positively shift their emotional states during the stressful and painful experiences related to fighting life-threatening illnesses and extended hospitalizations.

MyMusicRx®, flagship program of CCA, delivers the healing power of music to kids and teens facing cancer and other serious illnesses. MyMusicRx offers bedside and online tailored, one-on-one music experiences designed to relieve stress, anxiety, and the perception of pain, and offers live in-hospital concerts. To date, CCA has provided JoyRx to more than one million seriously ill kids, teens, and their family members and has a goal to clinically position and deliver JoyRx as best practice in children's hospitals across the country.





# Piedmont Farm Animal Refuge

Pittsboro, NC  
[piedmontrefuge.org](http://piedmontrefuge.org)

Imagine a world without animal cruelty. That's the vision of Piedmont Farm Animal Refuge (The Refuge), an organization that seeks to inspire others to live cruelty-free and to educate people about animal agriculture and factory farming. The Refuge also offers support through compassionate advocates who provide cooking

classes, bake sales, food samplings, and other food-based events for people considering a vegan lifestyle.

The Refuge is a 20-acre farm animal sanctuary that provides a place for humans to meet and interact with farm animals who live safely with

high quality housing, pasture, socialization, and medical care. The sanctuary currently houses rescued chickens, turkeys, goats, sheep, ducks, and geese. The Refuge is working to expand the sanctuary to include pigs and cattle and is currently fundraising for cows. The rescues come from factory farms, slaughterhouses, and stockyards, as well as cruelty cases and shelter abandonment. The general public may also find lost and unclaimed animals and bring them to The Refuge.



## Member Profiles

# Foundation for Community Driven Innovation

Odessa, FL  
[ffcdi.org](http://ffcdi.org)

Through active learning projects, the Foundation for Community Driven Innovation (FCDI) hosts multiple programs that inspire and support the development of youth and adults alike, or, as FCDI likes to say, "K-to-Gray." Its programs include ROBOTICON which presents a high-quality team-based competitive robotics event that inspires youth through its mentor supported, hands-on skill building experience; Advanced Manufacturing & Robotics Center which creates a talent pipeline for STEM careers; STEAM team funding to help teams receive the operational funds they need; and Gulf Coast MakerCon which provides an opportunity for everyone to join together to share stories of creativity, learn a craft, hone their skills, find career and academic opportunities, try new tools and innovations, and much more.

All of the FCDI programs are geared toward its overall mission of "aiding and inspiring academic achievement, economic development, and the spirit of innovation." FCDI is so thankful to its wonderful, enthusiastic volunteers who make its mission a reality.



# Strength of Shadow Dog Rescue

Bodfish, CA  
[strengthofshadow.org](http://strengthofshadow.org)



Robbie Miller's first dog is named Shadow.

For 12 years, Robbie was incarcerated. Nine years into his sentence, he decided to turn his life around and give back. He completed his GED, started working, and acted as a mentor to his fellow inmates. When he was released, Robbie asked his mother for a dog. He received Shadow, a rescue found abandoned and shot in freezing weather. Both being survivors of trauma, Robbie and Shadow bonded at once. Now, Strength of the Shadow Dog Rescue, a nonprofit founded by Robbie that believes "Dogs are medicine," rescues and rehabilitates shelter dogs to place them in forever homes.

The organization provides individuals and families the opportunity to foster and adopt dogs. It also hosts events, such as festivals, afternoons of painting, and wine and food tasting to raise funds for the rescue.



## Member Profiles

# The Blessing Bike

Boise, ID

*theblessingbike.com*

Rosemary Sorce, at 92, wanted the remainder of her life to be filled with joy and meaning. In a three-wheeled, cargo-style bicycle retrofitted to carry her, she together with Wade and Jill Houser rode through Boise and Meridian, Idaho. Now, the friends and family of Rosemary Sorce have founded a nonprofit to provide affordable, accessible passenger bikes for families whose loved ones experience age, health-, or disability-related barriers.

Jill Houser, who took early retirement in 2018 to become a full-time caregiver to her mother, has seen the difference the bike, which she and her husband constructed, has made on her mother and on the people who have purchased the customized bike for their elderly and disabled family members. By bringing the full bloom of spring to families and inviting socialization, the Blessing Bike continues to bring the joy of life to its community.





# Ambitious New Horizons



**Nonprofits are innovative.** We love that nonprofits push and prod all of us to be better humans, to *do* better for our communities. We embrace the challenge of meeting nonprofits where they need us—not just providing insurance, but anticipating their needs for practical tools and training for their operations.

**We continue to pursue the Nonprofit Property Protection Act in Congress to ensure that nonprofits have access to all possible insurance options.** This Act allows risk retention groups, like ANI, to offer standalone property insurance and auto physical damage, which is currently only available from a single commercial insurer. While we still believe that enough good people will coalesce to see this bill through to success, the status quo creates formidable obstacles and is limiting innovation. Fewer options mean nonprofits are struggling to find and keep insurance they need to protect themselves.

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NIA has always been a leader in socially responsible investing.

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# Brokers & Agents, Nonprofits Thank You

## Independent insurance agents and brokers

appointed with NIA are tasked with the not-so-insignificant responsibility of ensuring that their 501(c)(3) clients find insurance that is well-suited to the important work that nonprofits do in their communities.

When insurance carriers restrict coverage, change their underwriting appetites, significantly increase prices, or simply decide no longer to insure nonprofits, chaos ensues for both nonprofits and the brokers and agents who serve them. Out of respect for nonprofits and their insurance representatives, we take seriously our responsibility to be predictable and reliable —yes, even *boring*!

We expect that 2020 will be a bumpy road for many insurance companies, but we expect to stay the course and provide a “smooth ride” for our members and their brokers.

We’ve heard from nonprofits whose brokers have refused to obtain a quote from NIA, favoring larger commissions compared to the fair commissions we offer brokers. That makes us and our members all the more grateful to the independent agents and brokers who recognize what’s best for nonprofits in the long term and bring their clients to us.

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“In a hardening market like the one we are currently experiencing, groups like NIA offer us additional solutions for our clients who find it more difficult to secure the coverage they need.”

—PETER PERSUITTI, GALLAGHER

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“In this age of specialization, having a carrier with the expertise to underwrite nonprofits is invaluable. Our clients appreciate dealing with another nonprofit and are very loyal. *Our retention ratio has increased every year.*”

—RUSS LAIL, SPRINGBROOK  
INSURANCE AGENCY, INC.

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**NIA is moving into a net zero energy building.** We do our utmost to be good stewards of the environment in all aspects of our operations. We've constructed our new headquarters to generate all of the energy we will use with a highly innovative system powered by solar panels and a battery array. Our design and materials choices prioritize simplicity, durability, and respect for our environment. We hope you will visit us in our new home.

Three decades ago, way before it was fashionable, NIA placed social screens on its bond portfolio. Over the years we have developed a much more robust Environmental, Social and Governance (ESG) strategy to include active investments that support best practices in their field. Additionally, **ten years ago, NIA completely opted out of fossil fuel investments, long before most businesses.**

In the coming years, NIA will continue to do what is best for our members and for the nonprofit sector. To us, that means *not* recreating the problems that our members are trying to solve. We will always innovate for the mission—and for the *right* reasons. **Because doing things for the right reasons is also good business.**

## NIA Headquarters

300 Panetta Avenue  
Santa Cruz, CA 95060





The insurance policy, not this brochure, forms the contract between the insured and the insurance carrier. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

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