A Message From the President

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In the mid-1980s nonprofit organizations realized their vulnerability in the insurance marketplace. Dramatic and unanticipated increases in premiums and wholesale cancellations by major insurance companies forced nonprofits to seek alternatives under very adverse conditions. Coverage reductions and price increases threatened organizations' abilities to continue to provide valuable services to their communities. In 1987, in the preface to a report on the topic of nonprofits and liability insurance, the California Community Foundation offered these words:

"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."

The Nonprofits' Insurance Alliance of California (NIAC) is that opportunity realized. Beginning operations in November of 1989, NIAC had grown to 270 members strong and nearly $1,300,000 in premium volume by the end of 1990.

During 1990, NIAC took several steps to secure its strength and stability for the future. We increased our ability to serve our members and their brokers by incorporating Loss Control/Risk Management and Underwriting services within the NIAC staff. Our Loss Control Specialist works with our members to help limit their exposure to liability claims and create safer environments for their employees, clients and volunteers. Our Underwriting unit works closely with brokers to assure that the application and membership process is handled with care and efficiency.

NIAC was established under the premise that 501(c)(3) tax-exempt nonprofit organizations are inherently better than average insurance risks. NIAC's claim experience to date has been even better than expected and I am extremely optimistic that, over time, NIAC will save its members substantial sums of money. However, in keeping with our conservative management practices, we are reserving funds for future claims not yet reported at a rate consistent with that typically required by insurance regulators.

Personally, it has been extremely gratifying to participate in NIAC's incorporation and successful first, full year. That success would not have been possible without the confidence and vision of hundreds of others who understood NIAC's potential and took the initiative by supporting NIAC's implementation. In addition to the "incubator" support provided by the California Association of Nonprofits, and the financial assistance of the initial foundation supporters, NIAC owes its success to all of its first year members who had confidence in nonprofits' own abilities to implement a long-term solution to a very difficult problem.

During 1990, NIAC established a strong foundation for the future. That future looks very bright. We at NIAC take seriously the confidence our members and their brokers have entrusted in us. We look forward to serving the California nonprofit community for many years to come. This is only the beginning.

Pamela E Davis

—Pamela Davis, President

From the Founding Chairman of the Board

It has been an honor and a pleasure to serve since September 1988 as the founding chairman of the Nonprofits' Insurance Alliance of California (NIAC). The founding board took seriously its commitment to provide a solid foundation suitable for the long term demands of NIAC's mission. When faced with the myriad of start-up hurdles presented during NIAC's implementation, we insisted that attention to detail, high quality reinsurance and underwriting integrity would pay off in the long term. In retrospect, our tenacity has proven fruitful. Watching NIAC emerge from a good idea to a growing company with a professional and dedicated staff has been extremely rewarding.

—Richard Wilson - *Hewlett Packard*

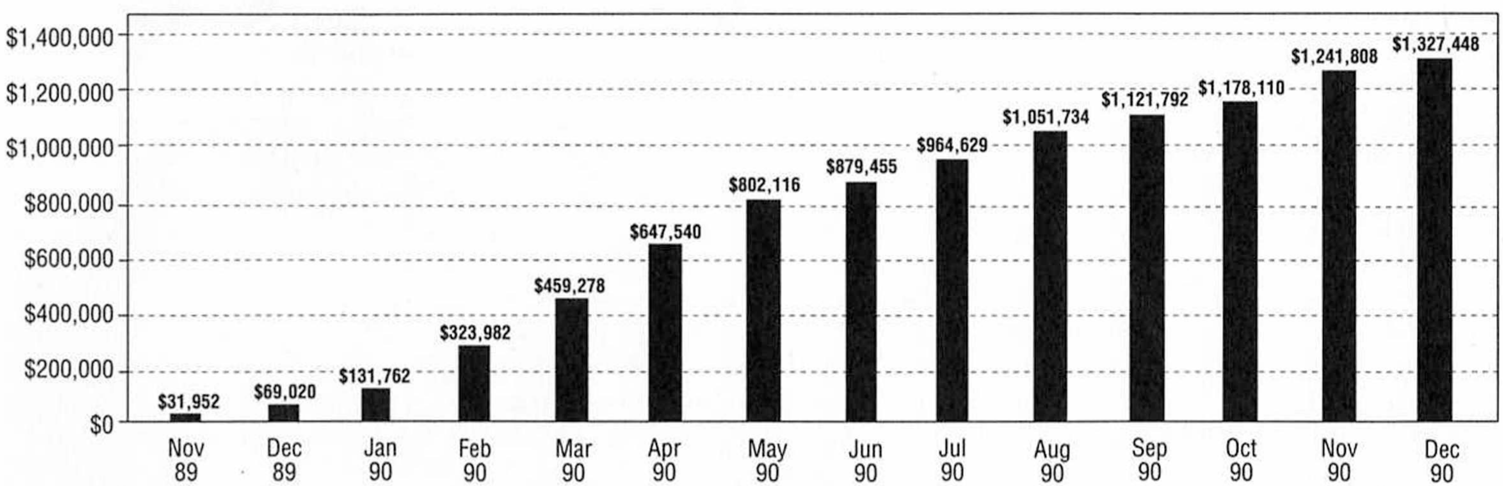
From the Present Chairman of the Board

I approach my tenure as Chairman of the Board with much appreciation and thanks for the commitment of each founding board member. Their professionalism and attention to detail during NIAC's first full year of operations has provided a strong foundation on which to build.

I intend to draw on my experience in the insurance industry and as a board member/volunteer in the nonprofit sector, to direct your company's growth in ways which retain its strong commitment to member service and fair pricing while maintaining its financial strength. I look forward to a very productive year.

—Jess Gutierrez - *Citation Insurance Group*

Total Premium Written



Board of Directors

Standing from left: Phillip Kimble, Pamela Davis, Tige Payne, Jess Gutierrez, Richard Wilson, Ken Berrick, Barbara Houck, Dick Hotaling.
Seated from left: Elizabeth Dietrich, Suzie Pollak, Meredeth Clark.

"Not only have we saved money, but the service from NIAC staff is way beyond the call of duty."

— **Carol Stone**
Volunteer Center of Greater Orange County

"The League of California State Park Nonprofit Organizations extends warm thanks for your participation in last week's conference in Solvang. You must have used magic, because somehow you managed to make insurance interesting and understandable for the folks who attended your workshop."

— **Eileen Murray, President**
League of California State Park Non-Profit Organizations

"Reliable, efficient, and personable. I feel we made the right decision in choosing NIAC."

— **Heidi Seward**
Community Environmental Council

Report of Independent Accountants

We have audited the accompanying balance sheet of Nonprofits' Insurance Alliance of California as of December 31, 1990, and the related statements of operations, changes in members' equity, and cash flows for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects; the financial position of Nonprofits' Insurance Alliance of California as of December 31, 1990, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

The 1989 financial statements were reviewed by us and our report, thereon, dated April 5, 1990, stated we were not aware of any material modifications that should be made to those statements for them to be in conformity with generally accepted accounting principles. However, a review is substantially less in scope than an audit and does not provide a basis for the expression of an opinion on the financial statements taken as a whole.

As discussed in Note 3 to the financial statements, the Company has limited historical data for use in its estimates of loss reserves and reinsurance premiums. Although the Company considers its experience and industry data in determining such reserves, assumptions and projections as to future events are necessary, and ultimate losses may differ materially from amounts projected.

Coopers & Lybrand

Coopers & Lybrand
San Francisco, California
April 19, 1991

Nonprofits' Insurance Alliance of California
Balance Sheets at December 31, 1990 and 1989

Assets	1990	1989 (unaudited)
Restricted investments, at amortized cost (market value: 1990–$1,365,047; 1989–$1,266,095)	$1,357,635	$1,263,563
Certificates of deposit	484,510	—
Cash and cash equivalents (including restricted cash and cash equivalents of $16,371 and $35,520 in 1990 and 1989, respectively)	65,051	64,303
Premiums receivable	131,249	69,020
Interest receivable	26,886	23,677
Other receivables	9,293	4,989
Property and equipment, at cost, net of $14,326 and $1,934 accumulated depreciation in 1990 and 1989, respectively	51,074	44,529
Deferred acquisition costs	127,139	26,887
Prepaid expenses and deposits	12,384	11,286
Deferred franchise taxes	11,147	—
	$2,276,368	$1,508,254
Liabilities and Members' Equity		
Unpaid losses and loss adjustment expenses	$301,092	$1,437
Unearned premiums	364,385	45,807
Reinsurance payable	97,375	20,361
Underwriting fees and commissions payable	23,356	12,078
Accounts payable	18,786	35,279
Accrued expenses and other liabilities	10,790	14,317
Deferred revenue	54,432	—
Note payable to lending institution	—	3,550
Franchise taxes payable	14,747	482
Deferred franchise taxes	—	2,501
	884,963	135,812
Commitments (Note 9).		
Subordinated debt in the form of Program Related Investments	1,300,000	1,300,000
Members' equity:		
Members' contributions	127,680	36,794
Retained earnings	(36,275)	35,648
Total members' equity	91,405	72,442
Total liabilities and members' equity	$2,276,368	$1,508,254

The accompanying notes are an integral part of these financial statements.

Statements of Operations

for the year ended December 31, 1990 and for the period from November 1, 1989 (date of inception) through December 31, 1989

	1990	1989 (unaudited)
Net premiums written	$ 841,246	$47,909
Increase in unearned premiums	(317,060)	(45,807)
Net premiums earned	524,186	2,102
Net investment income-(net of interest and investment expense of $30,567 and $10,010 in 1990 and 1989, respectively)	79,147	20,431
Risk management income	17,693	—
Interest income	20,276	245
Other income	12,257	82,607
Total revenues	653,559	105,385
Loss and loss expenses incurred	314,284	1,570
Acquisition, underwriting and operating expense	411,198	64,509
Income (loss) before state tax on income	(71,923)	39,306
Provision for state tax	—	3,658
Net income (loss)	$(71,923)	$35,648

The accompanying notes are an integral part of these financial statements.

Statements of Changes in Members' Equity

for the year ended December 31, 1990 and for the period from November 1, 1989 (date of inception) through December 31, 1989

	Members' Contributions	Retained Earnings (Deficit)	Total Members Equity
Balance, November 1, 1989 (unaudited)	—	—	—
Members' contributions	$5,740	—	$5,740
Contributed assets	31,054	—	31,054
Net income	—	$35,648	35,648
Balance, December 31, 1989 (unaudited)	36,794	35,648	72,442
Members' contributions	90,886	—	90,886
Net loss	—	(71,923)	(71,923)
Balance, December 31, 1990	$127,680	$(36,275)	$91,405

The accompanying notes are an integral part of these financial statements.

STATEMENTS OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 1990 AND FOR THE PERIOD FROM NOVEMBER 1, 1989 (DATE OF INCEPTION) THROUGH DECEMBER 31, 1989

	1990	1989 (unaudited)
Cash flows from operating activities:		
Net income (loss)	$ (71,923)	$ 35,648
Adjustment to reconcile net income to net cash provided by operating activities:		
Net depreciation and amortization	15,246	1,934
Change in assets and liabilities:		
Increase in premiums receivable	(62,229)	(69,020)
Increase in deferred acquisition costs	(100,252)	(26,887)
Increase in unpaid loss and loss adjustment expense	299,655	1,437
Increase in unearned premiums	318,578	45,807
Increase in reinsurance payable	77,014	20,361
Increase in deferred revenue	54,432	—
Proceeds from members' contributions	90,886	751
Other	(16,736)	23,228
Net cash provided by operating activities	604,671	33,259
Cash flows from investing activities:		
Purchase of investment and accrued interest	(1,688,290)	(1,263,563)
Purchases of property and equipment	(18,939)	(8,943)
Proceeds from redemption of bonds	1,106,856	—
Net cash used in investing activities	(600,373)	(1,272,506)
Cash flows from financing activities:		
Borrowing under line of credit	—	3,550
Payment under line of credit	(3,550)	—
Proceeds from issuance of debt	—	1,300,000
Net cash provided by financing activities	(3,550)	1,303,550
Net increase in cash and cash equivalents	748	64,303
Cash and cash equivalents at beginning of year	64,303	—
Cash and cash equivalents at end of year	**$ 65,051**	**$ 64,303**

Supplemental cash flow disclosures:

In 1989, office equipment in the amount of $31,054 was contributed to the Company. A capital lease obligation of $6,466 was incurred when, in 1989, the company entered into a lease for new equipment.

The accompanying notes are an integral part of these financial statements.

NOTES TO FINANCIAL STATEMENTS

1. ORGANIZATION:

Nonprofits' Insurance Alliance of California (the Company) was incorporated on September 15, 1988 as a nonassessable nonprofit mutual benefit corporation. The Company operates in California as a risk pool pursuant to authorization under Section 5005.1 of the California Corporations Code. The Company is not subject to the rules, regulation and supervision of the California Department of Insurance (DOI). Policyholders do not benefit from any state run guarantee funds which are designed to reimburse claims in the event of the insolvency of a carrier.

Organizations which meet the following requirements may become members of the Company: 1) nonprofit corporations which are incorporated and operating in the State of California; 2) which have received and maintain current and unrevoked determination of tax-exempt status under Section 501(c)(3) of the Internal Revenue Code; 3) which are offered liability coverages and agree to purchase such coverages; and 4) which pay the premium for such coverages and the required membership contribution. Because the Company is nonassessable, the members of the Company, who must be both its owners and insureds (Members), are not liable for the Company's liabilities should they exceed the Company's assets.

The Company provides commercial general liability, miscellaneous professional liability, automobile liability, and employer's non-owned and hired automobile liability to its members. Coverage is provided on an occurrence form. Typical limits are an annual aggregate of $1,000,000 and $1,000,000 per occurrence. An annual aggregate of $2,000,000 is available. A special claims-made coverage part with $250,000 annual aggregate limit including defense and indemnity is available for improper sexual contact claims.

The Company receives a one-time contribution to surplus from each new Member in the form of a nonrefundable membership contribution. During 1990 and 1989, the contribution amount was ten percent of the commercial general liability premium.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Premiums are recognized as earned on a pro rata basis over the terms of the policies, which usually consist of twelve months. Anticipated investment income is not considered in determining if a premium deficiency exists.

Deferred policyholder acquisition costs incurred are deferred and amortized over the period of premium recognition as is required by generally accepted accounting principles. These costs generally include commissions, underwriting fees and marketing expenses. Amortized acquisition costs are $191,765 and $2,073 for 1990 and 1989, respectively.

Data processing equipment, purchased software, and office furniture and equipment are depreciated over five years using the straight-line method. Upon retirement or disposition of fixed assets, any gain or loss is included in income.

Cash and cash equivalents include money market funds and operating accounts.

In 1987, the Financial Accounting Standards Board issued Statement on Financial Accounting Standards No. 96, "Accounting for Income Taxes." Unless further amended, this standard, as currently amended, must be implemented by 1992, and requires that deferred taxes be established at enacted tax rates at which taxes will be paid or refunded rather than at historical tax rates. The Company expects that adopting this pronouncement will not significantly affect the financial statements.

Certain items in the 1989 financial statements have been reclassified to conform with the 1990 presentation. The 1989 Statement of Cash Flows has been restated using the indirect method. Such changes have no effect on net income or members' equity.

3. UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES:

Unpaid losses and loss adjustment expenses are estimates based on an expected loss and loss expense ratio of 60% of net premiums earned. This method applied in estimating unpaid loss and loss adjustment expenses is used because the Company has not been in existence for a sufficient length of time to establish historical and statistical bases for estimating these liabilities. This ratio is based on claims experience to date and the historical experience of a similar program. Ultimate losses may differ significantly from the amounts recorded. Changes in estimates of losses are included in income of the period in which the estimates are changed or payments made.

Reinsurance premiums are based on provisional rates (see Note 8). The Company has not been in existence for a sufficient length of time to establish historical and statistical bases for estimated losses and loss adjusted expenses subject to reinsurance premium rates. Ceded reinsurance is recorded based on the provisional rates.

notes continued on page 8

NOTES TO FINANCIAL STATEMENTS

notes continued from page 7

4. RELATED PARTY TRANSACTIONS:

Grants made available to the California Association of Nonprofits (CAN) enabled the creation of the Company. Throughout all of 1988 and the first nine months of 1989, CAN personnel and facilities spearheaded the development of the Company. In October 1989, key CAN personnel assumed positions with the Company and CAN compensated the Company for implementation services during October and November 1989. This $82,607 of compensation is included in other income for 1989.

In 1990, the Company received $60,537 from CAN to provide loss control and risk management services for member nonprofit agencies. The Company recognizes compensation for these services as they are performed. During 1990, compensation related to the loss control and risk management services was $17,938.

5. FEDERAL INCOME TAXES AND STATE FRANCHISE TAXES:

The Company has a federal net operating loss carryforward of approximately $75,000 and $17,000 for book and tax purposes, respectively. This carryforward expires in 2005. The primary differences between book and tax carryforward amounts are differences in the timing of recognition of deferred acquisition costs, loss reserve discounting, deferred revenue and accrued liabilities.

For state purposes, the Company has a current tax expense offsetting a deferred tax benefit of $14,747. The deferred benefit arises principally from timing differences in the recognition of loss reserves.

6. SUBORDINATED DEBT:

A total of $1,300,000 was provided by foundations in the form of restricted assets (See Note 7) in the amounts listed below:

The Ford Foundation	$ 500,000
Wallace Alexander Gerbode Foundation	250,000
David and Lucile Packard Foundation	250,000
San Francisco Foundation	100,000
Marin Community Foundation	100,000
Walter S. Johnson Foundation	100,000
	$1,300,000

Scheduled repayment of principal is as follows:

September 18, 1993	$ 214,500
September 18, 1994	214,500
September 18, 1995	429,000
September 18, 1996	442,000
	$1,300,000

These funds are made available to the Company in the form of Program Related Investments. The Company pays two percent simple interest per year on these funds. Payment of interest is made in quarterly installments.

Repayment of the principal is expected to be as listed above. However, due to the uncertainty during the organization of the Company about its actual ability to repay within the agreed on timeframe, several provisions govern the repayment process.

Recourse on the funds is generally limited to Earned Surplus. Earned Surplus is defined as the amount by which the Company's assets exceed the sum of all liabilities (excluding principal and interest obligations related to the subordinated debt). Principal amounts listed above are considered to be due and payable only when an independent actuary certifies that to make such repayment would in no way jeopardize the financial stability of the Company.

If any principal amount of the subordinated debt has been authorized for payment by an independent actuary, but remains unpaid by the Company, such principal bears interest at the rate of 10% per annum; provided, however, any principal amount not authorized for repayment by a certified actuary or due according to the schedule listed above continues to bear interest at the rate of 2% per annum.

In case of material misrepresentation or fraud, use of the funds for other than their stated purpose or to influence political activities, demand may be made for repayment of the subordinated debt out of the assets of the Company other than Earned Surplus. If it is determined that the Company is intentionally charging inadequate premiums to materially adversely affect the Company's ability to make timely payments of principal and/or interest, the foundations may request appropriate increases in premiums. If the Company and the foundations are unable to agree on appropriate future adjustments to premiums, at their option, the foundations may request repayment of the outstanding principal balance.

Interest payments may be postponed at any time if Company management determines that paying interest would jeopardize the financial stability of the Company.

7. Restricted Cash and Investments:

The proceeds from subordinated debt (see Note 6) and related earned interest held in restricted cash and investments may not be commingled with any other funds.

Funds in these restricted accounts may be withdrawn only to fund obligations of the Company to its policyholders and claimants related to all loss and loss adjustment expenses and to make payments for principal and/or interest due related to the subordinated debt. Funds in the restricted accounts may not be used for the operating expenses of the Company.

Restricted investments consist of the following:

DECEMBER 31, 1990				
	Amortized Cost	Unrealized Gain	Unrealized Loss	Estimated Market Value
U.S. Government and agency obligations	$ 856,595	$ 9,170	—	$ 865,765
Municipal Securities	501,040	282	$ (2,040)	499,282
	$ 1,357,635	$ 9,452	$ (2,040)	$1,365,047

At December 31, 1990, restricted investments at amortized cost and estimated market value have scheduled maturities as follows:

	AMORTIZED COST	
	U.S. Government and Agencies	Municipal Securities
0 – 1 year	—	—
1 – 5 years	$ 856,595	$ 501,040
Total	$ 856,595	$ 501,040
	MARKET VALUE	
	U.S. Government and Agencies	Municipal Securities
0 – 1 year	—	—
1 – 5 years	$ 865,765	$ 499,282
Total	$ 865,765	$499,282

8. Reinsurance:

The Company, in its normal course of business, reinsures risks in excess of $50,000 with other companies through contractual agreements. Such agreements serve to limit the Company's loss on large claims.

The reinsurance is in two layers. The first layer covers losses in excess of $50,000 to a maximum of $500,000. The second layer covers losses in excess of $500,000 to a maximum of $1,000,000. This program covers the period from inception November 1, 1989 to December 31, 1990.

For the first layer, the Company pays a provisional reinsurance premium based on gross premiums written. This provisional reinsurance premium is adjusted based on actual ultimate loss experience, subject to a maximum and a minimum final premium. Total loss recoveries from the reinsurer are limited to 200% of the ultimate reinsurance premium paid. In addition, there is a sublimit for total claims-made improper sexual contact claims of $400,000. Provisional reinsurance premium ceded on this layer of reinsurance during 1990 is $213,933 and for the period from November 1, 1989 to December 31, 1989 is $11,733. The unearned portion is $89,520 and $10,967 as of December 31, 1990 and 1989, respectively. The maximum additional premium due the reinsurer for adverse loss experience is $270,000. Total recovery from the reinsurer on the first layer would then be limited to $980,000.

For the second layer, the Company pays a reinsurance premium based on gross premiums written subject to a minimum premium of $200,000 for the program period. This reinsurance premium is not subject to adjustment based on actual ultimate loss experience. Loss recoveries from the reinsurer are limited to the greater of 200% of the reinsurance premium or $1,000,000. Reinsurance premium ceded on this layer of reinsurance in 1990 is $192,156 and for the period from November 1, 1989 to December 31, 1989 is $7,844. The unearned portion is $83,298 and $6,974 as of December 31, 1990 and 1989, respectively.

Effective January 1, 1991, reinsurance coverage for 1991 is amended such that the limits for recovery for reinsurance claims is eliminated, there are no minimum premiums, and the sublimit for improper sexual contact is increased to $2,000,000 over a three year period. This amendment is prospective and does not affect prior years' coverage.

Risks reinsured would become a liability of the Company in the event any reinsurer is unable to or will not fulfill the obligations assumed under the agreements.

9. Commitments:

The Company has entered into an operating and capital lease. The capital lease is for office equipment which totaled $6,466 with related accumulated amortization of $1,579 and $269 at December 31, 1990 and 1989, respectively. The five-year, noncancellable, operating lease is for office space. This lease has an option to renew for a period of up to five years. Total rent expense for 1990 and 1989 was $24,288 and $3,235, respectively.

Minimum payments due under these commitments at December 31, 1990 are as follows:

Year Ending December 31	Capital Lease	Operating Lease
1991	$ 2,444	$ 25,900
1992	2,444	26,600
1993	—	27,400
1994	—	24,100
Thereafter	—	—
Total minimum lease payments	4,888	$ 104,000
Less amount representing interest	400	
Present value of net minimum lease payments	$ 4,488	

Nonprofits' Insurance Alliance of California Members
as of December 31, 1990

Al-Anon Family Group
Alcoholism Council of the Sierra Nevada
Alma School Foundation
American Sports Institute
Anger Management Counseling Services
Ann Martin Children's, Inc.
ARC Amador & Calaveras Counties
ARC Vallejo/Benicia
Argosy School for Creative Learning
Associated Center for Therapy
Audrey L. Smith Developmental Center

Bay Area Youth Services
Bay Area Women Against Rape
Beacon House, Inc.
Behind the Times Theatre
Big Brothers of San Diego
Bill Wilson Center
Black Coalition on AIDS

California Association of Nonprofits
California Coalition for Rural Housing Project
California Channel
California Court Appointed Special Advocate Assoc.
California Grey Bears
CAL-PEP, Inc.
Cal Poly Alumni Association
CASA Services for Children and Families, Inc.
Cascade Canyon School
Castro Valley Boys & Girls Club
Center For Student Missions
Central American Mission Partners
Central California Burn Aware
Central Valley Aids Team
Child Assault Prevention Training of Northern California
Christmas Dinner Fund
Christian Counseling Services
Circuit Rider Productions
CFSC, Inc.
Coastside Adult Day Health Center
Columbian Gardens Improvement Association
Community Action Board
Community Companions, Inc.
Community Congress of San Diego
Community Coordinated Child Development Council
Community Environmental Council
Community Treatment Center
Conflict Resolution Program of Santa Cruz County
Contra Costa Alternative School
Contra Costa Musical Theatre
Corralitos Padres
Corte Madera-Larkspur Schools Foundation
Council on Aging of Sonoma Co.

Dell Arte
Dental Health Foundation, The
Diabetes Society of Santa Clara Valley
Door to Hope
Downtown Fellowship, Inc.
Drug Abuse Alternative Center

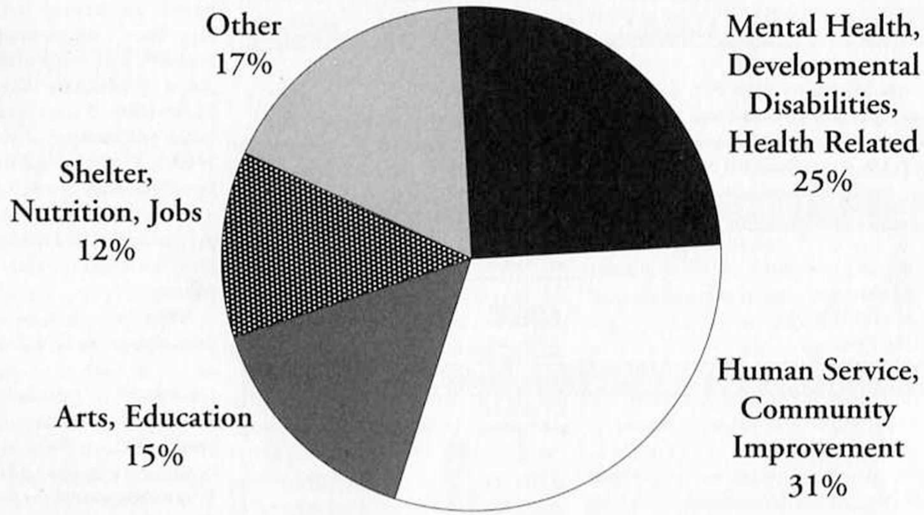
Early Years Academy
East Bay Activity Center
East Bay Services for the Developmentally Disabled
East County Community Detox
Eco Home Network
Educational Foundation of Solano County
EE's Residential Group Homes
El Dorado Arts Council
El Dorado Forest Interpretive Association
El Pajaro Community Development
Energy Conservation Program
Eschaton Foundation
Extended Child Care Coalition of Sonoma County

Fairfax-San Anselmo Children's Center
Faith Hope Counseling Services
Fallbrook Players
Family Builders by Adoption
Family Services Association of North Santa Cruz County
Family Service Association of Pajaro Valley
Family Services of Tulare County, Inc.
Fifth Business, Inc.
Filipino-American Council of San Francisco
Filipinos for Affirmative Action
Foundation for the Performing Arts Center
Fresno Adult Literacy Council
Fresno Metropolitan Ministry
Friendship Center for the Blind
Future Families, Inc.

Garden Grove Stephouse
Golden State Adopt-A-Lake Conservancy
Graspp Foundation
Great Leap
Green Pastures
Group Conscience, Inc.
Group Home Society

Hamilton Family Center
Harbor Area Gang Alternative Program, Inc.
Harbor Gateway Center
Headlands Center for the Arts
Heritage Village Seniors
Hollygrove
Home Start, Inc.

NIAC Member Composition



Hope for Kids
Horizon House, Inc.
Hospital Chaplaincy Services
Human Resources Council, Inc.
Human Response Network
Humboldt Connections Project
Humboldt County Rape Crisis Team
Humboldt Women for Shelter

I-Pride
Independent Adoption Center
Infant/Child Enrichment Services
Inland Area Opportunities
Inland Temporary Homes
Innovative Health Care Services
Innovative Housing for Community
Institute for Food and Development Policy, Inc.
Institute for Learning Difficulties
Inyo Council for the Arts

Jesuit Volunteer Corps
Jewish Federation of Sacramento
Jubilee West

Karis House, Inc.
Kenwood Fireman's Association
Kids on Kampus
Kid's Turn
Kings Community Action Organization

La Jolla Youth, Inc.
La Puente Food Pantry
Lake County Big Brothers & Sisters
Lao Family Community of Fresno, Inc.
Learning Disability Association of California
Lemoore Senior Citizens, Inc.
Life Lab Science Program
Life Line Ministries Woman's Shelter
Live Oak Seniors, Inc.
Lilliput Children's Services
Long Term Care Services of Ventura County

Los Angeles Baroque Orchestra
Los Padres Interpretive Association

M-2/Match-Two, Inc.
Marin Community Food Bank
Marin Council of Agencies
Marin Services for Women
Mariposa Women's Center
Mariposa School
Mendocino Coast Botanical Gardens
Mighty Oaks, Inc.
Moores Cottage
Morongo Basin Adult Health Services

Napa Emergency Women's Service
Napa Valley Natural History Association
Narcotics Education League, Inc.
National Council on Alcoholism San Luis Obispo Area
National Task Force on AIDS Prevention
N.E.E.D. Program, Inc.
New Directions for People with Disabilities, Inc.
New Learning School
New Start
Nordzee
North Coast Alzheimers Center
Northern California Resolve, Inc.
Novato Ecumenical Housing Association
Novato Youth Center

Oakland Independence Support
Oakwood Wesley House, Inc.
Oceanside Alzheimers Center
Operation Sentinel: East Bay
Orange County Refugee Community Resources Opportunity Project, Inc.
Ocean Alliance
Ohana Cultural Center
Ombudsman/Advocacy Services of Inyo/Mono Counties
On Our Own, Inc.

P & V Group Homes
Pacific Theatre Ensemble
Pajaro Valley Affordable Housing
Pajaro Valley Historical Association
Pajaro Valley Shelter Services
Parents Helping Parents
Parents of Success
Parents United, Inc. and I.C.E.F.
Patient Assistance Foundation
Pax House
Peninsula Community Foundation
People Helping People
Pi-Ma-Pa Indian Health Consortium
Preservation Action Council
Project Sanctuary, Inc.
Project SEED
Project Understanding
Prometheus Growth Center
Quadratic Society

R House
Riverside Medical Clinic Foundation
Roque Center
Rural Human Services
Rural Opportunities Resource Center

Sacramento Mutual Housing Association
Sacramento Religious Community for Peace
San Diego Christian Servicemen's Center
San Diego County Parks Society
San Francisco Children's Art Center
San Francisco Friends of the Urban Forest
San Francisco Network of Mental Health Clients
San Francisco Network Ministries
San Francisco Psychotherapy Research Group
San Gorgonio Child Care Consortium
San Leandro Girls Club
San Leandro Symphony Orchestra
San Luis Obispo Aids Support Network

Gardening fun at a member childcare center.

Member Listing *continued*

San Luis Obispo Literacy Council, Inc.
Santa Clara County Committee for the Employment of the Disabled
Santa Cruz Citizen's Committee for the Homeless
Santa Cruz Community Counseling Center
Santa Cruz Lesbian & Gay Community Center
Santa Cruz Men's Alternatives to Violence
Santa Monica Bay Area Drug Abuse Council
Santa Rosa Institute
Seneca Residential and Day Treatment Center
Sequoia Dawn Seniors Club
Shalan Foundation
Sierra Adoption Services
Siskiyou Adult Learning Center
Siskiyou Performing Arts Center
Society for Calligraphy
Solano Adult Day Health Care Center
Sonoma Child Guidance Institute
Sonoma City Opera
Sonoma County A.I.D.E.
Sonoma County Respite Services, Inc.
Soroptimist House of Hope, Inc.
South Coast Children's Services
Southern California Association of Nonprofit Housing
Southern California Ecumenical Council
Southern California Rehabilitation Services, Inc.
Southern California Veterans Service Council
Southern California Women for Understanding
Special Needs Camp
Speech and Language Development Center, Inc.
Squaw Valley Creative Arts Society
Stiles Hall
Support Services for Seniors of Alameda County

Timpany Center Foundation
Traveling School
Triad Community Services
Tree Musketeers
Truck of Love, Inc.
True to Life Counseling
Tulare Co. Children's Receiving Home
Turnoff, Inc.

United Lumbee Nation
University Students Cooperative Association

Vietnam Veterans of California
Vintage House
Voices for Children, Inc.
Volunteer Center of Greater Orange County

Watts Health Foundation
West Santa Rosa Local Action Council
Western Youth Services, Inc.
White Lotus Foundation
William James Association
Winter's Christian Academy
Women's Alliance
Women's Crisis Support and Shelter Services, Inc.

Yolo Family Service Agency
Youth and Family Services
Youth-on-the-Move, Inc.
Y.W.C.A

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Shmuel Thaler

Mealtime at a member senior food program.

"In every case your program [NIAC] has shown a high degree of professionalism and pride and a level of commitment rarely found in our industry. As we face another hard market, I feel very confident that you will continue to provide us with an excellent market for our nonprofit clients."

— **Johnny D. Searcy**
Searcy Insurance Center, Inc.