

A MESSAGE FROM THE PRESIDENT



1991 has been an extremely rewarding year for all of us at NIAC. We established a rather ambitious goal for the year — 60 percent growth — and by year-end we had exceeded that goal by 12 percent for an annual growth of 72 percent.

With nearly 500 insureds, NIAC has developed a dedicated core of nonprofit members and is growing at the rate of one new member-insured every business day. Our 95 percent renewal rate is testimony to our member and broker satisfaction.

There is much talk in the insurance industry about the impending hard market which is expected to bring higher prices for insurance sometime in the next year or two. Some analysts fear a repeat of the liability insurance crisis experienced in the mid-1980s. Many in the industry are concerned that insurance company investment portfolios are overvalued and that it is only a matter of time until the combination of inadequate pricing and questionable investment practices translates into substantial insurance premium increases and/or insurance company insolvencies.

NIAC emerged rather quietly in 1989, and built a strong, diverse member base in 1990 and 1991. Unlike many commercial carriers, we do not have years of inadequate rates from which we



need to recover, nor do we have an uncertain investment portfolio. NIAC's portfolio is entirely invested in high quality bonds and guaranteed certificates of deposit. We have maintained the pricing structure established by an actuarial study conducted at our inception. Members in 1991 are paying the same rates they paid in 1989.

Unwilling to settle for less than high quality reinsurance, NIAC has maintained its reinsurance with A-rated reinsurance companies since its inception. This reinsurance is available to pay claims in excess of \$50,000. With no claim to date reaching \$50,000, NIAC has yet to present a claim to any of its reinsurers. Despite this excellent record on reported claims, we continue to reserve for possible claims not yet reported to us at a rate consistent with that typically required by insurance regulators.

To maintain our excellent claims experience, our Loss Control Department works with our members through driver training, on-site inspections, telephone consultations and workshops to help raise the level of risk management awareness. NIAC maintains a free lending library of video cassettes providing training materials on topics from proper lifting techniques to van and forklift driver training.

During 1991 we expanded and enhanced the coverages available from NIAC. We started the year offering general liability, miscellaneous professional liability, improper sexual contact

liability, and commercial auto liability—including non-owned and hired. In 1991 we added auto physical damage and Directors' and Officers' coverage. Our new Directors' and Officers' policy is designed to meet the special needs of 501(c)(3) nonprofits and is available only to NIAC members. Umbrella coverage up to \$10,000,000 is now available to members through a 100 percent reinsurance arrangement with (A-rated) American Re-Insurance Company. We further enhanced our product line in July 1991 by developing an arrangement with Travelers Indemnity of Illinois which now offers reasonably priced property and fidelity coverages to NIAC members.

A recent article in *National Underwriter* aptly describes the impact of organizations such as NIAC with these words:

*"The owners/members have discovered the benefits provided by alternative market facilities have gone beyond those touted as the reason for forming the facility in the first place. Underwriting control, profitable results and claims control are all features that once experienced are not easily forsaken. The net result is that soft markets notwithstanding, alternative market facilities are a force that is here to stay."**

As a non-traditional insurance alternative, NIAC will continue to work hard to maintain its reputation for professional, efficient service and underwriting integrity. We appreciate each and every broker and member who has taken the time to get to know us and to learn about the opportunities presented by NIAC.

—Pamela Davis, President

* *National Underwriter*, March 9, 1992, "Despite Soft Cycle, Alternative Market Stays Strong", Joan B. Schaeffer and Martin H. Scherzer, Risk Management Department, Johnson & Higgins, New York, pg. 15.

FROM THE CHAIRMAN OF THE BOARD



During 1991 the Board of Directors recognized the importance of providing NIAC management with clear direction

for the future and the necessary resources to accommodate the demands of strong growth. We are extremely pleased with the professionalism of the growing NIAC staff and its obvious commitment to excellence.

Our priorities for 1992 include thoroughly upgrading and computerizing all systems, expanding risk management training programs and services for members, and enhancing our product line by developing arrangements with other carriers for workers' compensation, and student and volunteer accident coverages.

In short, while continuing to follow conservative financial management and underwriting practices, we will work to enhance NIAC's ability to serve its membership and the nonprofit community in California. We look forward to another busy and productive year.

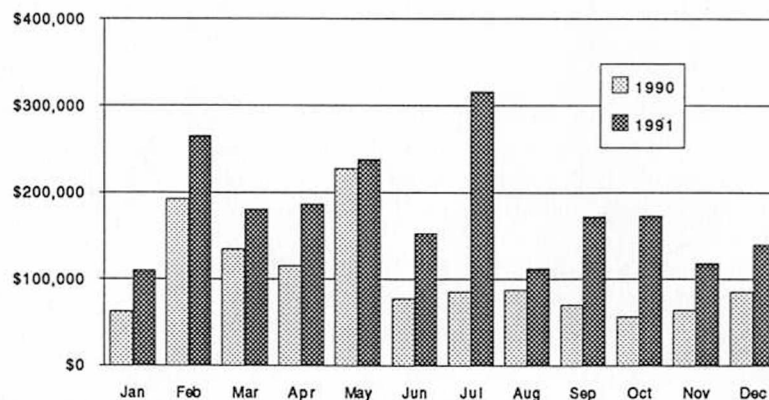
—Jess Gutierrez - Citation Insurance Group

BOARD OF DIRECTORS



*Standing from left: Ken Berrick, Suzie Pollak, Jess Gutierrez, Meredith Clark, Dick Hotaling, Pamela Davis, Virginia Tormey-Lawson, Larry Bacon.
Seated from left: Juliana Jones-Haile, Barbara Houck, Elizabeth Dietrich.
Not pictured Phillip Kimble*

WRITTEN PREMIUM PER MONTH



STAFF



Standing from left: Cynthia Cuellar, Larry Ferguson, Betty Johnson, Thomas Crubaugh, Sue Reimuller. Seated from left: Sharon Felice, Pamela Davis, Brenda Hill. Not pictured: Erin Albertson, Jean Schaub-Ichikawa.

WHAT OTHERS SAY ABOUT NIAC

"Many other insurance companies turned down our organization because we deal with individuals with disabilities. NIAC was willing to work with us on a cost that was reasonable, and has remained reasonable each year. Special Needs Camp Projects, Inc. is also grateful for being able to obtain a corporate sponsor because of resources made available to us through NIAC."

— Joyce Gilden, Executive Director
Special Needs Camp Projects, Inc.

"Working through our local insurance broker, we were pleased to find an alternative like NIAC where we have a voice in the affairs of the company. In addition to helping us save over \$9,000 in premiums, NIAC has assisted us by taking a personal, yet professional risk management approach to our business."

— Jack Bernstein, Executive Director
Cri-Help

"The San Francisco Foundation is proud to be associated with NIAC and happy to sponsor this event [broker forum in San Francisco]. The glowing comments of the speakers were certainly testimony to the excellent work and professionalism you have brought to the project."

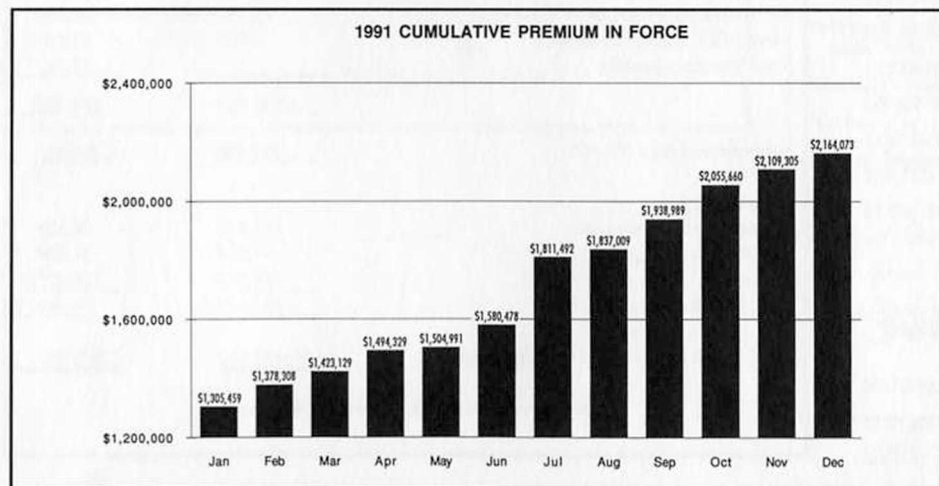
— Robert M. Fisher, Director
The San Francisco Foundation

"NIAC's approach and attitude makes us feel a part of their team; with all of us working toward providing nonprofit agencies with superior coverages, cost, and professional services. It is a privilege to work with such an outstanding group of professional underwriters, loss control specialists, and administrative staff who really care about nonprofit agencies."

— Tom South
South Insurance Services

"Your personal attention to our needs as a small nonprofit organization is extremely rare and wonderful to find. NIAC provides a desperately needed service as evidenced by the dramatic savings your insurance provides us. We are proud to be members of such a worthy organization."

— Dr. Mark Ruttle, Vice President
Pacific Composers Forum



REPORT OF INDEPENDENT ACCOUNTANTS

We have audited the accompanying balance sheet of Nonprofits' Insurance Alliance of California as of December 31, 1991, and the related statements of income, 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. The Company's 1990 financial statements were audited by other auditors, whose report, dated April 19, 1991, contained an explanatory paragraph discussing the limited historical data available for use in estimating loss reserves and reinsurance premiums.

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, 1991, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

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

KPMG Peat Marwick

KPMG Peat Marwick
San Francisco
March 27, 1992

NONPROFITS' INSURANCE ALLIANCE OF CALIFORNIA BALANCE SHEETS AT DECEMBER 31, 1991 AND 1990

ASSETS	1991	1990
Restricted investments (Note 3)	\$1,490,839	1,357,635
Investments (Note 4)	<u>1,311,815</u>	<u>484,510</u>
Total investments	2,802,654	1,842,145
Cash and cash equivalents	62,649	65,051
Premiums receivable	247,085	131,249
Interest receivable	29,156	26,886
Other receivables	19,357	9,293
Property and equipment, net of accumulated depreciation of \$26,372 in 1991 and \$14,326 in 1990	46,239	51,074
Prepaid expenses and deposits	16,437	12,384
Deferred acquisition costs	214,114	127,139
Deferred franchise taxes	-	<u>11,147</u>
Total assets	<u>\$3,437,691</u>	<u>2,276,368</u>
LIABILITIES AND MEMBERS' EQUITY		
Loss and loss adjustment expense reserves	967,303	301,092
Unearned premiums	740,975	364,385
Reinsurance payable	69,618	97,375
Policy issuance fees and commissions payable	27,608	23,356
Accounts payable	44,906	18,786
Accrued expenses and other liabilities	75,492	10,790
Service fees received in advance	4,167	54,432
Franchise taxes payable	-	<u>14,747</u>
	<u>1,930,069</u>	<u>884,963</u>
Subordinated debt (Note 5)	<u>1,300,000</u>	<u>1,300,000</u>
Members' equity:		
Members' contributions	141,824	96,626
Other paid-in capital	31,054	31,054
Retained earnings (deficit)	<u>34,744</u>	<u>(36,275)</u>
Total members' equity	<u>207,622</u>	<u>91,405</u>
Total liabilities and members' equity	<u>\$3,437,691</u>	<u>2,276,368</u>

See accompanying notes to financial statements.

STATEMENTS OF INCOME

YEARS ENDED DECEMBER 31, 1991 AND 1990

	1991	1990
Revenues:		
Net written premium (Note 6)	\$1,659,893	841,246
Increase in unearned premium	<u>(376,590)</u>	<u>(317,060)</u>
Net earned premium	1,283,303	524,186
Net restricted investment income (Note 3)	71,080	79,147
Net investment income	70,627	20,276
Net realized gains on sales of investments	55,229	-
Risk management service fee income	42,843	17,693
Other income	<u>31,388</u>	<u>12,257</u>
Total revenues	<u>1,554,470</u>	<u>653,559</u>
Expenses:		
Losses and loss expenses incurred (Note 6)	773,265	314,284
Acquisition, underwriting and operating expenses	<u>710,186</u>	<u>411,198</u>
Total expenses	<u>1,483,451</u>	<u>725,482</u>
Net income (loss)	<u>\$ 71,019</u>	<u>(71,923)</u>

See accompanying notes to financial statements.

STATEMENTS OF MEMBERS' EQUITY

YEARS ENDED DECEMBER 31, 1991 AND 1990

	MEMBERS' CONTRIBUTIONS	OTHER PAID IN CAPITAL	RETAINED EARNINGS (DEFICIT)	TOTAL MEMBERS' EQUITY
Balance, December 31, 1989 (unaudited)	\$ 5,740	31,054	35,648	72,442
Members' contributions	90,886	-	-	90,886
Net loss	-	-	(71,923)	(71,923)
Balance, December 31, 1990	96,626	31,054	(36,275)	91,405
Members' contributions	45,198	-	-	45,198
Net income	-	-	71,019	71,019
Balance, December 31, 1991	<u>\$141,824</u>	<u>31,054</u>	<u>34,744</u>	<u>207,622</u>

See accompanying notes to financial statements.

STATEMENTS OF CASH FLOWS

YEARS ENDED DECEMBER 31, 1991 AND 1990

	1991	1990
Cash flows from operating activities:		
Net income (loss)	\$71,019	(71,923)
Adjustments to reconcile net income to net cash provided by operating activities:		
Net realized gains on sales of investments	(55,229)	—
Net depreciation and amortization	14,291	15,246
Changes in assets and liabilities:		
Increase in premiums receivable	(115,836)	(62,229)
Increase in deferred acquisitions costs	(86,975)	(100,252)
Increase in loss and loss adjustment expense reserves	666,211	299,655
Increase in unearned premiums	376,590	318,578
Increase (decrease) in reinsurance payable	(27,757)	77,014
Increase (decrease) in service fees received in advance	(50,265)	54,432
Other	79,922	(16,736)
Net cash provided by operating activities	871,971	513,785
Cash flows from investing activities:		
Purchases of investments	(6,827,517)	(1,688,290)
Sales or maturities of investments	5,929,337	—
Purchase of property and equipment	(21,391)	(18,939)
Proceeds from redemption of bonds	—	1,106,856
Net cash used in investing activities	(919,571)	(600,373)
Cash flows from financing activities:		
Payment under line of credit	—	(3,550)
Members' contributions	45,198	90,886
Net cash provided by financing activities	45,198	87,336
Net increase (decrease) in cash and cash equivalents	(2,402)	748
Cash and cash equivalents at beginning of year	65,051	64,303
Cash and cash equivalents at end of year	\$62,649	65,051

See accompanying notes to financial statements.

NOTES TO FINANCIAL STATEMENTS

1. ORGANIZATION:

Nonprofits' Insurance Alliance of California (NIAC or the Company) was incorporated on September 15, 1988 as a nonassessable nonprofit mutual benefit corporation. In July, 1991 the status of the corporation was changed by a vote of the members to a nonassessable public 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).

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 general 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, 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, auto physical damage, and employer's non-owned and hired automobile liability coverages 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.

Occurrence limits of up to \$10,000,000 are available through a 100 percent reinsured facultative arrangement. A special claims-made coverage with a \$250,000 annual aggregate limit including defense and indemnity is available for improper sexual contact claims. Directors' and officers' liability is available to members on a claims-made form. The typical limit of coverage is \$1,000,000.

The Company receives a one-time contribution to surplus from each new member in the form of a non-refundable membership contribution. During 1991 and 1990, 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.

Policy 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 were \$353,587 for 1991 and \$191,765 for 1990.

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 all of which are payable on demand.

Investments are carried at amortized cost. Net realized gains on sales of

investments are reflected in the statements of income, based on the specific identification method.

Loss and loss adjustment expense reserves are estimates based on an expected loss and loss expense ratio of 60% of net premiums earned. This method 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 the historical experience of a similar program and claims experience to date. Ultimate losses may differ significantly from the amounts recorded. Changes in estimates of losses are included in income in the period in which the estimates are changed.

In 1990, the Company received \$60,537 from the California Association of Nonprofits to provide loss control and risk management services for member nonprofit agencies. The Company recognizes risk management service fee income for these services as they are performed. During 1991 and 1990, risk management service fee income was \$42,843 and \$17,693, respectively.

In July of 1991, the Company was granted tax-exempt status by the State of California and state franchise taxes paid in previous years of \$2,272 were refunded to the Company. The Company has applied for but not yet received federal tax exempt status, however, the Internal Revenue Service has instructed the Company to file its tax return as a tax-exempt entity. As a result, management believes that no provision for income taxes is needed.

3. RESTRICTED INVESTMENTS:

The proceeds from subordinated debt (see Note 5) and related earned

continued on page 8

NOTES TO FINANCIAL STATEMENTS

continued from page 7

interest is held in restricted investments and 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. To date, funds have been used only for interest payments on the subordinated debt. Such interest expense was \$26,000 in both 1991 and 1990.

Restricted investments consist of the following as of December 31, 1991 and 1990:

DECEMBER 31, 1991				
	Amortized Cost	Unrealized Gain	Unrealized Loss	Estimated Market Value
U.S. Government and Agency Obligations	\$ 1,407,143.	\$ 29,692.	—	\$ 1,436,835.
Money Market Account	83,696.	—	—	83,696.
	<u>\$ 1,490,839.</u>	<u>\$ 29,692.</u>	<u>—</u>	<u>\$ 1,520,531.</u>

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.
	<u>\$ 1,357,635.</u>	<u>\$ 9,452.</u>	<u>\$ (2,040.)</u>	<u>\$ 1,365,047.</u>

As of December 31, 1991, restricted investments at amortized cost and estimated market value had scheduled maturities as follows:

	Amortized Cost	Market Value
Due in 1 year or less	\$ 425,935	433,141
Due after 1 year through 5 years	1,064,904	1,087,390
Total	<u>\$1,490,839</u>	<u>1,520,531</u>

4. INVESTMENTS:

Unrestricted investments consist of the following as of December 31, 1991 and 1990:

DECEMBER 31, 1991				
	Amortized Cost	Unrealized Gain	Unrealized Loss	Estimated Market Value
Corporate Obligations	\$ 100,047.	205.	—	\$ 100,252.
U.S. Government and Agency Obligations	560,059.	\$ 1,629.	—	\$ 561,688.
Certificates of Deposit	603,498.	—	—	\$ 603,498.
Money Market Account	48,211.	—	—	\$ 48,211.
	<u>\$ 1,311,815.</u>	<u>1,834.</u>	<u>—</u>	<u>\$ 1,313,649.</u>

DECEMBER 31, 1990				
	Amortized Cost	Unrealized Gain	Unrealized Loss	Estimated Market Value
Certificates of Deposit	484,510.	—	—	\$ 484,510.

As of December 31, 1991, unrestricted investments at amortized cost and estimated market value had scheduled maturities as follows:

	Amortized Cost	Market Value
Due in 1 year or less	\$ 751,756	751,961
Due after 1 year through 5 years	560,059	561,688
Total	<u>\$1,311,815</u>	<u>1,313,649</u>

5. SUBORDINATED DEBT:

In 1989, a total of \$1,300,000 was provided by foundations in the form of restricted assets (See Note 3) 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
	<u>\$1,300,000</u>

Scheduled repayment of the principal amount of subordinated debt is as follows:

September 18, 1993	\$214,500
September 18, 1994	214,500
September 18, 1995	429,000
September 18, 1996	442,000
	<u>\$1,300,000</u>

These funds were 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 and amounted to \$26,000 in both 1991 and 1990.

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 time frame, several provisions govern the repayment process.

Recourse on these 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 certified 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 an independent 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 by the Company or its employees, use of the funds for other than their stated purpose or to influence political activities, demand may be made by the foundations 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.

6. REINSURANCE:

In its normal course of business, the Company 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. Since inception, the Company has made no claims on its reinsurance.

The Company's 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 reinsurance was purchased to cover two periods, the period from inception

November 1, 1989 to December 31, 1990, and the year ended December 31, 1991.

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. There is a sublimit for total claims-made improper sexual contact claims of \$2,000,000 during the period of January 1, 1991 through December 31, 1993. Provisional reinsurance premium ceded on this layer of reinsurance was \$258,613 in 1991 and \$213,933 in 1990. The unearned portion was \$161,704 as of December 31, 1991 and \$89,520 as of December 31, 1990. The maximum additional premium due the reinsurer for adverse loss experience was \$398,560 for 1991 and \$270,000 for 1990. During 1991 the Company received return premiums of \$79,647 for the period from November 1, 1989 to December 31, 1990.

For the second layer, the Company pays a reinsurance premium based on gross premiums written. This reinsurance premium is not subject to adjustment based on actual ultimate loss experience. Reinsurance premium ceded on this layer of reinsurance was \$239,986 in 1991 and \$192,156 in 1990. The unearned portion was \$118,900 as of December 31, 1991 and \$83,298 as of December 31, 1990.

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

7. COMMITMENTS:

The Company has entered into operating and capital leases. The

capital lease is for office equipment which totaled \$6,466 with related accumulated amortization of \$3,730 at December 31, 1991. The five-year, noncancelable, 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 1991 and 1990 was \$25,733 and \$24,288, respectively.

Minimum payments due under these commitments at December 31, 1991 are as follows:

YEAR ENDING DECEMBER 31	CAPITAL LEASE	OPERATING LEASE
1992	2,444.	26,600.
1993	—	27,400.
1994	—	24,100.
Thereafter	—	—
Total minimum lease payments	2,444.	\$ 78,100.
Less amount representing interest	107.	
Present value of net minimum lease payments	<u>\$ 2,337.</u>	

The Company's obligation under capital leases is included in accrued expenses and other liabilities in the accompanying balance sheets.

NONPROFITS' INSURANCE ALLIANCE OF CALIFORNIA MEMBERS

AS OF DECEMBER 31, 1991

ABC Child Development, Inc.
A.B.L.E.
A Woman's Place of Merced & Mariposa Counties
Actors' Theatre of Sonoma County
AD Care Association
Adopt International
Aim to Please
Al-Anon Family Group
Alleluia
Alma School Foundation
Alpha House, Inc.
Alzheimer's Assoc.-Greater North Valley Chapter
Alzheimer's Assoc.-Monterey County Chapter
Alzheimer's Disease & Related Disorders Assn., Inc.
Alzheimer's Services of the East Bay
American Sports Institute
Amigos de las Americas—Marin Chapter
Ananda Marga, Inc.
Anderson-Marsh Interpretive Association
Anger Management Counseling Services
Ann Martin Children's, Inc.
ARC Amador & Calaveras Counties
ARC Vallejo/Benecia
Argosy School for Creative Learning
Asian American Theater Co.
Asociacion Campesina Lazaro Cardenas
Associated Center for Therapy
Attitudinal Healing Center of Sonoma County
Audrey L. Smith Developmental Center

Baulines Crafts Guild
Bay Area Business Group on Health
Bay Area Black Consortium for Quality Health Care

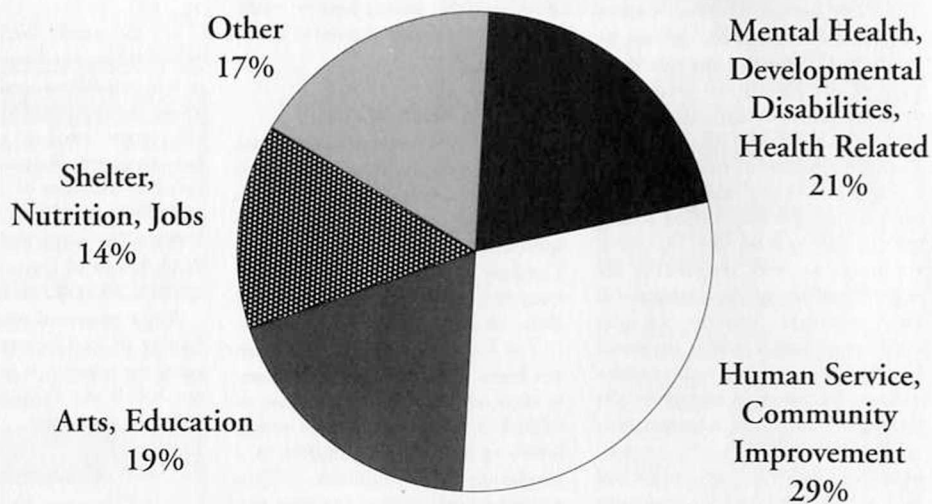
Bay Area Women Against Rape
BES Children's Educational Theatre Co.
Beach Cities Coalition for Alcohol & Drug-Free Youth
Beacon House Association of San Pedro, Inc.
Beacon House, Inc.
Behind the Times Theatre
Better Valley Services, Inc.
Big Brothers of San Diego
Bill Wilson Center
Blind Children's Learning Center
Bodacious TV Works/Bodacious Buggerilla
Born Free
Boys & Girls Club of Fresno
Boys & Girls Club of Harbor City/Harbor Gateway
Boys & Girls Club of Santa Rosa
Boys & Girls Club of the Hi-Desert
Bridge for the Needy
Bridge to China Foundation

Cal Poly Alumni Association
California Association of Nonprofits, Inc.
California Children's Home
California Coalition for Rural Housing Project
California Channel
California Court Appointed Special Advocate Association
California Family Action
California Grey Bears
California Native Plant Society
California Working Group
Californians for Drug-Free Youth, Inc.
CAL-PEP, Inc.
Cambridge Community Center
C.A.M.P.S., Inc.
Cantori Domino
Cascade Canyon School
Castro Valley Boys & Girls Club

Cat People, The
Central American Mission Partners
Central California Burn Aware
Central Valley AIDS Team
Child Assault Prevention Training of Northern California
Child Sexual Abuse Treatment Center of Yolo County
Childcare Coordinating Council of San Mateo County
Christmas Dinner Fund
Christian Counseling Services
Circuit Rider Productions
Citizens Emergency Relief Team
CFSC, Inc.
Clare Foundation
Classical Philharmonic of Northern California

Coachella Valley Immigration Service & Assistance, Inc.
Coastside Adult Day Health Center
Columbian Gardens Improvement Association
Community Action Board
Community Childcare Council of Sonoma County
Community Companions, Inc.
Community Congress of San Diego
Community Coordinated Child Development Council
Community Environmental Council
Community Housing Partnership
Community Treatment Center
Conflict Resolution Program of Santa Cruz County
Contra Costa Alternative School
Contra Costa Musical Theatre

NIAC Member Composition



Copper Hill Living & Learning Center
Cornerstone Outreach, Inc.
Corralitos Padres
Corte Madera-Larkspur Schools
Foundation
Council on Aging of Sonoma Co.
Cri-Help, Inc.

Defensa de Mujeres
Delhi Community Center
Dell Arte
Dental Health Foundation, The
Desert Transition House
Diabetes Society of Santa Clara Valley
Disabled in Action League
Do It Now Foundation of Southern
California
Dolores Street Community Center
Door to Hope
Drug Abuse Alternative Center

East Bay Services for the
Developmentally Disabled
East County Community Detox
Eco Home Network
Ecumenical Council of the Pasadena
Area Churches
EE's Residential Group Homes
El Dorado AIDS Task Force
El Dorado Arts Council
El Dorado Forest Interpretive
Association
El Pajaro Community Development
El Rescate
Elmwood Institute, The
Emeline Child Care Center
Energy Conservation Program
Eschaton Foundation
Extended Childcare Coalition of
Sonoma County

Fairfax-San Anselmo Children's Center
Faith Hope Counseling Services
Fallbrook Child Development Center

Fallbrook Players
Family Builders by Adoption
Family Education Center
Family Health Education Center
Family Services Association of Northern
Santa Cruz County &
Suicide Prevention
Family Service Association of Pajaro
Valley
Family Services of Tulare County, Inc.
Fifth Business, Inc.
Filipino-American Council of
San Francisco
Filipino-American Senior Community
Filipino Task Force on AIDS
Filipinos for Affirmative Action
Florence Crittenton Services
Foundation for Social Innovations
Foundation for the Performing Arts
Center
Frank H. & Eva B. Buck Foundation
Fresno Adult Literacy Council
Fresno Metropolitan Ministry
Friendly Visitor Services
Friends of Sunset Foundation
Friends of the San Francisco Health
Department
Friendship Center for the Blind
Fruitvale Playhouse
Future Families, Inc.

Gay Asian Pacific Alliance
German Language School
Girls Inc. of San Leandro
Global Outlook Education Institute
Grandparents as Parents, Inc.
Great Leap
Green Pastures
Gridley Guardian, Inc.
Grove Mont Community Theater
Group Conscience, Inc.
Group Home Society
Hacienda Help Services

Haight Ashbury Food
Program
Hale Laulima, Inc.
Hamilton Family Center
Hancock Park Elementary
School Booster Club
Harbor Area Gang
Alternative Program, Inc.
Harbor Gateway Center
Harvest of Wellness
Foundation
Headlands Center for the
Arts
Helping Hands Youth Home
Heritage Village Seniors
Hollygrove
Home Start, Inc.
Homeless Care Force, Inc.
Hope for Kids
Horizon House, Inc.
Hospital Chaplaincy Services
Human Options
Human Response Network
Humboldt Connections
Project
Humboldt County Rape
Crisis Team

I-Pride
Independent Adoption Center
Infant/Child Enrichment Services
Inland Temporary Homes
Innovative Health Care Services
Institute for Food and Development
Policy, Inc.
Instituto Pro Musica de California
Interfaith Service Bureau
International Assoc. of Art Critics/West
Coast
International Church Relief Fund, Inc.
Inyo Council for the Arts

Jesuit Volunteer Corps
Jewish Federation of Sacramento
Jovenes de Antano



*Student activities at Speech & Language Development Center,
Buena Park, CA.*

Jubilee West
June L. Mazur Lesbian Collection, The

Karis House, Inc.
Kenwood Fireman's Association
Kern County Alcohol Center, Inc.
Khepera Recovery Homes
Kids on Kampus
Kid's Turn
Kings Community Action Organization
Kings Haven House
Kira Foundation
Korean American Community Services
Kuumbwa Jazz Society

L.O.A. Foundation
LaJolla Youth, Inc.

MEMBER LISTING *continued*

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 Women's Shelter
 Lilliput Children's Services
 Links to Positive People
 Little Tokyo Service Center
 Live Oak Adult Day Services, Inc.
 Live Oak Seniors, Inc.
 Lompico Community Center
 Long Term Care Services of Ventura County
 Loop Center, Inc.
 Los Angeles African American Arts Council
 Los Angeles Baroque Orchestra
 Los Padres Interpretive Association
 M-2/Match-Two, Inc.
 Marin Association for Retarded Citizens
 Marin Community Food Bank
 Marin Council of Agencies
 Marin Services for Women
 Mariposa Women's Center
 Mariposa School
 Matrix
 Meals on Wheels of the Monterey Peninsula, Inc.
 Meals on Wheels of San Francisco
 Mendocino Coast Botanical Gardens
 Mini Twelve Step House, Inc.
 Miracle House
 Misrae's Language Arts Day Care Center
 Molecular Research Institute
 Moores Cottage

Morongo Basin Adult Health Services Corp.
 Morongo Basin Mental Health Services Assn.
 Mt. Diablo Interpretive Association
 Mt. San Jacinto Natural History Association
 Mt. Tamalpais Interpretive Association
 Music in the Mountains
 Napa Emergency Women's Service
 Napa Valley Natural History Association
 Narcotics Education League, Inc.
 National Task Force on AIDS Prevention
 N.E.E.D. Program, Inc.
 Natural History Association of San Luis Obispo Coast
 New Directions for People with Disabilities, Inc.
 New Horizon School
 New Learning School
 New Start
 Nordzee
 Northern California Chapter of the National Hemophilia Foundation
 Northern California Resolve, Inc.
 Northwestern Pacific Railroad Historical Society
 Novato Ecumenical Housing Association
 Novato Youth Center
 Oak Center Cultural Center, Inc.
 Oakland Community Fund
 Oakland Independence Support
 Ocean Park Community Center
 Ohana Cultural Center
 Ombudsman/Advocacy Services of Inyo/Mono Counties

"NIAC has been an extremely stable, reliable, and competitive insurance market for my nonprofit clients. The personal service and expertise of the NIAC staff has enabled me to overcome numerous hurdles required to insure a wide variety of nonprofit organizations. I couldn't be more satisfied with an insurance market."

— Allen Erle
 Albano, Dale, Dunn &
 Lewis Insurance Services



SHAMUEL THALER

Caring professionals serve seniors at the new Peg Taylor Center in Chico, CA.

OMI Neighbors in Action
On Our Own, Inc.
One Shoe Crew, The
Operation Sentinel: East Bay
Orange County Community
Consortium and the Neighborhood
Center
Orange County Community
Development Council
Orange County Consolidated
Transportation Services Agency
Orange County Refugee Community
Resources Opportunity Project, Inc.

P & V Group Homes
Pacific Autism Center for Education
Pacific Choral Company & Valley
Community
Girls Chorus
Pacific Theatre Ensemble
Pajaro Valley Prevention & Student
Assistance
People Acting in Community Together
(P.A.C.T.)

Pajaro Valley Affordable Housing
Pajaro Valley Historical Association
Pajaro Valley Shelter Services
Paradise Strive Center, Inc.
Parent's Center

Parents Helping Parents
Parents of Success
Parents United, Inc. and Giaretto
Institute

Patient Assistance Foundation
Pax House
Peninsula Association for Retarded
Children and Adults (P.A.R.C.A.)
Peninsula Area Information & Referral
Service

Peninsula Community Foundation
Peninsula Community Services, Inc.
People Assisting the Homeless
People Helping People
Performing Arts Social Society
Performing Stars of Marin

Petaluma Alano Club
Pit River Health Service, Inc.
Plaza de la Raza
Porterville Gleaning Seniors
Porterville Youth, Inc.
Prader-Willi California Foundation
Preservation Action Council
Priscilla's Place
Programs Plus, Inc.
Project 90 & Project 90 Foundation
Project Hope of Santa Cruz County
Project Interface Institute
Project Sanctuary, Inc.
Project SEED
Project Understanding
Prometheus Growth Center

Quadratic Society

R House
River City Recovery Center
Riverside Medical Clinic Foundation
Roque Center
Rosamonds Senior Citizens
Roseville Community Health
Foundation
Rural Human Services
Rural Opportunities Resource Center

Sacramento Mutual Housing
Association
Sacramento Religious Community for
Peace

San Benito Health Foundation
San Diegans United for a Safe
Neighborhood
San Diego Christian Servicemen's
Center

San Diego County Parks Society
San Diego Youth Symphony, Inc.
San Francisco African American
Historical & Cultural Center
San Francisco Black Coalition on AIDS
San Francisco Children's Art Center

San Francisco Educational
Services
San Francisco Friends of the
Urban Forest
San Francisco Homeless
Task Force
San Francisco Housing
Development
Corporation
San Francisco Network of
Mental Health Clients
San Francisco Psychotherapy
Research Group
San Francisco Women
Lawyers Alliance
San Gabriel Valley Alliance
for the Mentally Ill
San Geronio Child Care
Consortium

San Juan Bautista State Park
Volunteer Association
San Luis Obispo AIDS
Support Network
San Luis Obispo Literacy
Council, Inc.

Santa Barbara Rape Crisis Center
Santa Clara County Committee for the
Employment of the Disabled
Santa Clara Historical and Genealogical
Society

Santa Cruz Citizen's Committee for the
Homeless
Santa Cruz Community Counseling
Center

Santa Cruz County Animal Welfare
Santa Cruz County Symphony
Santa Cruz Lesbian & Gay Community
Center

Santa Monica Symphony

Santa Ynez Valley Senior Advisory
Council

Save the Whales
School of Humanities & the Arts
Alumni Association
Sebastopol Sea Serpents



*Employees of NIAC member agencies participate in a
hands-on driver training workshop conducted by
Advanced Driver Training Services, Inc.*

Second Chance Youth Program
Self Initiative, Inc.
Seneca Residential and Day Treatment
Center
Senior Legal Center of Northern
California
Sequoia Dawn Seniors Club
Service Center for Independent Living
Shalan Foundation
Sierra Adoption Services
Sierra Recovery Center
Sierra Vista Center
Silent Way, The
Siskiyou Adult Learning Center
Siskiyou Child Care Council
Siskiyou Domestic Violence Program
Siskiyou Performing Arts Center
S.I.T.E.
Society for Calligraphy
Sojourner Truth Foster Family Service
Agency
Solano Adult Day Health Care Center

Sonoma Child Guidance Institute
Sonoma City Opera
Sonoma County A.I.D.E.
Sonoma County Alzheimers Task Force
Sonoma County Christian Network
Sonoma County Community
Foundation
Sonoma County Council for
Community Services
Sonoma County Head Trauma
Sonoma County Legal Aid
Sonoma County Respite Services, Inc.
Sonoma State Historic Park Association
Soroptimist House of Hope, Inc.
South Coast Children's Services
Southern Alameda County Domestic
Violence Law Project
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
 Southern Regional Resource Center
 Spanish Speaking Unity Council of Alameda County
 Special Needs Camp
 Speech and Language Development Center, Inc.
 Squaw Valley Creative Arts Society
 Stepping Out Housing, Inc.
 Stiles Hall
 Summit League, The

Timpany Center Foundation
 Tahoe Turning Point
 Tax-Aid
 Traveling School
 Triad Community Services
 Tree Musketeers
 True to Life Counseling
 Tulare County Children's Receiving Home
 Turnoff, Inc.

United Cancer Research Society
 United Cerebral Palsy Assn. of San Francisco
 United Citizens Against Drugs
 United Lumbee Nation
 Unyeway

Valley Advocacy and Communications Center for the Deaf and Hearing Impaired
 Valley Churches United
 Valley of the Moon
 Valley Restart Shelter, Inc.
 Valley Women's Center
 Ventura County Coalition Against Household Violence
 Vietnam Veterans of California
 Villa Center, The

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

Wajumbe Cultural Institution, Inc.
 W.A.T.C.H.
 Watts Health Foundation
 Welfare Parents Support Group, Inc.
 West Santa Rosa Local Action Council
 West Valley Fish, Inc.
 Western Addition Senior Citizens Service Center
 Western Institute Foundation for Mental Health
 Western Youth Services, Inc.
 White Lotus Foundation
 William James Association
 Willits Community Theatre
 Winters Christian Academy
 Women's Alliance
 Women's Crisis Support and Shelter Services, Inc.
 Women's Economic Agenda

Y.W.C.A.
 Yolo Family Service Agency
 Youth and Family Services
 Youth Development Center
 Youth Music Monterey
 Youth-on-the-Move, Inc.
 Yuba-Sutter Gleaners
 Yuba-Sutter Legal Center Representative Payee Project



An excursion to coastal tidepools for residents of Hollygrove, a children's home in Los Angeles.

"Thank goodness for NIAC ... working together, we settled a claim to our client's complete satisfaction. Thanks for all you do."

— Carlo Rossi, Executive Director
 Sonoma County Respite Services

"Through careful planning and conservative management that emphasizes stability and security, NIAC has become a respected insurance provider. Its policies now establish a benchmark against which others can be measured."

— Charles Tremper, Executive Director
 National Center for Community Risk Management and Insurance