

# 10,000 NONPROFITS

one mission

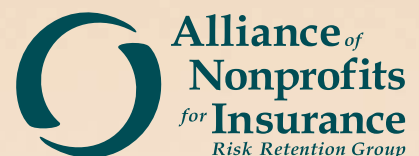


Liability insurance by and for 501(c)(3) nonprofits

Nonprofits Insurance  
Alliance Group



[www.insurancefornonprofits.org](http://www.insurancefornonprofits.org)



# 2010 Annual Report

# On the Cover:

## Super Stars Literacy Oakland, CA

Super Stars Literacy offers a daily after-school program for 250 students at 6 underserved elementary schools in the Oakland area. The program focuses on literacy and socio-emotional skill development so that students are prepared for a lifetime of learning and success. Find out more at [www.superstarsliteracy.org](http://www.superstarsliteracy.org)

## William James Association Santa Cruz, CA

The William James Association promotes work service in the arts, environment, education, and community development. The association is named for the American philosopher William James who was deeply concerned with the relationship between philosophical thought and social action. Pictured here, the Poetic Justice Project is dedicated to the creation of original theatre that examines crime, punishment and redemption. Find out more at [www.williamjamesassociation.org](http://www.williamjamesassociation.org)

## Good Cheers Riding Center West Union, OH

Good Cheers Riding Center is an all volunteer organization which provides therapeutic horsemanship sessions for at-risk children. The participants come to the Center three times per week for six months to enjoy riding lessons and to take care of the horses. Participants learn about patience, responsibility, teamwork, respect, environmental awareness, love, self-esteem and stamina through these sessions. Find out more at [www.goodcheersriding.org](http://www.goodcheersriding.org)

## Earth Sangha Fairfax, VA

Earth Sangha operates an ecological restoration program to restore native forests and meadows, stabilize streams, and control invasive alien plants in the Washington, DC area. They also operate the Tree Bank, which helps impoverished farmers increase their income. Tree Bank also works to restore forest on the island of Hispaniola, along the Dominican Republic – Haiti border. Find out more at [www.earthsangha.org](http://www.earthsangha.org)

## Food for Thought Ojai Ojai, CA

Food for Thought Ojai works to promote agricultural literacy as well as nutritional and environmental education. They also encourage and promote experiences in school gardens for public school children. The Food for Thought Garden Clubs are popular lunch time activities. These third grade students explore the world of fungi, bacteria and invertebrate (also known as the “FBI”) as they sift compost with abandon. Find out more at [www.foodforthoughtojai.org](http://www.foodforthoughtojai.org) *Photo by Timothy Teague*



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



### Environmental Savings Statement

This annual report was printed on paper made of 100% recycled fibers, 100% post-consumer waste, processed chlorine free, and manufactured with electricity that is offset with Green-e® certified renewable energy certificates. By using this environmentally-friendly paper, the Nonprofits Insurance Alliance Group has SAVED the following resources:

trees	water	energy	solid waste	greenhouse gases
7	3,295	2.5	200	684
fully grown	gallons saved	million Btu	pounds	pounds

# 2010

## Message from the President and the Chairmen

In the film *Up*, the main character attaches 10,000 balloons to his house and, together, these lift up Carl and his house to a grand adventure. We liken that image to the more than 10,000 members of the Nonprofits Insurance Alliance Group (the Group) who lift us all with their missions of hope and renewal for our communities and our future. These myriad members run head starts, group homes, after-school and mentoring programs, senior centers, homeless shelters, theaters, sheltered workshops, counseling centers and so much more. They soothe, nourish, shelter, strengthen, inspire, delight and guide us, even as they goad us to be better stewards of our health, our children, our communities, our environment and our freedom. They are 10,000 of the best in all of us.

In November, our financial report card improved when A.M. Best assigned a group rating of "A VIII (Excellent)" to all companies in the Nonprofits Insurance Alliance Group. With this improved rating, nonprofits own insurance companies have now achieved a size and financial stability rating that exceeds that required by virtually every city, county, state and federal funder or contractor. In their press release, A.M. Best commented that, "The ratings recognize the group's excellent capitalization and operating performance, its strong management and effective niche market strategy."

We could not be more pleased that at the end of the year, 95 percent of our treasured members who were with us at the beginning of the year were still insured with us. And another 1,422 new members came aboard in 2010, growing the combined membership in the Group to 10,279 nonprofit organizations. With the addition of Arkansas this year, we serve nonprofits in 25 states and the District of Columbia.



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

"A.M. Best assigned a group rating of 'A VIII (Excellent)' to all companies in the Nonprofits Insurance Alliance Group."



R. Lawrence Bacon  
*Chairman of NIAC, NANI & AMS*

“In 2010 NIAC paid  
\$4.9 million in dividends  
to members...”

During the year, thousands of board members, management and staff took advantage of the many free and ultra low cost services we offer to help our members' operations stay healthy and in compliance with ever changing laws. Those services include unlimited employment practices assistance, timely webinars, driver training, site visits and many more. Also, during 2010 we continued to provide significant support to Blue Avocado, an online magazine just for nonprofits, with 65,000 readers and growing. Visit it at [www.blueavocado.org](http://www.blueavocado.org). We invite you to view a full listing of our many free and subsidized services as well as the many insurance products we offer on pages 14-19 of this report and on our websites at [www.insurancefornonprofits.org](http://www.insurancefornonprofits.org)

For 2010, gross written premium for the Group totaled \$61.7 million. Of that total, the Nonprofits' Insurance Alliance of California (NIAC) wrote \$42.6 million, the Alliance of Nonprofits for Insurance, Risk Retention Group (ANI) wrote \$16.7 million and NANI, the Group's property reinsurance captive, retained \$2.4 million on a net basis. Also, we managed an additional \$14.5 million in premium for our companion property and volunteer accident programs, bringing the total business administered by the Group in 2010 to \$76.2 million, an increase of 6.7 percent over 2009.

At year's end, the Group's balance sheet showed total equity of \$140.0 million and total assets of \$283.1 million. Of the \$14.5 million in combined net income before dividends for the Group, \$11.5 million was contributed by NIAC, \$2.1 million by ANI, and \$0.9 million by NANI.

In 2010 NIAC paid \$4.9 million in dividends to members, and for 2011 the Board of Directors has declared a \$5.0 million dividend. NIAC is able to once again declare a dividend because of better-than-expected results during the dividend period being considered, accident years 2004 through 2006. Based on individual member premiums paid, this plan rewards members for length of continuous coverage with NIAC as well as favorable claims experience. ANI turned in a strong performance, but is not yet large enough to be in a position to pay dividends. However, its members are accruing points toward essentially the same dividend plan as NIAC members share.

Our nonprofit members are being asked to do more with less every day. We marvel at their unwavering commitment to doing what is best for their constituents and clients amidst the most difficult of circumstances. We know that we must stay mindful that every single dollar that our members pay in insurance premium is one they could have put to use in direct service in their communities. We are clear that it is our responsibility to manage the Group with the same economy and commitment to service that our members demonstrate every day. We will continue to do everything we can to lighten the load for those 10,000 (and growing) balloons!

It remains a privilege to serve the best clients in the world,



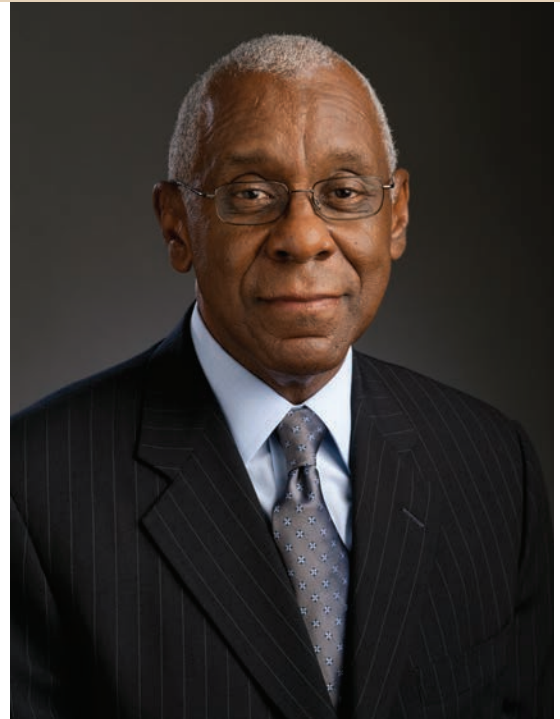
Pamela E. Davis  
Founder, President and CEO  
NIAC, ANI, NANI & AMS



R. Lawrence Bacon  
Chairman of NIAC, NANI & AMS



Wilson M. Jones  
Chairman of ANI



Wilson M. Jones  
Chairman of ANI

“We are clear that it is our responsibility to manage the Group with the same economy and commitment to service that our members demonstrate every day.”

# Nonprofits Insurance Alliance Group

*Now more than 10,000 members strong*

## A HEAD FOR INSURANCE...A HEART FOR NONPROFITS

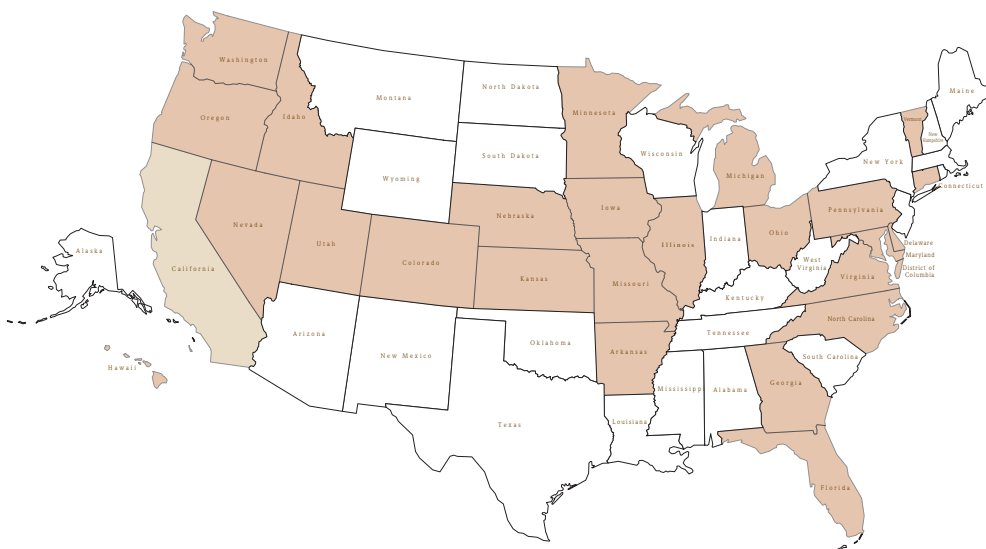
Member companies in the Nonprofits Insurance Alliance Group actively write business in:

- + Arkansas
- + California
- + Colorado
- + Connecticut
- + Delaware
- + District of Columbia
- + Florida\*
- + Georgia
- + Hawaii
- + Idaho
- + Illinois
- + Iowa
- + Kansas
- + Maryland
- + Michigan
- + Minnesota
- + Missouri
- + Nebraska
- + Nevada
- + North Carolina
- + Ohio
- + Oregon
- + Pennsylvania
- + Utah
- + Vermont
- + Virginia
- + Washington

The Nonprofits Insurance Alliance Group is comprised of four distinct 501(c)(3) nonprofit organizations that insure more than 10,000 nonprofits in 26 states and DC.

- + Nonprofits' Insurance Alliance of California (NIAC) provides liability insurance to 501(c)(3) nonprofits in California—Founded in 1988—A.M. Best Rated A VIII (Excellent)
- + Alliance of Nonprofits for Insurance, Risk Retention Group (ANI) provides liability insurance to nonprofits with locations outside California—Founded in 2000—A.M. Best Rated A VIII (Excellent)
- + National Alliance of Nonprofits for Insurance (NANI) provides property reinsurance—Founded in 2000—A.M. Best Rated A VIII (Excellent)
- + Alliance Member Services (AMS) provides staff, services and support to the other three companies—Founded in 2000

The complete history of the Nonprofits Insurance Alliance Group can be found on our website at [www.insurancefornonprofits.org](http://www.insurancefornonprofits.org)



\* April 1, 2011

## Strengthening the Sector

Nonprofit organizations who are insured with us are part of a powerful force within the nonprofit sector that is changing the dynamics of our sector relative to the insurance industry. By taking control of this important financial service, nonprofits are shaping how insurance is provided to them. This simple act of purchasing liability insurance through one of the member companies of the Nonprofits Insurance Alliance Group is helping to strengthen the entire sector. The Nonprofits Insurance Alliance Group is now rated "A VIII (Excellent)" by A.M. Best. This rating applies to all companies in the Group.

What this means is that nonprofits' own insurance companies, 501(c)(3) nonprofits themselves which are governed by their member nonprofits, have achieved a size and financial rating that exceeds that required by virtually every bank, funding source, municipality or grantor. A short 21 years ago, many, if not most nonprofits were thought to be "uninsurable" for liability exposures. And, now commercial insurance companies are competing over nonprofit insurance business! What started as a response to a crisis has become a leading example of the power of nonprofits working together.

"...nonprofits are shaping how insurance is provided to them."



## Group 2010 Financial Highlights

	2010	2009	2008
<i>(in millions of dollars)</i>			
Gross written premium	\$61.7	\$58.0	\$58.2
Dividends to policyholders	4.9	4.0	4.0
Net income after dividends	9.7	15.5	12.9
Total assets	283.1	256.3	237.3
Cash and invested assets	209.2	190.1	169.6
Loss reserves (including loss adjusting expenses)	101.4	89.3	93.5
Total equity	140.0	127.1	103.2
Policies in force	35,657	32,682	29,861
Reported claims			
General liability	787	699	606
Auto liability	1,261	1,114	1,081
Other	1,083	1,155	1,034

*A copy of the Group's complete audited financials can be found on our website at [www.insurancefornonprofits.org](http://www.insurancefornonprofits.org)*

## The Visionaries

Nonprofits Insurance Alliance Group is being profiled in the current season of *The Visionaries*, the award-winning public television series on nonprofit and public service organizations from around the world. Hosted by acclaimed actor Sam Waterston of *Law & Order*, this is the series first-ever sequel, which revisits the 1998 episode on NIAC and highlights the Group and its growing influence in the sector.

We appreciate the generous support provided by dozens of individuals and organizations, including our main sponsor, Swiss Re, that made this sequel possible. Both the 1998 version and the sequel are posted in segments on YouTube and on our websites. To learn more about the Visionaries visit their website at [www.visionaries.org](http://www.visionaries.org)

# Management Team

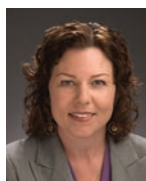
A HEAD FOR INSURANCE...A HEART FOR NONPROFITS



Pamela E. Davis  
*Founder, President and CEO*



Charles C. Hewitt  
*Vice President of Claims*



Kimberly Aday  
*Vice President of Finance*



Betty Johnson  
*Vice President of  
Information Technology*



Gary Bencomo  
*Vice President of Administration*



Laura C. Marcus  
*Vice President of Risk*



Susan Bradshaw  
*Vice President of Marketing  
and Member/Broker Services*



Melissa Yarnell  
*Vice President of Insurance  
Operations*

As the senior management team of the Nonprofits Insurance Alliance Group, we consider it a privilege to have meaningful careers that allow us to serve the nonprofit community. We know that every member we insure and every service we provide not only benefits the community-based nonprofit that is insured by us, but also the community in which they work. Our tag line continues to be our motto "A Head for Insurance... A Heart for Nonprofits."

*"Your vision has transformed the  
nonprofit insurance industry."*

*Gabe Erle  
Michael Ehrenfeld Company*

## In Appreciation

The Nonprofits Insurance Alliance Group is proud to work through independent insurance brokers. Their continued support is essential to our success. Their service and commitment to the nonprofits in their communities is an important part of nonprofits' abilities to fulfill their missions. We thank them for their continued support of us and this important sector of our economy.

# 10,000 Member Milestone

*On July 20th 2010, we proudly welcomed our 10,000th member!*

## Whole Life Services—Hermitage, PA



Photos by Suzanne Bobosky

Whole Life Services provides support to people with disabilities and their families. Programs include community employment, in-home support, therapeutic pools, residential habilitation aides, and a licensed day program. With the motto “People Empowering People”, Whole Life Services assists their clients in achieving self-confidence as well as fulfillment in their work and life. Find out more at [www.wholelifepa.org](http://www.wholelifepa.org)

# NIAC Board of Directors



**R. Lawrence Bacon**, Chairman  
*President*  
Bacon & Company  
Carmel



**Lisa Dobey**  
*President and CEO*  
Truckee Tahoe Community Foundation  
Truckee



**Pamela E. Davis**, President  
*Chief Executive Officer*  
NIAC  
Santa Cruz



**Roger W. Gilbert**  
*President, Retired*  
Great American West  
Orange



**John M. Christensen**, Secretary  
*Senior Vice President*  
Hope Services  
San Jose



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



**Kathleen Adamson**<sup>1</sup>  
*Executive Director and CEO*  
YWCA Monterey County  
Salinas



**Cheryl Paddack**  
*Executive Director*  
Novato Youth Center  
Novato



**Jeanne Bell**  
*Chief Executive Officer*  
CompassPoint Nonprofit Services  
San Francisco



**Mary K. Stroube**  
*President and Chief Executive Officer*  
Terra Nova Counseling  
Sacramento



**Norris Clark**  
*Financial and Regulatory Specialist*  
Locke, Lord, Bissell & Liddell LLP  
Los Angeles



**Bill Walters**  
*Chief Financial Officer*  
Crossroads Diversified Services, Inc.  
Sacramento



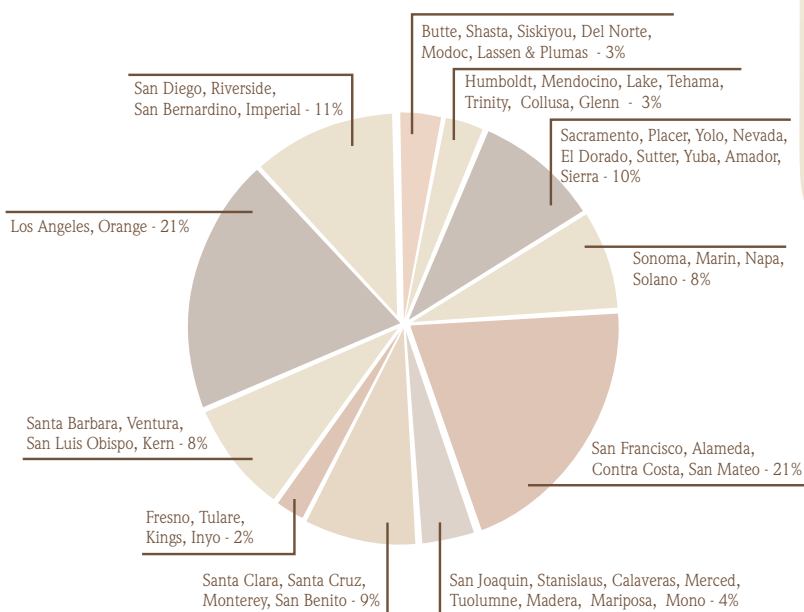
**Suzanne Cross**  
*Board Member*  
Coro Center for Civic Leadership  
San Francisco

<sup>1</sup> Elected February 2011

# NIAC Results 2010

In 2010, NIAC welcomed 846 new members, renewed 95 percent of its existing members, and ended the year with 7,092 nonprofit members. Gross written premium for NIAC totaled \$42.6 million. At year's end, the NIAC balance sheet showed total equity of \$108.1 million, total assets of \$203.7 million, and \$6.6 million in net income after dividends of \$4.9 million.

## Members by County

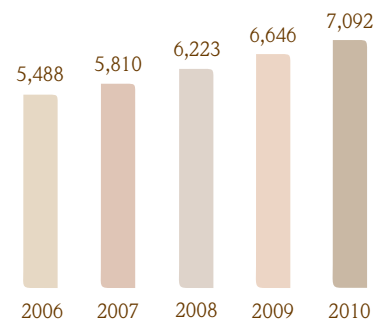


## NIAC 2010 Financial Highlights

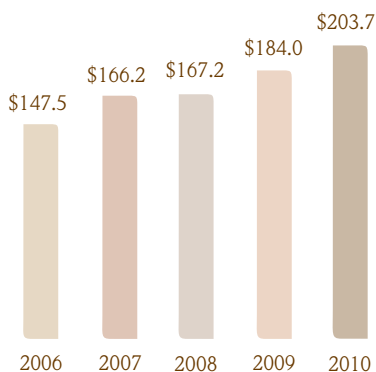
	2010	2009	2008
<i>(in millions of dollars)</i>			
Gross written premium	\$42.6	\$39.7	\$40.3
Dividends to policyholders	4.9	4.0	4.0
Net income after dividends	6.6	10.6	10.3
Total assets	203.7	184.0	167.2
Cash and invested assets	154.8	140.2	123.0
Loss reserves (including loss adjusting expenses)	69.7	61.2	61.1
Total equity	108.1	98.2	80.3
Policies in force	20,588	18,895	17,285
Reported claims			
General liability	431	412	366
Auto liability	711	690	701
Other	349	405	360

*A copy of NIAC's complete audited financials can be found on our website at [www.niac.org](http://www.niac.org)*

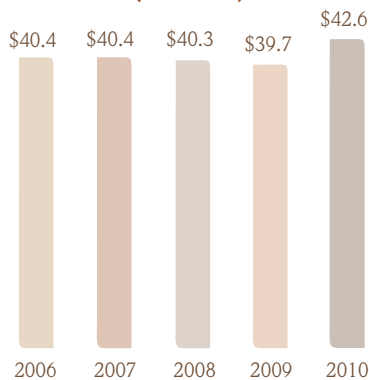
## Members



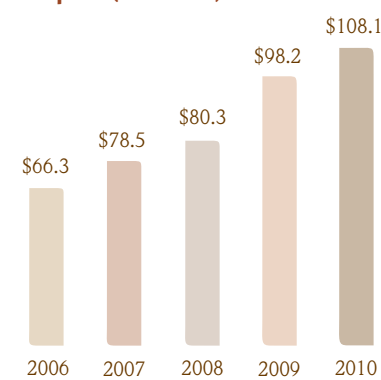
## Assets (in Millions)



## Premiums (in Millions)



## Surplus (in Millions)



# ANI Board of Directors



**Wilson M. Jones, Chairman**  
*Chief Operating Officer, Retired*  
BoardSource  
District of Columbia



**Robert Emrich**  
*Founder and Board Member*  
Road of Life  
Ohio



**Pamela E. Davis, President**  
*Chief Executive Officer*  
ANI  
California



**Roger W. Gilbert**  
*President, Retired*  
Great American West  
California



**Steven Richard, Secretary**  
*President and Chief Executive Officer*  
SUN Home Health Services  
Pennsylvania



**Martha Marcon**  
*Audit Partner, Retired*  
KPMG LLP  
California



**Andrew Sargeant, Assistant Secretary**  
*President*  
USA Risk Group of Vermont  
Vermont



**Stephen Sumner<sup>1</sup>**  
*Executive Director*  
Center for the Arts Evergreen, Inc.  
Colorado



**David Altman**  
*Chief Financial Officer*  
Central City Concern  
Oregon



**Ted Van Name**  
*President and Chief Executive Officer*  
Goodwill of Delaware and  
Delaware County  
Delaware



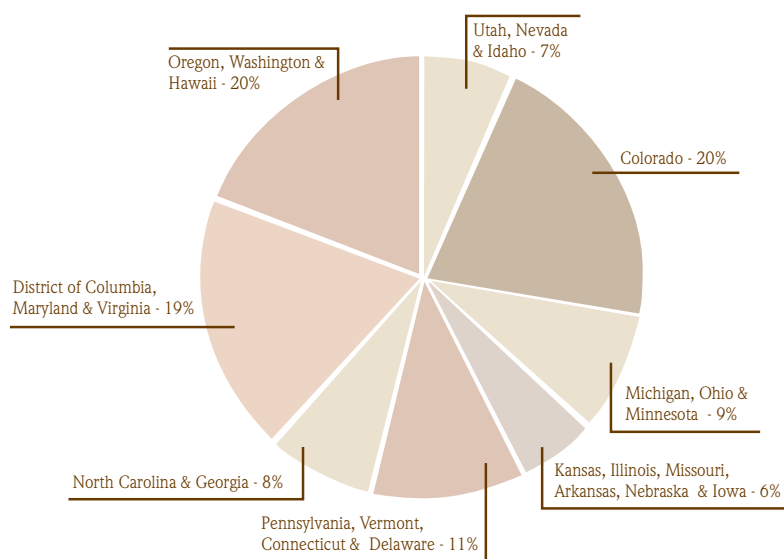
**R. Lawrence Bacon**  
*President*  
Bacon & Company  
California

<sup>1</sup> Elected February 2011

# ANI Results 2010

In 2010, ANI welcomed 576 new members, renewed 95 percent of its existing members, and ended the year with 3,187 nonprofit members. Gross written premium for ANI totaled \$16.7 million. At year's end, ANI's balance sheet showed total equity of \$23.8 million, total assets of \$63.7 million and \$2.1 million in net income.

## Members by State

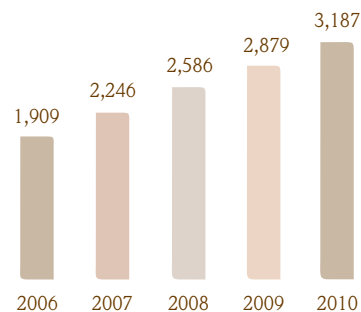


## ANI 2010 Financial Highlights

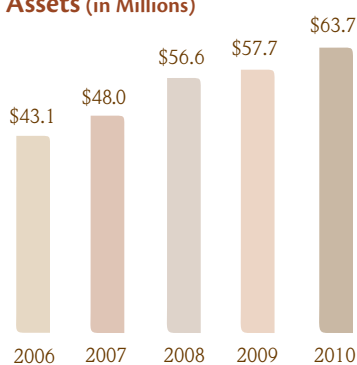
	2010	2009	2008
<i>(in millions of dollars)</i>			
Gross written premium	\$16.7	\$16.1	\$15.8
Net income	2.1	4.5	1.5
Total assets	63.7	57.7	56.6
Cash and invested assets	39.7	35.9	33.6
Loss reserves (including loss adjusting expenses)	30.2	26.8	31.3
Total equity	23.8	21.7	16.5
Policies in force	8,735	7,809	6,956
Reported claims			
General liability	356	287	240
Auto liability	550	424	380
Other	70	72	59

*A copy of ANI's complete audited financials can be found on our website at [www.ani-rrg.org](http://www.ani-rrg.org)*

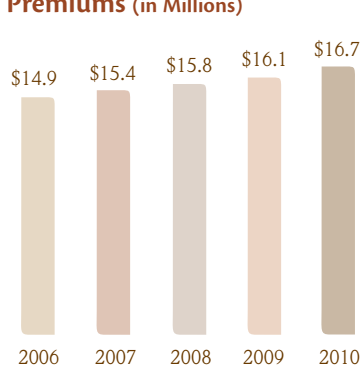
## Members



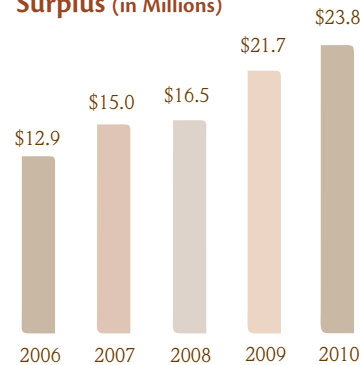
## Assets (in Millions)



## Premiums (in Millions)



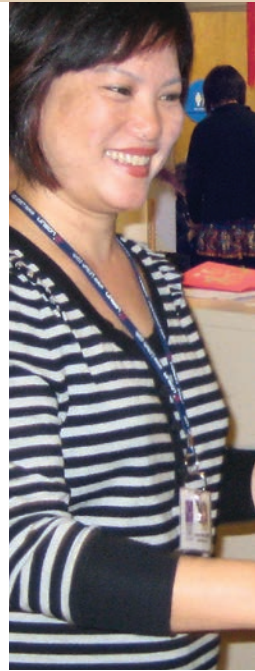
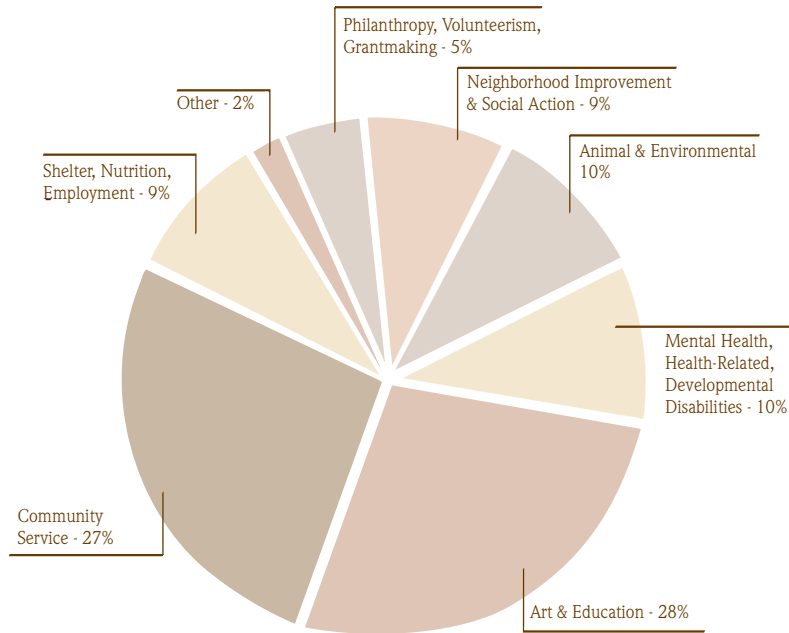
## Surplus (in Millions)



# ANI & NIAC Members

Our members provide an astounding array of essential services to our communities.  
We highlight just a few here.

**2010 Member  
Composition**



## Travelers Aid of the Inland Empire Ontario, CA

Travelers Aid of the Inland Empire provides travel assistance and referrals to those who are stranded and to victims of domestic violence. More than 80 volunteers ranging in age from 50-93 staff an information booth for travelers passing through LA/Ontario International Airport, where they greet travelers with a warm welcome and assist by providing directions and information. Find out more at [www.travelersaide.org](http://www.travelersaide.org)



## San Francisco Adult Day Services Network

San Francisco, CA

The San Francisco Adult Day Services Network is a membership organization that includes 13 agencies that provide neighborhood-based healthcare and social services. They serve more than 2,000 participants each year. The Network seeks to strengthen and promote high quality and culturally appropriate adult day services for frail elders and young disabled adults, and to support caregivers. Find out more at [www.sfadulday.org](http://www.sfadulday.org)

*The Nonprofits Insurance Alliance Group is governed by the nonprofits it insures.*

## ScienceWorks Hands-on Museum Ashland, OR

ScienceWorks is an innovative museum featuring interactive exhibits, an outdoor garden, live science shows and dynamic programs year-round. ScienceWorks offers educational programs for students and teachers, as well as public programs including workshops, lectures, birthday parties, summer festivals and science camps. Find out more at [www.scienceworksmuseum.org](http://www.scienceworksmuseum.org)



Photo by Liesa Fulton Holden

by A.M. Best Company

# Coverages

*“We so appreciate your support and commitment to community organizations.”*

*Vicki Fontana*

*Hughson Family Resource Center*

All companies in the Nonprofits Insurance Alliance Group are 501(c)(3) tax-exempt organizations governed by their nonprofit member-insureds. All have boards of directors elected by their member nonprofit organizations. As nonprofits ourselves, we understand the unique needs of this sector and provide coverages and services to help nonprofits better manage their risks and accomplish their missions.

Our Nonprofits' OWN policy form has enhancements to meet the specific needs of the nonprofit sector. As the nonprofit sector is constantly evolving and innovating, we continually review our coverage forms to ensure that we are responsive to emerging risks.

Human Resources Department

Sumi Sohn-Rigler

Human Resources Administrative Assistant



*“A great insurance product that has only improved and increased in value over the years.”*

*Bob Koch*

*Far West Heritage Association*

*“Thank YOU for running such an efficient and well-managed insurance company.”*

*Amy Bach*

*United Policyholders*

Coverages available through the Nonprofits Insurance Alliance Group include:

- ♦ General Liability
- ♦ Auto Liability
- ♦ Social Service Professional
- ♦ Improper Sexual Conduct
- ♦ Directors and Officers Liability
- ♦ Umbrella Liability
- ♦ Liquor Liability
- ♦ Employee Benefits Liability

Through companion programs, the following coverages are available:

- ♦ Auto Physical Damage
- ♦ Fidelity
- ♦ Foster Parent Liability
- ♦ Participant/Volunteer Accident
- ♦ Property
- ♦ Workers Compensation

“I am so proud to be a small part of what you (and your associates) have achieved.”

*Danny Farmer*  
*Bancorp South Insurance*



Insurance Operations Department  
Desiree Reich (on left)  
Underwriting Assistant  
and

Dusti Fregger (on right)  
Underwriting Supervisor

“Your presence helps us provide better management services that will circumvent situations that might become liabilities.”

*Elder Eddie Pierson, III*  
*Academic UpRise, Inc.*

“The nonprofit industry is being hit very hard right now and WOW, NIAC is amazing!”

*Doug Clark*  
*Share Homes Adoption Agency*

# Service

“Thank you for your quick response. Your customer service is great!”

*Maria Wren  
Smart Education*

## Our Strategic Principle:

*Inspired service and sensible products at the right prices, effectively and dependably delivered*

Twenty-one years ago we set out to start a very different type of insurance company. A company that develops a partnership with its insureds, not adversarial relationships. A company that looks for coverage when there is a claim, not for ways to deny the claim. A company that would rather use resources to help organizations avoid claims than just be there after something bad happens. Whether it's through our employment and labor consultations, driver training programs or our background check service, our aim is to be our members' go-to organization when they need assistance.

Insurance Operations Department  
Claudia Weeks *(on left)*  
Senior Underwriter  
and

Donny Arelis *(on right)*  
Underwriting Assistant



“You are our #1 partner when it comes to services, claims, policy contracts and promptness. Keep up the good work.”

*Pam Carlock  
Der Manouel Insurance Group*

“We have been delighted with the service.”

*Norma Mtume  
SHIELDS for Families*

We also work in partnership with brokers to ensure that the trust they have placed in us is well founded. From our quote turn-around time to policy issuance and claims handling, our goal is always to exceed expectations.

Today, the Nonprofits Insurance Alliance Group is setting the standard for how nonprofits and brokers should be treated in the insurance marketplace. It's a very high standard, and we intend to keep raising the bar. We're here to help. And we mean it!

"Please accept our deepest gratitude for your support throughout our legal ordeal. I can never really express how much we appreciated your vigorous defense against the claims leveled at our agency."

*Member-insured\**

"You have been a very valuable resource and a friend."

*Conrad Cadorna  
HOPE Services*

\*Privacy is protected in cases of claims and legal consultations.



Claims Department  
Gene Levitre  
Senior Claims Examiner

"WOW!! I am IMPRESSED with the speed and efficiency with which this claim was handled!!! Thank you so much for your assistance."

*Member-Insured\**

"I am so impressed with your business model, your implementation, and your dividends in particular!"

*Diana D. Long  
Newport Harbor Educational Foundation*

# Resources

What follows is a summary of the various areas where we assist our members

“...the resource library, training and partnerships with organizations like Intellicorp are...valuable member benefits.”

*Sharon Beverstock  
VIP Mentors*

Finance Department  
Diana Gerkey  
*Accounts Receivable Accountant*



## Member-Only Secure Website

Member-insureds have access to their policies, claims information, and risk management tools, including easy to use checklists and common form templates on the member-only website. To become web-enabled, members simply email [webmaster@insurancefor nonprofits.org](mailto:webmaster@insurancefor nonprofits.org) to request a login and password.

## Blue Avocado

Now with more than 65,000 readers, we are proud to be supporters of this provocative publication which has received outstanding reviews. Blue Avocado is an online magazine by and for people who work and volunteer in community nonprofits. Obtaining this free publication simply requires an email to [editor@blueavocado.org](mailto:editor@blueavocado.org) or signing up at [www.blueavocado.org](http://www.blueavocado.org)

## Employment Issues Assistance

Members that purchase D&O insurance with us are automatically eligible for free unlimited labor and employment consultations with our Labor and Employment Risk Managers. In 2010, we handled more than 2,000 consultations.

## Personnel Handbook Review

Members that purchase D&O insurance with us are eligible to have their personnel handbooks reviewed for free to ensure they comply with current law. We reviewed more than 100 handbooks in 2010.

## Driver Training

Members with auto insurance with us are eligible for free driver training. Training is available online, in person and as a self-study. In 2010, we trained 1,408 drivers.

## Vehicle Monitoring Program

Members with insured fleets are eligible for this free 800 “How am I driving?” tool to help identify problem drivers before they cause an accident. More than 1,300 vehicles were monitored through this program in 2010.

## Educational Booklets

Risk management educational booklets (download or order from the web) on various topics important to nonprofits. Free for members.

## Audiovisual Lending Library

Free for members. Dozens of titles for nonprofit staff meetings and training sessions.

## Free Sexual Harassment Training for Supervisors

(For NIAC Members AB1825 requirement in California) Free online resource for meeting state requirements. More than 1,100 individuals have met this requirement by using this resource during 2010.

## BOARDnetWORK

A web-based tool to help boards of directors stay informed and organized for less than a dollar a day.

## Discounts on Background Checks

Significant discounts available for background checks through Intellicorp. Member Platinum Package is only \$9.95—a savings of more than \$40 per background check. This year, our members completed more than 59,000 discounted background searches.

## Webinars

We delivered 30 Risk Management Webinars in 2010 with more than 1,500 participants. Discounted at \$25 for members. Download a 2011 schedule at [www.insurancefornonprofits.org](http://www.insurancefornonprofits.org)



Information Technology Department  
Abraham Panicker  
Senior Systems Analyst/Programmer

“The webinar was very well done and extremely informative.”

*Leslie Modesitt*  
Colorado Center for Nursing Excellence

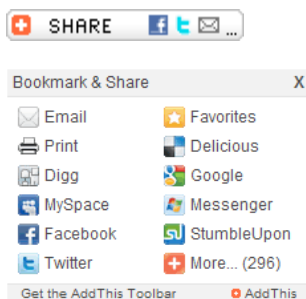
“Your website is awesome!”

*Ryan Thornton*  
Insurance Associates

# Social Media



During 2010, we launched a limited presence in several social media networks. It remains to be seen how this new way of connecting people and sharing information will evolve over time. For now, we view it as just another way to help our members access valuable information and resources, as well as make meaningful connections with nonprofit support organizations, colleagues and donors. By encouraging feedback and information sharing, our goal is to help nonprofit staff, board members, and volunteers build their capacity to serve and strengthen our communities.



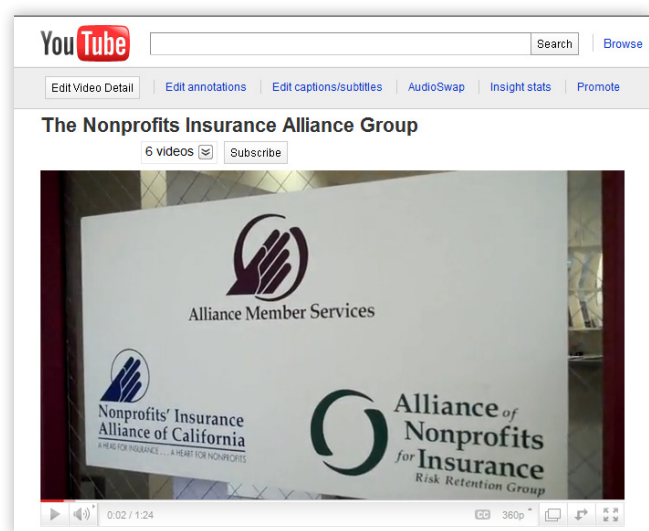
Throughout our websites, you'll see the "Share" button which can be used to save valuable content for future reference or share with others.

If you have any questions about how ANI and NIAC are using Social Media, or for helpful information about setting up a Social Media program and guidelines for your organization, email [webmaster@insurancefornonprofits.org](mailto:webmaster@insurancefornonprofits.org)

Have you seen the  
one-minute video  
about the Group?

Check it out at...

[www.youtube.com/ANInsurance](http://www.youtube.com/ANInsurance) or  
[www.youtube.com/NIACInsurance](http://www.youtube.com/NIACInsurance)  
or at...  
[www.insurancefornonprofits.org](http://www.insurancefornonprofits.org)



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Nonprofits Insurance Alliance Group • P.O. Box 8507 • Santa Cruz, California 95061