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

Nonprofits Insurance Alliance Group
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

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

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

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

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  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:

<table>
<thead>
<tr>
<th></th>
<th>trees</th>
<th>water</th>
<th>energy</th>
<th>solid waste</th>
<th>greenhouse gases</th>
</tr>
</thead>
<tbody>
<tr>
<td>fully grown</td>
<td>7</td>
<td>3,295</td>
<td>2.5</td>
<td>200</td>
<td>684</td>
</tr>
</tbody>
</table>
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.
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. 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

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

“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.”

Wilson M. Jones
Chairman of ANI

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

* April 1, 2011

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
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.

“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

by A.M. Best Company

A copy of the Group’s complete audited financials can be found on our website at www.insurancefornonprofits.org
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.

Pamela E. Davis
Founder, President and CEO

Kimberly Aday
Vice President of Finance

Gary Bencomo
Vice President of Administration

Susan Bradshaw
Vice President of Marketing and Member/Broker Services

Charles C. Hewitt
Vice President of Claims

Betty Johnson
Vice President of Information Technology

Laura C. Marcus
Vice President of Risk

Melissa Yarnell
Vice President of Insurance Operations

www.insurancefornonprofits.org
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

10,000 Member Milestone

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

Photos by Suzanne Bobokey

by A.M. Best Company

A Head for Insurance...A Heart for Nonprofits
NIAC Board of Directors

R. Lawrence Bacon, Chairman  
President  
Bacon & Company  
Carmel

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

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

Kathleen Adamson  
Executive Director and CEO  
YWCA Monterey County  
Salinas

Jeanne Bell  
Chief Executive Officer  
CompassPoint Nonprofit Services  
San Francisco

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

Suzanne Cross  
Board Member  
Coro Center for Civic Leadership  
San Francisco

Lisa Dobey  
President and CEO  
Truckee Tahoe Community Foundation  
Truckee

Roger W. Gilbert  
President, Retired  
Great American West  
Orange

Martha Marcon  
Audit Partner, Retired  
KPMG LLP  
Glendale

Cheryl Paddack  
Executive Director  
Novato Youth Center  
Novato

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

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

1 Elected February 2011
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

**Assets (in Millions)**

<table>
<thead>
<tr>
<th>Year</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>$147.5</td>
<td>$166.2</td>
<td>$167.2</td>
<td>$184.0</td>
<td>$203.7</td>
<td></td>
</tr>
</tbody>
</table>

**Premiums (in Millions)**

<table>
<thead>
<tr>
<th>Year</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
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<tbody>
<tr>
<td>$40.4</td>
<td>$40.4</td>
<td>$40.3</td>
<td>$39.7</td>
<td>$42.6</td>
<td></td>
</tr>
</tbody>
</table>

**Surplus (in Millions)**

<table>
<thead>
<tr>
<th>Year</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>$66.3</td>
<td>$78.5</td>
<td>$80.3</td>
<td>$98.2</td>
<td>$108.1</td>
<td></td>
</tr>
</tbody>
</table>

A copy of NIAC’s complete audited financials can be found on our website at www.niac.org
ANI Board of Directors

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

Pamela E. Davis, President
Chief Executive Officer
ANI
California

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

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

David Altman
Chief Financial Officer
Central City Concern
Oregon

R. Lawrence Bacon
President
Bacon & Company
California

Robert Emrich
Founder and Board Member
Road of Life
Ohio

Roger W. Gilbert
President, Retired
Great American West
California

Martha Marcon
Audit Partner, Retired
KPMG LLP
California

Stephen Sumner¹
Executive Director
Center for the Arts Evergreen, Inc.
Colorado

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

¹ 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

- Oregon, Washington & Hawaii - 20%
- District of Columbia, Maryland & Virginia - 19%
- Colorado - 20%
- Utah, Nevada & Idaho - 7%
- Kansas, Illinois, Missouri, Arkansas, Nebraska & Iowa - 6%
- Michigan, Ohio & Minnesota - 9%
- North Carolina & Georgia - 8%
- Pennsylvania, Vermont, Connecticut & Delaware - 11%

### ANI 2010 Financial Highlights

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

A copy of ANI’s complete audited financials can be found on our website at www.ani-rrg.org

### ANI 2010 Financial Highlights

#### Assets (in Millions)

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>$43.1</td>
<td>$48.0</td>
<td>$56.6</td>
<td>$57.7</td>
<td>$63.7</td>
</tr>
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</table>

#### Premiums (in Millions)

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$14.9</td>
<td>$15.4</td>
<td>$15.8</td>
<td>$16.1</td>
<td>$16.7</td>
</tr>
</tbody>
</table>

#### Surplus (in Millions)

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$12.9</td>
<td>$15.0</td>
<td>$16.5</td>
<td>$21.7</td>
<td>$23.8</td>
</tr>
</tbody>
</table>

### Members

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,909</td>
<td>2,246</td>
<td>2,586</td>
<td>2,879</td>
<td>3,187</td>
</tr>
</tbody>
</table>

by A.M. Best Company
ANI & NIAC Members

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

2010 Member Composition

- Philanthropy, Volunteerism, Grantmaking - 5%
- Neighborhood Improvement & Social Action - 9%
- Animal & Environmental 10%
- Mental Health, Health-Related, Developmental Disabilities - 10%
- Art & Education - 28%
- Community Service - 27%
- Shelter, Nutrition, Employment - 9%
- Other - 2%

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
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

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.sfadultday.org

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

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.

“We so appreciate your support and commitment to community organizations.”
Vicki Fontana
Hughson Family Resource Center

“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

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

Elder Eddie Pierson, III
Academic UpRise, Inc.

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

Danny Farmer
Bancorp South Insurance

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

Doug Clark
Share Homes Adoption Agency
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.

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

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

Maria Wren
Smart Education

“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

“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

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

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@insurancefornonprofits.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 or signing up at 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.

Finance Department
Diana Gerkey
Accounts Receivable Accountant

Rated A VIII (Excellent)
**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

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**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

by A.M. Best Company
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

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

Check it out at...

www.youtube.com/ANIinsurance or www.youtube.com/NIACinsurance or at...

www.insurancefornonprofits.org