

# 2021 Annual Report

The nation's leading insurer exclusively serving  
501(c)(3) nonprofits, insuring 23,000+ nonprofits



Rated A IX (Excellent) by AM Best

# All NIA organizations are proudly 501(c)(3) nonprofits.

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

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



Nonprofits Insurance Alliance of California (NIAC), founded in 1989, provides liability and property coverage to 501(c)(3) nonprofits in California.



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



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



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

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### Photos on the cover

Top:  
**Her Village Inc.**  
Bronx, NY  
[wearehervillage.org](http://wearehervillage.org)

Left:  
**AbleCloset**  
Diamond Springs, CA  
[ablecloset.com](http://ablecloset.com)

Right:  
**Phamaly Theatre Company**  
Denver, CO  
[phamaly.org](http://phamaly.org)

# Message from the President and the Chairs



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



**Tammy Wilson**  
Chair of NIAC & AMS



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

Even during the most challenging times, community-based nonprofits make difficult choices look easy. That's because nonprofits know what it means to execute on a mission. More than any other sector, these community-centric organizations truly understand that what we choose to focus on today sets the foundation on which we build tomorrow. In 2021, nonprofits challenged the status quo in many areas in support of community and the natural environment, demonstrating the benefits of taking care of one another. In doing so, nonprofits showed true leadership. During the *second* year of a pandemic, our members extended compassion toward both people and planet, recognizing the interconnectedness essential for the economic and environmental sustainability of the future. At NIA, we are inspired by their leadership.

For more than 30 years, NIA's own choices have prevailed against conventional insurance industry wisdom. We have chosen to trust you, our nonprofit members. During the past year, your nonprofit insurance carrier achieved outstanding results, measured by the number of nonprofits we insure today and our financial strength, through standing by our mission of providing consistent and affordable insurance protection to nonprofits.

Even as commercial carriers raise rates and reduce the classes of nonprofits they insure, our underwriting approach remains inclusive. NIA did not withdraw from any class of business, and we did not enact across-the-board rate increases. We're steadfast in insuring a diverse array of nonprofits, including organizations that care for seniors, children, and animals. We experienced another year of unprecedented growth insuring 23,053 501(c)(3) nonprofits by year-end.

NIA expanded our advocacy for the nonprofit sector during 2021 and also affirmed our support for insuring other nonprofits making "good trouble" for social justice. NIA has been actively working with Congress to improve insurance options for nonprofits across the country. Also, our General Counsel recently testified in favor of HB 2214 in Pennsylvania. That bill would make unenforceable certain government agency contracts that attempt to push the liability for the negligence or wrongful acts of a government agency on to a nonprofit. We never shy away from providing coverage included in our policies for the alleged actions of our members, but it is unfair and contrary to public policy to ask nonprofits to bear the cost of others' improper acts. We are working with several other states to enact similar laws.

During 2021, many commercial carriers nonrenewed the directors & officers insurance of nonprofits who engage in lobbying for causes. This demonstrates a misunderstanding by commercial carriers of the role of nonprofits in our society to fight for those in our communities whose rights have been ignored for too long and to preserve the health and exuberance of our natural world. We are proud to support these organizations and their important missions.

During 2021, NIA welcomed 2,911 new members. We extend gratitude to the 95% percent of our members that renewed with us. Gross written premium for Nonprofits Insurance Alliance totaled \$228.8 million. Of that total, Nonprofits Insurance Alliance of California (NIAC) wrote \$113.4 million; Alliance of Nonprofits for Insurance, RRG (ANI) wrote \$107.6 million; and National Alliance of Nonprofits for Insurance (NANI), our property reinsurance captive, retained \$7.8 million on a net basis. We also managed an additional \$24.6 million in premium for our companion property and volunteer accident programs, bringing the total business administered by NIA in 2021 to \$253.5 million. At year's end, the combined balance sheet showed total equity of \$272.7 million and total assets of \$713.3 million. Before dividends, the \$20.3 million of combined net income was comprised of \$10 million from NIAC, \$8 million from ANI, and \$2.3 million from NANI. In 2021, we returned \$3 million in dividends to our member-insureds. This year, in light of the anticipated impacts of the market instability on our investment portfolios, coupled with the continuing requirements to build surplus to

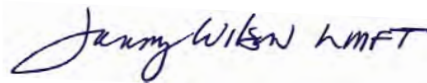
support growth, we will not be declaring any dividends. NIAC has declared \$50 million in total dividends since 2007. Additionally, AM Best affirmed our rating of A IX (Excellent) and assigned a rating of "Significant" for its assessment of NIA's Level of Innovation.

The NIA model has worked successfully for more than 30 years. We've proven that valuing community and serving the nonprofit sector will withstand pandemics and market fluctuations. The member-serving nonprofit leaders on our boards of directors make sure that we hold strongly to our mission to help nonprofits effectively and efficiently manage risk.

Our choices in 2021 continued to challenge conventional wisdom without sacrificing the community-focused approach that defines ourselves, our members—and our success in business.



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



Tammy Wilson  
Chair of NIAC & AMS



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"Even as commercial carriers raise rates and reduce the classes of nonprofits they insure, our underwriting approach remains inclusive. NIA did not withdraw from any class of business, and we did not enact across-the-board rate increases."

# NIA 2021 Results

## Combined results for all companies

**Nonprofits Insurance Alliance (NIA)** welcomed 2,911 new members, renewed 95 percent of its existing members, and ended the year with 23,053 members. Gross written premium for NIA totaled \$228.8 million. At year's end, NIA's balance sheet showed total surplus of \$272.7 million, total assets of \$713.3 million, and \$20.3 million in net income before dividends of \$2.9 million.

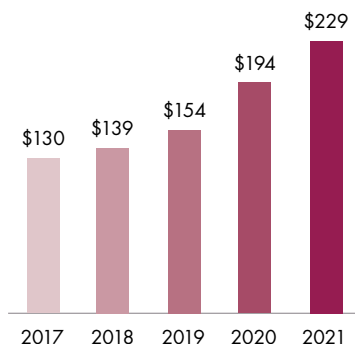
(\$ in millions)	2021	2020	2019
Gross written premium	\$228.8	\$193.8	\$154.3
Dividends to policyholders	\$2.9	\$2.9	\$2.9
Net income after dividends	\$17.4	\$20.2	\$18.7
Total assets	\$713.3	\$645.9	\$574.9
Cash and invested assets	\$474.7	\$444.5	\$403.5
Loss reserves (including LAE)	\$301.7	\$259.5	\$242.3
Total equity (surplus)	\$272.7	\$268.4	\$237.9
Policies in force	76,694	68,738	65,926
Reported claims			
General liability	941	871	1,125
Auto liability	1,476	1,163	1,463
Property*	415	504	429
Other*	3,392	**2,794	2,637

\*Includes property claims handled for our companion program.

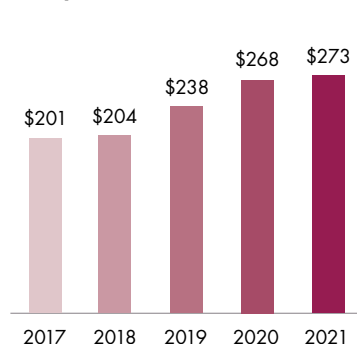
\*\*Correction 2023-02-13: This number was previously incorrectly listed as 2,283.

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

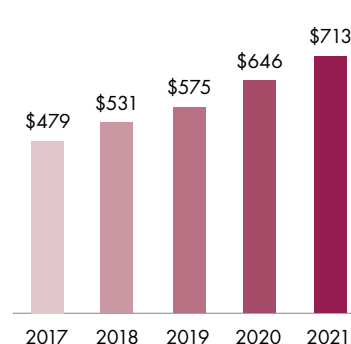
**Premiums (in Millions)**



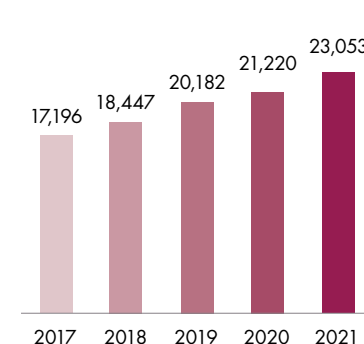
**Surplus (in Millions)**



**Assets (in Millions)**



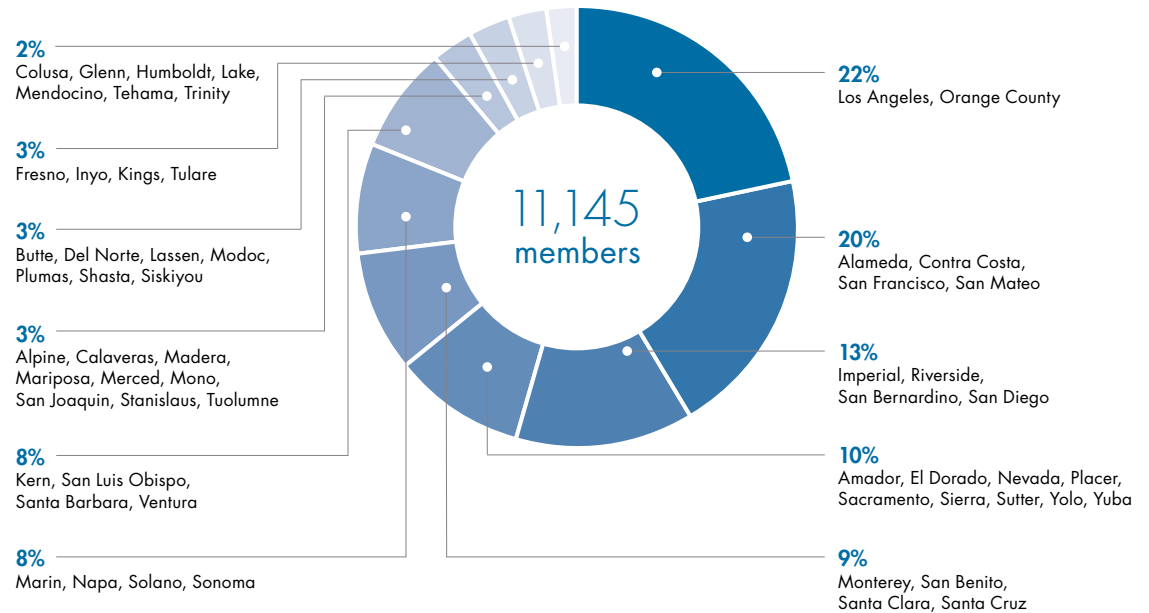
**Members**



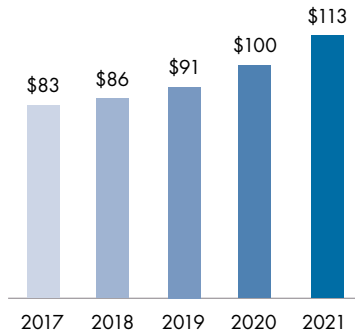
# NIAC 2021 Results

## Results for California company

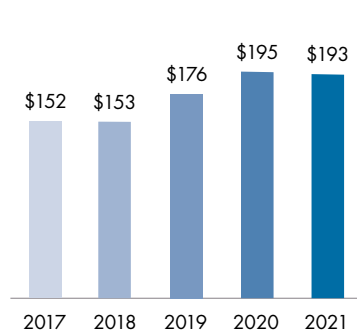
**Nonprofits Insurance Alliance of California (NIAC)** welcomed 1,045 new members, renewed 95.6 percent of its existing members, and ended the year with 11,145 members. Gross written premium for NIAC totaled \$113.4 million. At year's end, NIAC's balance sheet showed total surplus of \$193.2 million, total assets of \$422.3 million, and \$7.1 million in net income after dividends of \$2.9 million.



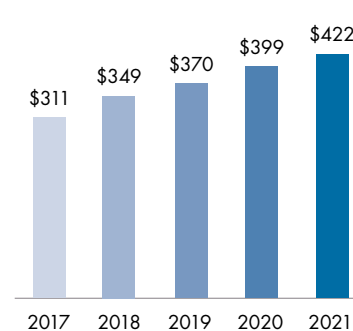
**Premiums (in Millions)**



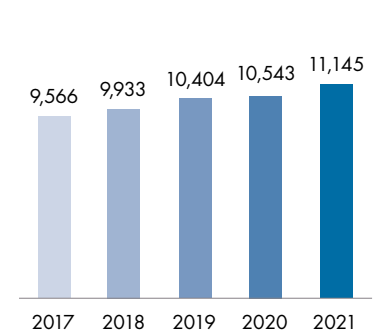
**Surplus (in Millions)**



**Assets (in Millions)**



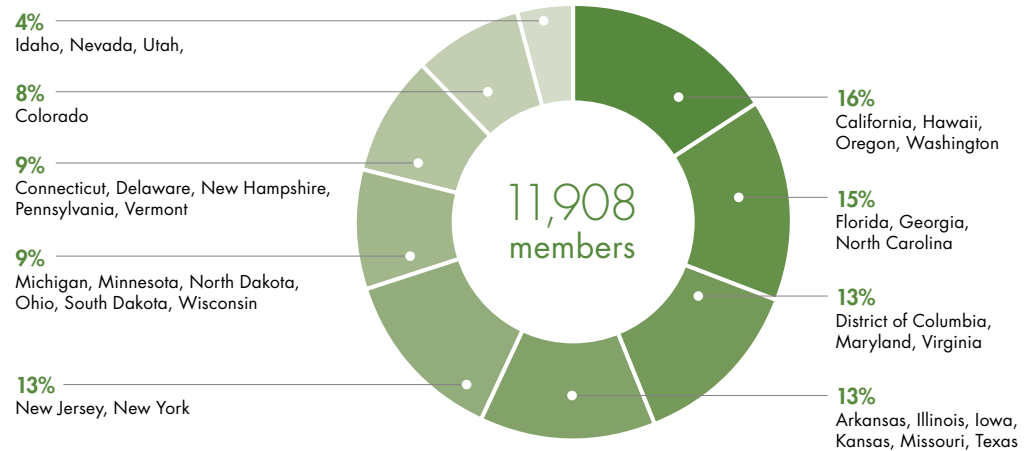
**Members**



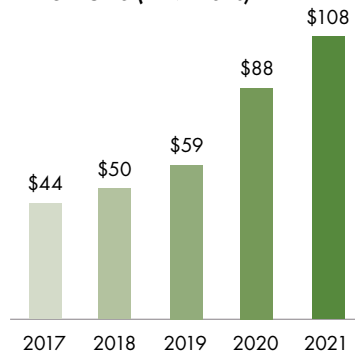
# ANI 2021 Results

## Results for RRG in 32 states and DC

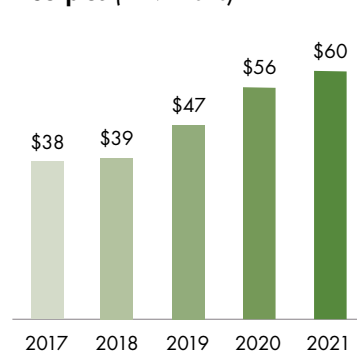
**Alliance of Nonprofits for Insurance, RRG (ANI)** welcomed 1,866 new members, renewed 93.9 percent of its existing members, and ended the year with 11,908 members. Gross written premium for ANI totaled \$107.6 million. At year's end, ANI's balance sheet showed total surplus of \$60.2 million, total assets of \$261.3 million, and \$8 million in net income.



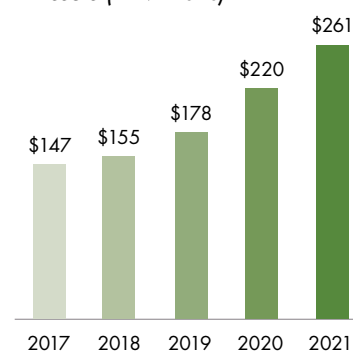
**Premiums (in Millions)**



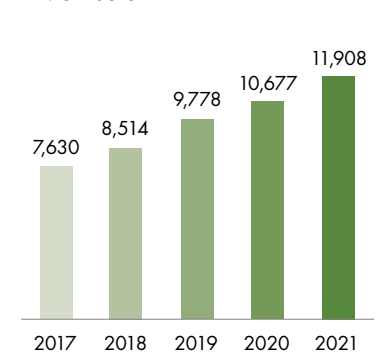
**Surplus (in Millions)**



**Assets (in Millions)**



**Members**





# NONPROFITS OWN® Insurance

Our innovative insurance products are marketed under the NONPROFITS OWN® brand. These specialized coverages are tailored to the unique needs of nonprofits.

We offer our members the following coverages:

- Commercial General Liability
  - ▶ Damage to Property of Others
  - ▶ Employee Benefits Liability
  - ▶ Liquor Liability
  - ▶ Communicable Disease
- Improper Sexual Conduct and Physical Abuse Liability
- Social Service Professional Liability
- Directors and Officers Liability with Employment Practices Liability
- Directors and Officers Liability without Employment Practices Liability
- Business Auto Liability
- Non-owned Auto Physical Damage Reimbursement for employee vehicles (CA members)
- Non-owned/Hired Auto Liability
- NIAC Property Coverage
  - ▶ Inland Marine
  - ▶ Employee/Volunteer Dishonesty
- ANI Property Coverage written through NAE
  - ▶ Inland Marine
  - ▶ Employee/Volunteer Dishonesty
- Workplace Violence/Crisis Incident/Outside Aggressor
- Participant/Volunteer Accident Coverage written through QBE
- Umbrella Liability

2,911  
New Members  
Welcomed



**Shelter on the Hill, A Humane Society**  
Frazier Park, CA  
[frazmtn.com/animalshelter](http://frazmtn.com/animalshelter)



# Our Board Members

Our boards of directors are member-elected, representative of the diversity of our member-insureds, and committed to ensuring the success of our members.

● ANI ● NIAC  
● AMS ● NANI



● **Kristin Bradbury**  
Senior Vice President  
Callan LLC  
San Francisco, CA



● **Jack Brown**  
President & CEO  
CORE Services Group, Inc.  
Brooklyn, NY



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



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



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



● ● **Ann Marie Gothard**  
Vice Chair of ANI  
Vice President of Global  
Corporate Media Relations  
Henry Schein, Inc.  
New York, NY



● **S. Orlene Grant**  
President and CEO  
Juanita C. Grant  
Foundation, Inc. (JCGF)  
Capital Heights, MD



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

# Our Board Members (continued)

● ANI ● NIAC  
● AMS ● NANI



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



● **Joseph Harrington**  
Board member of  
New Leaf Ethiopia  
Foundation (NLEF)  
Clements, CA



● **Rachel Katz**  
Finance and Administration Director  
California Pan-Ethnic Health  
Network (CEPHN)  
Oakland, CA



● **Jeff Kenneson**  
● Assistant Secretary of  
ANI & NANI  
President  
Davies Captive Management  
Williston, VT



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



● **Charmian Hauck**  
Chief Financial Officer  
AltaSea at the Port of Los Angeles  
Los Angeles, CA



● **Daniel S. Maydeck**  
President & CEO  
Haynes Family of Programs, Inc.  
La Verne, CA



● **Meghan McGowan**  
Chief Operating Officer  
Save Lake Tahoe aka: Keep Tahoe Blue  
South Lake Tahoe, CA

# Our Board Members (continued)

● ANI ● NIAC  
● AMS ● NANI



● **Dalena McGrew**  
Secretary of ANI  
Director of Finance and Operations  
Military Family Advisory Network  
Alexandria, VA



● **Shaun Powers**  
Chief Financial Officer  
Center for Developmentally  
Disabled (CDD)  
Kansas City, MO



● ● **Sam Schultz**  
Chief Financial Officer  
Georgetown Health Foundation  
Georgetown, TX



● **Gregory C. Scott**  
President & CEO  
Community Action Partnership  
of Orange County  
Garden Grove, CA



● **Michael Shaver**  
President & CEO  
Children's Home & Aid  
Chicago, IL



● **Dane Spurill**  
Director of Global  
Banking & Cash  
Nike  
Portland, OR



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



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

# Our Senior Leadership Team



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



**Kimberly Aday**  
CFO & Treasurer



**A. Ren Agarwal**  
Chief Marketing Officer



**Tom Bakewell**  
Chief Information Officer



**Melissa Dalske**  
Chief Experience Officer



**Dave Gibson**  
Chief Claims Officer



**Brian Johnson**  
Co-Chief  
Underwriting Officer



**Dusti McKeown**  
Co-Chief  
Underwriting Officer



**Chris Reed**  
General Counsel and  
Acting Chief Risk Officer



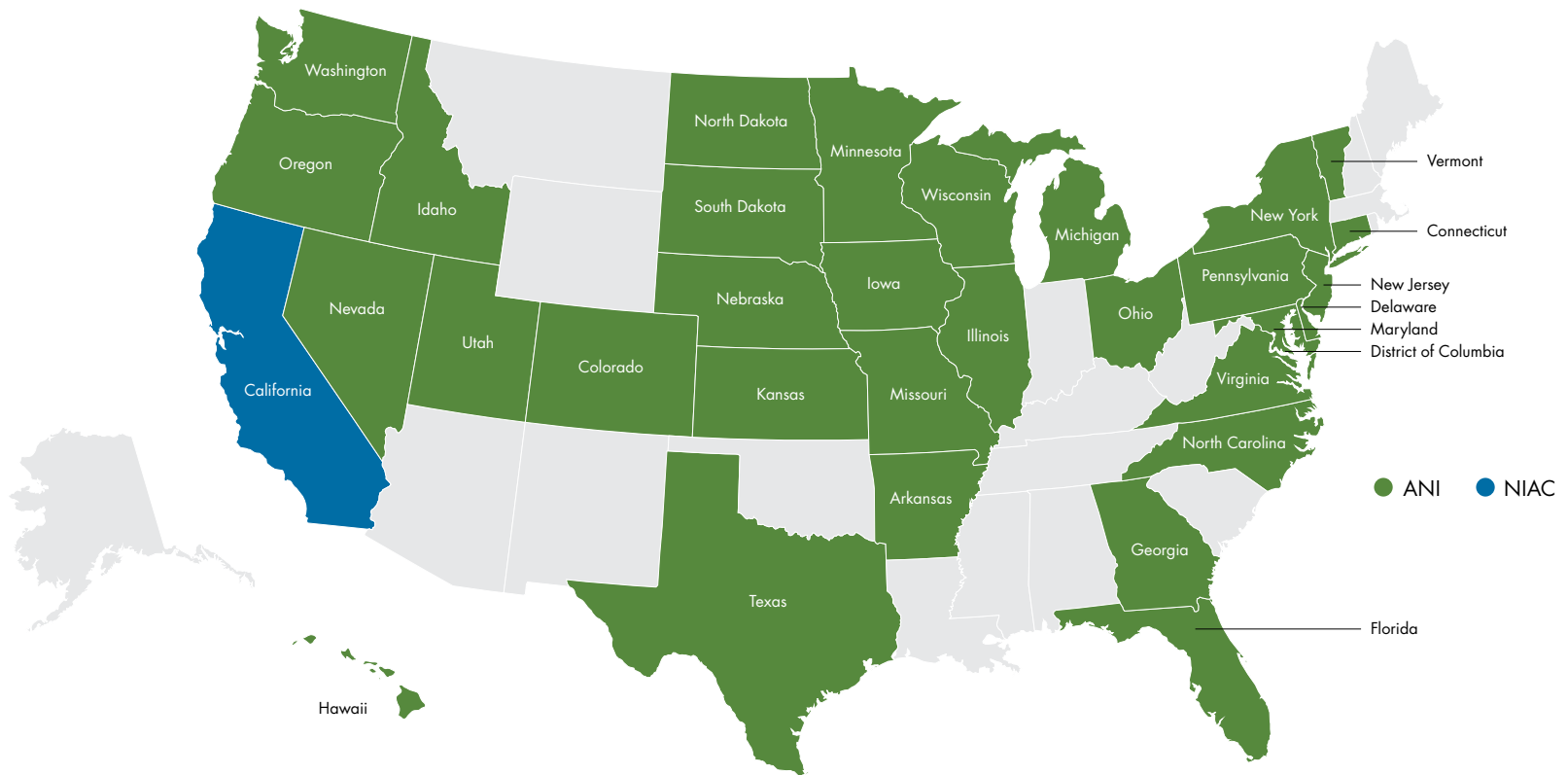
**Starr Thompson**  
Chief People and  
Administrative Officer

# Nonprofits Insurance Alliance

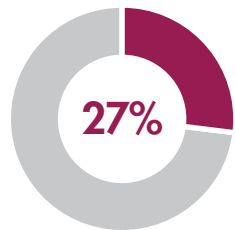


**Find us in 32 states and the District of Columbia.**

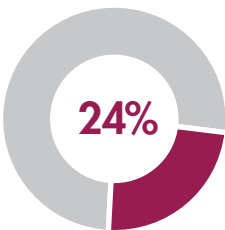
NIA provides coverages in Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Iowa, Kansas, Maryland, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Jersey, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, South Dakota, Texas, Utah, Vermont, Virginia, Washington, and Wisconsin.



# Our Members in 2021



Art & Education



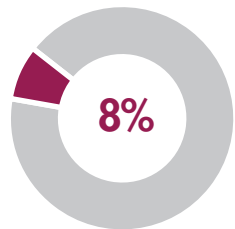
Community Service



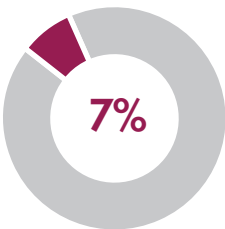
Animal & Environmental



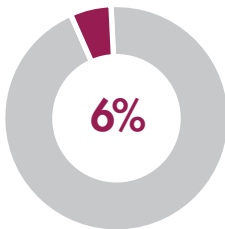
Neighborhood  
Improvement  
& Social Action



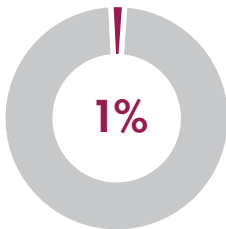
Mental Health,  
Health-Related, &  
Developmental Disabilities



Shelter, Nutrition,  
& Employment



Philanthropy, Volunteerism,  
& Grantmaking



Other

# Highlighted Member Resources

To help prevent claims that disrupt nonprofit operations, and to improve loss history so our members can reduce harm and preserve charitable assets, we provide a variety of free and deeply discounted risk management and loss control resources for our members. In 2021, our loss control and risk management services saved our members more than **\$3.2 million** and helped train more than **4,990 employees and volunteers** in risk management principles and practices.

Check out all the [free and discounted resources](#) members enjoy.



We're offering our members free vehicle telematics (GPS) services through [NIA Telematics powered by Azuga](#). The program is intended to give organizations real-time insights on driver behavior, allowing for safe corrections that lower the risk of driver-related collisions. The resource is available to members with an owned-auto policy with 10 or more insured vehicles.

## PRAESIDIUM

We're providing eligible members with free access to [Praesidium](#), a national leader in risk management specializing in preventing abuse. Resources include Praesidium Academy Online Training, model policies, Praesidium's Screening and Selection Toolkit for Foster Parents, and the Praesidium Helpline. The resources are available to members with an Improper Sexual Conduct and Physical Abuse policy through NIA.



We're partnering with [VolunteerMatters](#) to offer members discounted access to a comprehensive online platform to help effectively activate, engage, and manage an extraordinary volunteer program without increasing administrative workload. This resource is offered to all members.



We updated the platform of [BOARDnetWORK](#), our free customized web-based tool that streamlines governance activities and helps boards of directors stay informed and organized. This resource is available at no charge to all NIA members.

# 5,017

Free Employment and Risk Management Consultations

# 4,990

Employees and Volunteers Trained

# \$3.2M

Saved by Members on Loss Control/Risk Management Services



# Featured Members



# Antinanco Earth Arts School

Holmdel, NJ

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

Committed to preserving traditional and indigenous knowledge, Antinanco provides access to education through wellness, mindfulness, and nature experiences, as well as hands-on projects and environmental conservation projects. We involve children, families, and youth groups in New Jersey, New York, and Pennsylvania in environmental stewardship, educating about the impact of our actions on the environment, and providing resources and solutions to maintain the integrity of the Northeastern ecosystems. In doing so, we lean extensively on indigenous traditions.





# Street Symphony

Los Angeles, CA  
[streetsymphony.org](https://streetsymphony.org)

Street Symphony is a Los Angeles-based nonprofit organization that utilizes music to create human connection to homeless and incarcerated communities through workshops, events, and one-on-one musical instruction. These musical programs are held at Skid Row clinics, homeless shelters, permanent supportive housing agencies, and LA County jails.





# The Covering House

Jefferson County, MO  
[thecoveringhouse.org](http://thecoveringhouse.org)

The Covering House provides refuge and restoration, using the least restrictive environment, for children and teen survivors of trafficking. We strive to provide safety, dignity, and freedom utilizing top level staffing and oversight. Therapeutic recovery, education, and case management services are offered in our Level III residential facility and in client homes over the course of 12-15 months.



# Loveland CreatorSpace

Loveland, CO

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

A cooperative “makerspace” for engineers and artists, Loveland CreatorSpace offers a unique space for creative minds to create their visions. Our vast set of technology and tools are open to anyone looking to see what they can make. Classes and workshops are given if you are looking to acquire new skill sets and knowledge. All new members attend a safety course and are given a full tour to see everything Loveland CreatorSpace has to offer. You bring the passion & ideas, we provide the equipment, tools, & facilities, and together we *create*!





# A Thank You to Brokers & Agents

Our ability to serve nonprofits is dependent on the thousands of independent insurance agents and brokers we work with across the country.

*Independent* means that nonprofits rely on the expert and impartial advice of their brokers to find the best insurance. It is with no small satisfaction that we say it's a pleasure to earn the trust you continue to place in us and to grow with you to meet the needs of 501(c)(3) organizations.

We're always interested in helping agents and brokers put their best foot forward. Through our expanded Broker Services Team, we are providing training and marketing support to help brokers gain a better understanding of the nonprofit sector. Through focus groups like the NIA Broker Council and regular surveys, we're listening to you and incorporating your feedback into how we work with you. NIA will continue to equip brokers with tools for success.

95%  
Members  
Renewed

23,053  
Members  
at Year-End

**Belong!**  
Vienna, VA  
[belongvienna.org](https://belongvienna.org)





**Compassion Cafe**  
Manahawkin, NJ  
[compassioncafefbi.org](http://compassioncafefbi.org)



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

NIAC, ANI, and NANI are AM Best A IX (Excellent insurers with 501(c)(3) status.  
Nonprofits Insurance Alliance® is a brand of Alliance Member Services®. © AMS. All right reserved.

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

## Socials

Follow us on our social channels to keep in touch.

Web

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

Blog

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

LinkedIn

[linkedin.com/company/nonprofits-insurance-alliance](http://linkedin.com/company/nonprofits-insurance-alliance)

Facebook

[facebook.com/insurancefornonprofits](http://facebook.com/insurancefornonprofits)

Instagram

[instagram.com/nonprofitsinsurance](http://instagram.com/nonprofitsinsurance)



The image features three large, overlapping circles on a white background. The top-left circle is green with a lighter green shadow. The center circle is purple with a lighter purple shadow and contains the text 'insuranceforprofits.org'. The bottom-right circle is red with a lighter red shadow.

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