

Combined NIA (AMS, ANI, NANI, and NIAC) Annual Meetings

Held via video conference August 11, 2021 at 11:00am Pacific Time | 2:00pm Eastern Time

Stephen Sumner, Chair of ANI & NANI, and Tammy Wilson, Chair of NIAC & AMS, convened the annual meeting.

Pamela Davis introduced herself as President/CEO and announced the following:

- The notice of the Annual Meeting was sent to all members of NIAC, ANI, NANI, and AMS the week of July 26th, 2021, giving them the opportunity to participate in the Annual Meeting through a video conference link.
- All those expressing interest in being part of the video conference were supplied with the link to the meeting.
- This meeting is informational only and there are no items requiring a vote to be placed before the members.
- I will provide a financial and operational review of NIAC, ANI, NANI, and AMS for 2020.
- NIA's "Member Day" with sessions would begin immediately following the close of the Annual Meetings of Members.

Highlights of the Financial and Operational Reviews for 2020 follows:

NIA's mission is to serve 501(c)(3) 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 1989, provides liability and property insurance to 501(c)(3) nonprofits in California.
- Alliance of Nonprofits for Insurance, Risk Retention Group[®] (ANI), founded 2000, provides liability insurance to 501(c)(3) nonprofits with locations outside California.
- National Alliance of Nonprofits for Insurance[®] (NANI), founded in 2000, provides property reinsurance.
- Alliance Member Services[®] (AMS), founded in 2000, provides staff, services, and support to NIAC, ANI, and NANI.

NIA provides coverages in:

Arkansas	Kansas	Ohio
Colorado	Maryland	Oregon
Connecticut	Michigan	Pennsylvania
Delaware	Minnesota	South Dakota
District of Columbia	Missouri	Texas
Florida	Nebraska	Utah
Georgia	Nevada	Vermont

Hawaii
Idaho
Illinois
Iowa

New Jersey
New York
North Carolina
North Dakota

Virginia
Washington
Wisconsin

NIA Members breakdown:

Art & Education	27%	Mental Health, Health-Related, & Developmental Disabilities	8%
Community Service	23%	Shelter, Nutrition, & Employment	7%
Animal & Environmental	15%	Philanthropy, Volunteerism, & Grantmaking	7%
Neighborhood Improvement & Social Action	12%	Other	1%

NIA 2020 Results: Combined results for all companies

- Nonprofits Insurance Alliance (NIA) welcomed 2,528 new members, renewed 92.4 percent of its existing members, and ended the year with 21,220 members.
- Gross written premium for NIA totaled \$193.8 million.
- At year's end, NIA's balance sheet showed total surplus of \$268.4 million, total assets of \$645.9 million, and \$23.1 million in net income before dividends of \$2.9 million.

(\$ in millions)	2020
Gross written premium	\$193.8
Dividends to policyholders	\$2.9
Net income after dividends	\$20.2
Total assets	\$645.9
Cash and invested assets	\$444.5
Loss reserves	\$259.5
Total surplus	\$268.4
Policies in force	68,738
Reported claims	
• General liability	871
• Auto liability	1,163
• Property*	504
• Other*	2,283

**Includes property claims handled for our companion program.*

NIAC 2020 Results:

Nonprofits Insurance Alliance of California (NIAC) welcomed 843 new members, renewed 93.1 percent of its existing members, and ended the year with 10,543 members.

- Gross written premium for NIAC totaled \$99.8 million.

- At year's end, NIAC's balance sheet showed total surplus of \$195.1 million, total assets of \$399 million, and \$11.9 million in net income after dividends of \$2.9 million.

ANI 2020 Results:

Alliance of Nonprofits for Insurance, RRG (ANI) welcomed 1,685 new members, renewed 91.6 percent of its existing members, and ended the year with 10,677 members.

- Gross written premium for ANI totaled \$87.6 million, an astounding 48.7 percent increase for a 20-year-old company.
- At year's end, ANI's balance sheet showed total surplus of \$55.8 million, total assets of \$220.3 million, and \$6.3 million in net income.

NANI 2020 Results:

NANI reinsures a portion of the property and auto physical damage provided to ANI and NIAC members. NANI is required to exist to reinsure property provided by a commercial insurance company because, as a Risk Retention Group, ANI is not allowed to offer property insurance. We are working diligently with Congress to remedy this situation, so that ANI members can enjoy the same advantages as NIAC members. Commercial companies don't offer the standalone property and auto physical damage insurance ANI members need. NANI's membership is comprised of all of NIAC's members (10,543) and all of ANI's members (10,677).

At the end of 2020, NANI's premium was \$6.3 million, surplus was \$18.8 million and assets were \$29.5 million.

NIA's Specialized Coverages:

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

NIA's Member Resources:

To help prevent disruption to operations, we provide a variety of free and deeply discounted risk management and loss control resources for our members.

- **AlertMedia** - Communicate reliably with your employees during critical events such as emergencies and crises. We've partnered with AlertMedia to offer a 20% discount to our members on emergency communication software.
- **BOARDnetWORK** - Our free customized web-based tool streamlines governance activities and helps boards of directors stay informed and organized.
- **Employee Handbook Builder** - We provide a highly subsidized subscription to an online handbook-building tool, with a \$99 annual subscription cost for members who purchase Directors & Officers (D&O) insurance with Employment Practices Liability (\$250 in savings).
- **My Risk Management Plan** - Build a web-based customized risk management plan reflecting your organization's needs, priorities, and culture with this free interactive web application.
- **Screening Services** - Through a national provider, members can enjoy
 - significant discounts on screening services:
 - **Background Checks** - Comprehensive screening package is available to members for \$16.45 (a 42% discount).
 - **Drug Screening** - Take advantage of a discounted rate of \$33.90 on 10-panel drug screening tests.
 - **Motor Vehicle Record (MVR) Checks** - Members can access a discounted rate of \$2.95 + the appropriate state fee on MVRs.
- **Vehicle/Driver Monitoring Program** - This free 800 "How Am I Driving" decal program assists members who purchase owned auto insurance in managing fleets.
- **NIA Telematics powered by Azuga** - Effective January 2021, we are offering our members free vehicle telematics (GPS) services. 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+ insured vehicles.
- **Consulting Services:**
 - **Employment Issues Assistance** - Unlimited free employment-related consultations with our Employment Risk Managers are available to members who purchase D&O insurance with Employment Practices Liability.
 - **Loss Control Assistance** - Our free, unlimited loss control consulting helps members understand and address risks.
 - 4,579 free employment and risk management consultations.
 - \$2,300,000 saved by members on loss control/risk management services.

- **Training Services**
 - **Driver Training** - Our free online and self-study courses feature curriculums covering passenger cars, vans, and straight / box trucks for members who purchase Owned Auto insurance.
 - **Sexual Harassment Prevention Training for Supervisors** - In states that mandate sexual harassment prevention education for supervisors, we provide free online sexual harassment prevention training to members with an active D&O policy.
 - **Webinars** - Our 30-90-minute virtual educational sessions on a variety of risk management topics, both live and on-demand, are free to members (general public can attend live webinars for \$45).
 - **Workplace and Business Compliance Training** - Members are eligible for a 35% discount off list prices for Emtrain online training. Each learner license includes the full catalog of 26 courses including ADA & Disability Discrimination, Diversity in the Workplace, Preventing Workplace Harassment, and more.
 - 5,151 employees and volunteers trained.
- **Member Portal** - Use the Member Portal for access to risk management tools, including easy-to-use checklists, sample forms, reference documents, and more. The Member Portal also includes policy information and enables members to pay online.
- **Educational Booklets** - Our educational booklets on various topics important to nonprofits are digitally downloadable and orderable as hard copies through the Member Portal.
- **Blue Avocado** - *Blue Avocado* is an online magazine fueled by nonprofits, designed to provide practical tips and tools to nonprofit leaders.
- **PurchasingPoint®** - This free resource through National Human Services Assembly extends access to discounts on office supplies, furniture, printing, equipment / computers, overnight delivery, car rentals, and much more.

Board Elections:

Proposed Dates for 2021 Election

- Start of nomination period: 9/8/2021
- Nomination period closes: 10/7/2021
- Voting starts: 1/12/2022
- Voting ends: 2/11/2022

Stephen Sumner asked whether there are questions or other items to be addressed on behalf of ANI and NANI. Tammy Wilson asked whether there are questions or other items to be addressed on behalf of NIAC and AMS.

After any questions were answered, Stephen Sumner and Tammy Wilson adjourned the annual meeting on behalf of NIAC, ANI, NANI, and AMS.