



# Top 10 Reasons to Think of NIA First for Your Nonprofit Clients!

[Woodbridge Senior High School Band Boosters](#)

Woodbridge, VA

- 1 We're recognized as the best overall insurer for 501(c)(3) organizations.** NIA is the nation's leading insurer exclusively serving 501(c)(3) nonprofits. You don't have to take our word for it. [Investopedia](#) recognizes NIA as the best overall nonprofit insurance provider because of our specialized nonprofit policies, strong customer retention, and abundance of free and discounted member resources.
- 2 Our retention was 92% in the latest year. That's very good for brokers.** We're *sticky*—our members love us! More nonprofits stay with Nonprofits Insurance Alliance (NIA), making nonprofit accounts insured with NIA a stable and important addition to the overall mix of business for brokers year after year. We also offer our member-insureds multi-year auto renewal policies, enhancing brokers' ease of doing business with us.
- 3 NIA is a pioneer in offering specialized insurance for your clients before anyone else.** Among our innovations is coverage for communicable disease. We were also the first to offer Improper Sexual Conduct and Physical Abuse Liability insurance separately from Commercial General Liability.
- 4 NIA offers unique, innovative insurance coverage.** Our insurance products are designed with the needs of nonprofits at the forefront. We consider several factors to anticipate and respond to the needs of nonprofits, such as changing laws and the state of the market. NIA works tirelessly to make sure nonprofits have specialized coverages tailored to their unique needs.
- 5 We are experts in 501(c)(3) nonprofits, helping you put your best foot forward.** We have 30+ years of proven expertise insuring nonprofits. Nonprofits are all we do. We understand 501(c)(3) nonprofits because we *are* a 501(c)(3) nonprofit ourselves. We know the challenges nonprofits face, and our purpose is to provide affordable insurance to allow nonprofits to keep their doors open.
- 6 We are a constant market for your clients.** Commercial insurers may be in and out of the market, but NIA offers stable, predictable rates year after year, which benefits the tight budgets of nonprofits relying on complex funding streams. And, we *don't* change our appetite to follow market trends.

- 7 **Our appetite is broad to cover your clients.** We write 501(c)(3) nonprofits of all sizes, from start-up organizations to the largest nonprofits in the country.
- 8 **NIA offers free and discounted member resources to your clients.** Based on their coverages and eligibility, your clients benefit from practical services such as emergency communication software, a web-based tool to streamline board governance, screening services, and more. We also offer employment consulting services to eligible members, as well as driver training, sexual harassment prevention for supervisors, and webinars covering various topics. Our member resources are tailored to meet the needs of nonprofits.
- 9 **Our claims philosophy puts your nonprofit clients first.** One of the main components of our claims philosophy is to look for coverage, not for ways to decline claims. We exist to advocate for the nonprofit sector, and we look thoroughly into the policy language for the potential to provide coverage. We don't manufacture coverage, but we won't hesitate to help members if we can. We're often involved with claims handling at the incident stage, prior to the presentation of a formal claim, which benefits the member-insured and sets us apart from commercial carriers.
- 10 **You're working with a well-regarded insurer.** All insurers in the NIA group brand are 501(c)(3) nonprofits with an AM Best Rating of A (Excellent). Our financial strength makes us the insurer of choice for nonprofits.



[insurancefornonprofits.org/brokers-top-ten-reasons](https://insurancefornonprofits.org/brokers-top-ten-reasons)



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

Nonprofits Insurance Alliance® is the tradename for a group of insurers — NIAC, ANI, and NANI — all of whom are public-benefit 501(c)(3) nonprofits and rated A (Excellent) by AM Best. All NIA organizations are administrated by Alliance Member Services® (AMS), also a 501(c)(3) nonprofit.