



[Canine Partners for Life](#)  
Cochranville, PA

# Our Enduring Commitment to the Nonprofit Sector

*We've proudly supported nonprofits for 30+ years.* It's our pleasure to increase the capability of the sector. Through our financial strength, comprehensive benefits for members, data and research, and partnerships, NIA continues to ensure that nonprofits have their own insurance carrier that operates so members can continue their important services.

***NIA'S MISSION is to serve 501(c)(3) tax-exempt nonprofit organizations by providing a stable source of reasonably priced liability insurance coverages tailored to the specialized needs of the nonprofit sector, and to assist these organizations in the development and implementation of successful loss control and risk management programs.***

## *Our Origins*

During the insurance crisis of the mid-1980s, many charitable organizations could not obtain liability insurance—at any price. Commercial insurers routinely cancelled or non-renewed liability insurance policies for nonprofit programs, including domestic violence shelters, physical therapy for disabled children, animal rescues, afterschool and arts programs for troubled teens, and rehabilitation centers for chemically dependent adults. Valuable services to the community were curtailed or altogether eliminated as social service nonprofits, unable to show proof of insurance, were forced to cease operations due to the unverified assumption that nonprofits were too “high risk” and poorly managed to insure.

To address the crisis, Pamela E. Davis proposed a nonprofit insurance risk pool in her thesis at UC Berkeley's Graduate School of Public Policy, arguing that the only viable solution was for nonprofits to work together to insure themselves.

The thesis resulted in the formation of NIAC (Nonprofits Insurance Alliance of California), then ANI (Alliance of Nonprofits for Insurance, RRG). With the support of major foundations, we entered the market to exclusively serve the needs of 501(c)(3) nonprofits and quickly grew through the support of our solid partnership with brokers.

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**NIA is the  
only multi-  
line insurance  
carrier that  
is a 501(c)(3)  
nonprofit. //**

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### *“Part of NIA”*

NIAC and ANI are member-governed charitable risk pools whose sole purpose is to insure and serve the 501(c)(3) nonprofit sector. NANI (National Alliance of Nonprofits for Insurance) provides reinsurance, and AMS (Alliance Member Services) staffs the four organizations of the group. Together, we form NIA (Nonprofits Insurance Alliance).

### *Continuing Need*

While there are more for-profit insurance companies providing insurance to the sector today, NIA is the only multi-line insurance group that has 501(c)(3) nonprofit charitable status itself. We’re the nonprofit sector’s own insurance company: everything we do is solely for the benefit of supporting the sustainability of nonprofits.

NIAC and ANI benefit the nonprofit sector beyond providing affordable and stable insurance products and risk management services. We’re also developing the single best database about claims against nonprofits to enable us to continuously improve pricing over time. Our NIAC Loan Fund is available for loans up to \$50,000, secured only by the nonprofit’s assets, for California members to prove the financial feasibility of underwriting small yet impactful loans to the nonprofit sector. And *Blue Avocado*, our online magazine for nonprofits, relays valuable tips and tools to the sector about all topics related to managing nonprofit.

Additionally, NIA creates practical knowledge and tools from the information we learn about accidents and injuries at nonprofits. We believe that risk management is the cornerstone of accountability and that ANI and NIAC are uniquely positioned to help the nonprofit sector address calls for accountability through robust risk management plans.

Above all else, we view our relationship with our members as a partnership and handle claims in a manner that is sensitive to a nonprofits’ position of trust in their communities.

### *Financial Highlights*

NIA currently insures 21,000+ nonprofits. A.M. Best issues all organizations in Nonprofits Insurance Alliance (NIA) a Long-Term Issuer Credit Ratings (Long-Term ICR) of “a+” (Excellent) and in 2019 affirmed the insurance entities’ Financial Strength Rating (FSR) of “A” (Excellent) FSC VIII.

Our 2019 financial results:

- Premiums: \$154 million
- Surplus: \$238 million
- Assets: \$575 million

### *Dividends*

NIA reinvests in the nonprofit sector through generous dividends. NIA’s dividend plan issues funds to member-insureds based on premiums paid during the dividend period, length of continuous coverage, and favorable claims experience, which NIA’s risk management services help members to create. NIA has returned a total of \$47.1 million in dividends to its members since 2007.

## Affiliations

One of NIA's many benefits to the nonprofit sector is its partnership with organizations that support nonprofits. Our affiliations are resources for our members for information, tech support, and deep discounts.

[CASA of Santa Cruz County](#)  
Watsonville, CA



### Nonprofit State Associations



### Other Associations



### Publications



### Services



### Technology





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.

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

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