NONPROFITS® INSURANCE ALLIANCE
A head for insurance. A heart for nonprofits.

Top 10 Reasons 501(c)(3) Nonprofits Rely on NIA

Big Sister League of San Diego
San Diego, CA

1. **Mission.** Nonprofits Insurance Alliance (NIA) was founded to serve 501(c)(3) tax-exempt nonprofit organizations by providing fair and equitably priced insurance tailored to the specialized needs of the nonprofit sector, and to assist these organizations to develop and implement successful risk management programs.

2. **Experience.** When NIA started 35+ years ago, nonprofits were having trouble finding coverage appropriate for their needs at any price. Today, NIA insures 25,000+ nonprofit organizations in 32 states and the District of Columbia, and we're growing every day.

3. **Commitment.** Our members understand we're a long-term partner who will stand by them and provide consistent, fair pricing for their insurance needs as well as claims service that exceeds expectations. Once nonprofits find NIA, they rarely leave. Our 93% retention rate is well above the industry standard.

4. **Financial Strength.** With more than $982 mllion in assets, NIA is a leader in the insurance marketplace for nonprofits. We are rated A- (Excellent) by AM Best and are reinsured by a group of highly rated reinsurers.

5. **Inspired Service.** Whether it's a claim issue, a payment question, or assistance with training or resources, NIA members can easily reach a live, friendly professional to assist with their requests. As a nonprofit ourselves, we have no stockholders looking for bottom-line profits. Our sole mission is to benefit 501(c)(3) nonprofits we insure.

6. **Member-governed.** We are governed by the nonprofits we serve! NIA's volunteer board members are elected annually by nonprofits we insure. This diverse group of leaders consists of nonprofit executives from our member nonprofits as well as volunteer experts in areas of finance, law, and insurance.

7. **Member Benefits.** Nonprofits get more than just an insurance policy from NIA. They also get valuable services to help them accomplish their missions. We offer practical, easy-to-use tools and training to help our nonprofits run safe, efficient, and effective organizations. Most of our services are free and some are highly discounted, saving our nonprofit members significant dollar amounts that they can use toward their causes, clients, and communities.

8. **Dividends.** We maintain financial resources at levels to meet or exceed the obligations in our insurance contracts with our members, and we also have the privilege of sharing better-than-anticipated financial outcomes with our members! Since 2007, we've returned more than $50 million to our California members and are working hard so that we can also pay dividends to members in other states whenever possible.

9. **Foundation-backed.** The David & Lucile Packard Foundation, the Bill & Melinda Gates Foundation, and several other forward-thinking foundations saw the potential of our founder's vision. Their multimillion-dollar support helped create our innovative model that is now setting the standard for liability and property insurance products and services for nonprofit organizations.

10. **Leadership.** We're all about strengthening the nonprofit sector. Purchasing liability insurance through Nonprofits Insurance Alliance keeps nonprofit dollars working in our nonprofit organizations for our communities. We are stronger together.

insurancefornonprofits.org

The insurance policy, not this email, forms the contract between the insured and the insurer. 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 administered by Alliance Member Services® (AMS), also a 501(c)(3) nonprofit.

Information current as of 09/21/2026.
A newer version may be available at
insurancefornonprofits.org/top-10-reasons-501c3-nonprofits-rely-on-NIA.pdf