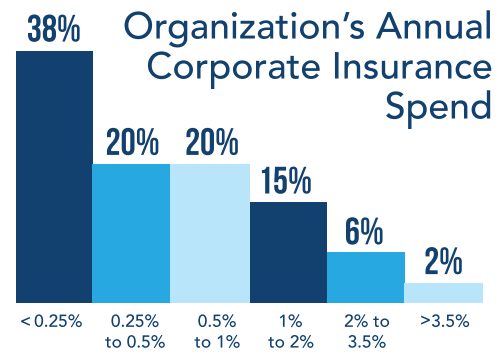


Top Qualities in an Insurance/Risk Advisor



Organization's Annual Corporate Insurance Spend



"Our research showed that small nonprofit organizations are arranging only the most basic forms of insurance, not necessarily those that will be vital as they grow."
 —Jamie Crystal, executive vice president at Crystal & Co.

1

YOUR CURRENT COVERAGE MAY BE SEVERELY LACKING.
 Most nonprofits spend less than 0.5% of annual revenue on insurance. They should spend about 1% to get adequate coverage.
(source: Crystal & Co. Survey of Nonprofit Risk Management)

5

YOU WANT PEACE OF MIND TO FOCUS ON YOUR MISSION
 Nonprofits name "insurance expertise" and "understanding of the nonprofit sector at large and of our business in particular" as the top qualities in an insurance advisor

2

YOU MAY BE PAYING TOO MUCH FOR TOO LITTLE
 "Reducing insurance premiums" ranks No. 2 on nonprofits' list of top risk management priorities, behind "Identifying and assessing current and future threats to the organization's assets"

"There has not been a policy that we've written for a nonprofit that we're not increasing coverages drastically. It's an extra layer of protection that we're able to add on and still save money."
 —Anton Thornquist, president of Caudill Thornquist Group

5 REASONS

YOUR NONPROFIT SHOULD REVIEW INSURANCE COVERAGES

4

YOU DON'T KNOW THE EXTENT OF YOUR RISK
 Only 22% of nonprofits employ a dedicated risk professional. Nearly one in ten nonprofits have never conducted an independent assessment of their corporate risk and insurance program and 13% have not done that in more than three years.

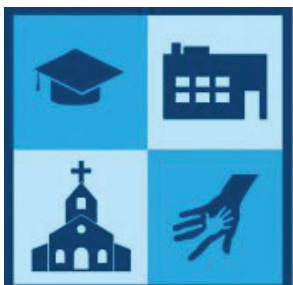
3

YOUR BOARD MEMBERS MAY BE PERSONALLY AT RISK
 63% of nonprofits reported having a D&O claim within the past 10 years
(source: Towers Watson Director & Officers Liability Survey)

Top 3 Hazards for Nonprofits

- 1** Employment-related risks including workplace injuries
- 2** Acts, errors or omissions in governance & management
- 3** Acts, errors or omissions in rendering professional services

(source: Crystal & Co. Survey of Nonprofit Risk Management)



CAUDILL THORNQUIST GROUP

An insurance agency that specializes in nonprofit coverage and takes the time to understand the work of your organization can better identify your unique risks and insurance needs, and offer you lower rates with more comprehensive protection. At Caudill Thornquist Group, nonprofit coverage is all we do. Our family-owned and operated agency works with a wide range of nonprofits all across Michigan, from Detroit to Grand Rapids to Flint to Traverse City.

Call us at **(800) 732-0096** today and get refocused on your mission instead of worrying about an omission in your insurance coverage.