

***AREA INSURANCE
THOUGHT FORCE REPORT***
Chair: Elaine A., D75

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Southern California
Area Assembly

Committee Members

- **Thank to all who participated in our research!**

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SCWS Area Insurance Thought Force Responsibility

- Charge:
 - To explore the areas of consideration and concern regarding insurance for Al-Anon/Alateen groups in the SCWS Area, and
 - Report back to the Officers, Board, AWSC and Assembly with potential recommendations.

Answer three broad questions:

1. What are groups currently doing about insurance?
2. What are other options for Groups?
3. What role might the Area/SCWS play in the future?

Relevant Traditions

- Tradition Four ~ Each group should remain autonomous, except in matters affecting another group or Al-Anon or AA as a whole.
- Tradition 7 ~ Every group ought to be fully self-supporting, declining outside contributions.
- Tradition 9 ~ Our groups as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.

Some facts!

More meeting places are requiring insurance regardless of geographic location, meeting place type or affiliation.

The ThF met *before* the COVID/coronavirus hit.
We do not know how that will affect insurance issues, moving forward!

Problems for Groups

- Some groups have not had the funds to pay for insurance (when required by their meeting places) and have had to find new locations.
- More and more meeting places are requiring insurance.
- Individual members are often reluctant to assume responsibility for their Groups as the signers on policies.
- Individual Al-Anon groups are not 501(c)(3) tax-exempt entities.
 - Best rates are available to 501(c)(3) nonprofit entities.

Data From Groups

- 1,200 Groups in the Area.
- Received only 100 responses to survey.
- Of those 100, 35-40 were paying for insurance.
- 11 Al-Anon Meetings pay insurance to A.A.
- 2 AIS offices pay for their Groups' insurance.
- Even with light response, estimated total paid by those groups was \$4,900 +/-

Current Costs for Insurance By Groups

- Some Groups are, individually, paying \$460 a year with no deductible.
- Some groups are paying \$200+/- a year with a \$1,000 deductible.
- 30 meetings in another Twelve Step program banded together to purchase insurance at \$400 for the group of meetings (\leq \$15 per group, per year).
- Two AIS Offices pay \$600 per year. Each Group pays \$60 per year.

What have other Areas done?

- Northern California pays \$2,600 per year for a policy that covers 900 meetings.
- Each Group that needs an insurance certificate pays \$60 a year.
- NCWSA Bylaws had to be changed to allow the Area to purchase a policy that would cover individual Groups in that Area.

Current SCWS Policy

- **SCWS Area's current insurance policy issued by Nonprofits Insurance Alliance of California (NIAC).**
- **The wording of our current Bylaws prohibits NIAC from providing insurance for our Area's Groups.**

Two Different “Solutions”

1. Provide specific information and resources for Groups to decide for themselves how to proceed.
2. Propose that the Area pursue purchasing a Policy that covers all Groups (would require change in Bylaws).

RECOMMENDATION

Form a TASK FORCE

to determine the way forward!