

Associations & Nonprofits

AND THEIR DIRECTORS AND OFFICERS

at Risk



Exposures increasing for nonprofit organizations.

60% of insurance companies surveyed believe D&O and EPL exposures are increasing.¹

OVER 85% of associations are discussing risks with their board of directors indicating the importance of understanding emerging exposures. Some of the top issues are antitrust which involves allegations of violations of antitrust laws and the impact of social inflation describing the rising costs of claims above and beyond what is explained by the overall inflation rate.²

Nonprofits are at risk for both Employment Practices and D&O claims.

According to Equal Employment Opportunity Commission, overall EEOC charge filings increased **9.2%** from **2023** to **2024**.³



50% Claims are relatively equally distributed between Employment Practices and Directors & Officers claims. Common EPL claims involve allegations of retaliation, wrongful termination, as well as race, disability, pregnancy & age discrimination. Common D&O claims involve breach of contract claims, breach of fiduciary duty and board mismanagement.⁴



Opting for easy protection is the way to go.

GET COVERAGE: Organizations can buy insurance directly or through their broker. Aon Affinity Nonprofits works with over **5,000 local insurance agents** and **brokers** throughout the country.

KEEP COVERAGE: Over 90% of the eligible accounts within Aon's D&O and Association Office package programs opt for automatic renewal, which makes the process easy – no applications to complete every year, simply a renewal insurance policy and invoice!⁵



We know associations & nonprofits!



Aon Affinity Nonprofits works with 65,000 association and nonprofit clients. With more than 40 years of underwriting experience, we specialize in providing customized insurance solutions for the unique needs of associations and nonprofits.

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¹ Aon's Financial Services Group Survey Private and Nonprofit Management Liability Market Reflections for 2023 and Looking Ahead to 2024

² ASAE's 2024 Associations' Guide to Risk and Crisis Management

³ Equal Employment Opportunity Commission

⁴ Aon Affinity Nonprofits Management Liability Insurance Program

⁵ Aon Affinity Nonprofits Management Liability and Business Insurance Programs

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