



PARTNERING WITH HAI Group



Our Story

Four decades ago, the public housing industry was in crisis. Housing authorities across the country couldn't find affordable insurance on the open market, so a group of 25 agencies met to discuss ways to solve the problem. After weighing their options, the group decided to form their own insurance company, and HAI Group was born.

Today, HAI Group, which is still governed by housing authorities, not only provides property and casualty insurance to public housing entities,

but also insures private affordable housing entities nationwide.

Continually adapting to serve the changing needs of the industry, HAI Group also offers online training and professional certifications on a variety of housing-focused topics, as well as research on public and multifamily affordable housing, people who receive housing assistance, and the challenges associated with protecting and preserving affordable housing.



OUR MISSION

HAI Group exists to help our policyholders promote and preserve affordable housing for all. We believe that homes are critical building blocks of vibrant and resilient communities. Research demonstrates that having a safe, decent, and affordable home leads to better outcomes for people, including better jobs, better health, and improved wellbeing.



As an organization, HAI Group is **relentlessly committed to providing reliable insurance products and related services to the affordable housing industry**—and we're passionate about doing everything we can to exceed our customers' expectations.



Partnering with HAI Group

At HAI Group, we are committed to providing our members with the tools, resources, and support they need to succeed. Our extensive range of member benefits focuses on risk management, education, and recognition, ensuring that your housing agency can thrive while maintaining safety and financial stability.

Governance Participation

As a member of HAI Group, you have [a voice in the governance of the company](#), which plays a major role in providing high-quality products and services.

Our Board of Directors consists of executives from both member housing authorities and outside organizations, supported by standing committees that represent all business areas to keep the companies informed of ever-changing issues in the industry.

Surplus Contribution and Dividends

Members have the ability to make a surplus contribution to share in the financial success of the company: Our Board of Directors has the ability to declare policyholder dividends when HAI Group's financial results are positive.

In-House Claims Handling

Our claims team offers [quick responses and strong defense on your behalf](#). You won't face the daunting task of managing your claims alone. With compassionate support and 24/7 service, we ensure you can file claims swiftly and efficiently.

Personalized Service with Dedicated Account Executives

At HAI Group, we believe in the power of personal service. When you become a policyholder, you are assigned a dedicated account executive who is committed to providing exceptional customer service.

Your account executive is not only your primary point of contact for all insurance-related matters but also a licensed commercial insurance agent, equipped to offer personalized advice and guidance tailored to your agency's unique needs.

In addition to handling your routine policy inquiries, your account executive is there to assist with securing coverage beyond HAI Group's in-house products. If your agency requires specialized solutions, your account executive can leverage our network of trusted carrier partners to provide alternative market options.



Examples of alternate market coverage available through HAI Group's agency services include:

- Builders' risk
- Flood, wind, and hail
- Crime/fidelity/employee dishonesty
- Lead liability
- Cyber liability
- Workers' compensation

With a dedicated, knowledgeable account executive by your side, you'll receive the support you need to navigate both our standard offerings and the broader range of market solutions. We are here to ensure your agency stays protected, no matter the complexity of the coverage you require.

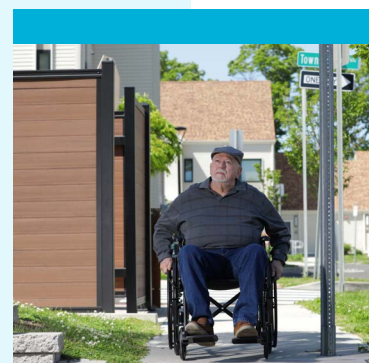
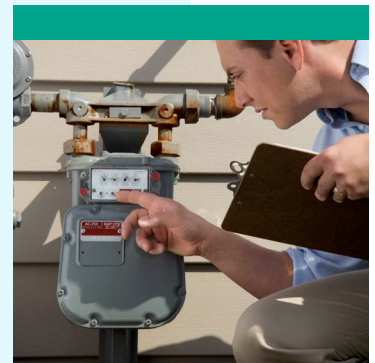
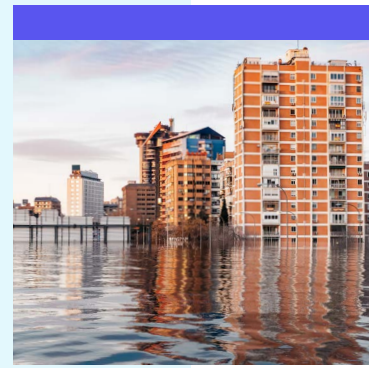
Risk Control and Consulting

Our risk control team is committed to educating employees and residents to promote safety and minimize risks. Educational materials are available online in our [Resource Center](#) at no cost.

- **[Customized Training:](#)** Specialized training to fit your organization's needs.
- **[Site Inspections:](#)** Risk control consultants will inspect your properties and provide recommendations for improvement.
- **[Business Continuity Planning Tool:](#)** If you don't yet have a plan that outlines how your organization will maintain operations during an emergency, we've got you covered.

Research and Data

The Public and Affordable Housing Research Corporation (PAHRC) [is the research entity of HAI Group](#). Our goal is to promote the importance of affordable housing on a national level and to help our stakeholders build evidence-based cases for why affordable housing matters. PAHRC also administers the National Housing



Preservation Database (NHPD), a unique tool that helps preserve affordable housing. **This database offers the only de-duplicated source of address-level data for publicly supported housing properties.**

Online Training

HAI Group Online Training is [the go-to place for housing professionals to meet their training needs](#). We offer a learning management system that empowers over 30,000 housing professionals with engaging courses and certifications. Members have access to select risk management courses at no cost, and affordable annual subscription plans are available for unlimited access to courses and discounted certifications.

Annual Programs and Events

HAI Group Resident Scholarship Program

Since 2003, we've awarded more than \$1.9 million to over 500 students across the country—students who have gone on to successful careers in nursing, education, social work, and more. Residents of HAI Group member agencies [can apply for scholarships and](#), if selected, may receive support for up to four consecutive years.

Risk Control Programs

Our risk management team administers [several programs to support safety and risk management efforts](#) within housing agencies:

- **Loss Prevention Fund:** Since 2020, we have allocated \$11.5 million as part of a competitive reimbursement fund that supports our member's safety and risk-prevention initiatives, including cybersecurity updates.
- **Risk Management Awards:** Our annual Risk Management Awards honor outstanding efforts in risk control.
- **Playground Safety Poster and Essay Contest:** Residents can participate for the chance to win gift card prizes.
- **Fire Safety Poster and Essay Contest:** Residents can participate for the chance to win gift card prizes.



Annual Risk Management Conference

Each year, HAI Group hosts a virtual risk management conference, typically held in early November. This event is tailored to our members and features presentations from industry experts who share insights on emerging risks and practical strategies for mitigation. The conference provides a valuable opportunity for continuing education, networking, and staying ahead of trends in the housing industry.

Let's Work Together to Protect What Matters Most

From risk prevention funding and recognition programs to educational resources and industry-leading research, HAI Group is committed to supporting housing organizations every step of the way. We're more than just an insurance provider—we're your partner in building stronger, safer communities.

HAI Group offers our policyholders a variety of newsletters and regular communications to keep them up to date on industry trends, training opportunities, and company news.

**Sign up for weekly updates from our
Resource Center today!**





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