

HAI Group is the marketing name for our organization, which is made up of the companies listed below. While we don't typically refer to these companies in our marketing materials, they're necessary for financial reporting and regulatory compliance. Use the guide below to understand the role of each company.

Insurance Companies

Company Name	Role of Company	Admitted or Non-Admitted?*	For Profit or Nonprofit?
Housing Authority Property Insurance, A Mutual Company (HAPI)	<ul style="list-style-type: none"> Provides commercial property coverage to its members As a mutual company, it may generate a dividend to members if declared by the board 	Admitted	Nonprofit
Housing Authority Risk Retention Group, Inc. (HARRG)	<ul style="list-style-type: none"> Provides general liability, automobile, and claims-made casualty insurance for public housing agencies 	Non-Admitted	Nonprofit
Housing Enterprise Insurance Company, Inc. (HEIC)	<ul style="list-style-type: none"> Provides commercial property, general liability, and umbrella insurance for affordable housing providers 	Admitted	For Profit
Housing Specialty Insurance Company, Inc. (HSIC)	<ul style="list-style-type: none"> Excess and surplus lines insurer providing non-traditional insurance programs to public and affordable housing providers 	Non-Admitted	For Profit

Non-Insurance Companies

Company Name	Role of Company
Housing Authority Insurance, Inc. (HAI)	<ul style="list-style-type: none"> Sponsors programs for members, including insurance and risk management programs, scholarship and internship programs, and charitable activities Advocates and supports legislative and regulatory issues that help to improve the public and affordable housing industries
Housing Investment Group, Inc. (HIG)	<ul style="list-style-type: none"> Investment holding company that serves to fund opportunities that further the missions of HARRG and HAPI
Housing Insurance Services, Inc. (HIS)	<ul style="list-style-type: none"> Provides agent and broker services to public and affordable housing providers and their agents to procure insurance products
Housing Telecommunications, Inc. (HTI)	<ul style="list-style-type: none"> Delivers online training and education programs via HAI Group Online Training
Innovative Housing Insurance Company, Inc. (IHIC)	<ul style="list-style-type: none"> Captive insurance company that is owned and controlled by its insureds, serving to insure and reinsure various types of risks

***Non-admitted:** Company doesn't necessarily comply with state regulations. If the company fails financially, there is no guarantee claims will be paid. Policyholders can't appeal to the state insurance department if they feel their case was mishandled.

Admitted: Company must comply with all state regulations in which coverage is provided. If the company fails financially, the state will step in and pay claims as necessary.