

## Financial Strength

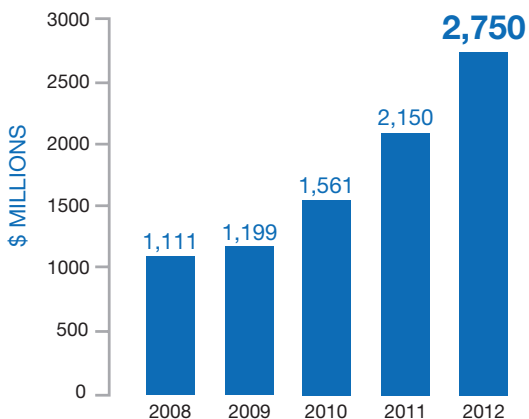
Rely on AmTrust's financial strength and security for your insurance needs.

- A.M. Best rating of "A" (Excellent) FSC X



- Ranked among *Fortune* Magazine's Top 100 Fastest-Growing Companies
- Ranked 12<sup>th</sup> nationwide in National Association of Insurance Commissioners (NAIC) March 2013 workers' comp market share report
- Publicly traded on the NASDAQ Global Market under the stock symbol AFSI
- More than \$7.4 billion in total assets
- More than \$2.7 billion in written premium
- Net combined ratio of 89.5%

## Gross Written Premiums



## Why Choose AmTrust?

### Flexibility

We have multi-state capability, multi-tiered pricing and multi-line capability, combined with exceptional customer service and a dedicated staff of insurance professionals, who all share the same vision. Insurance is our product, customer service is our business.

### Financial Strength

We're financially sound, rated "A" (Excellent), Financial Size X by A.M. Best and publicly traded on the NASDAQ Global Market under symbol AFSI.

### Payment Options

We have cost-effective and flexible payment options to fit your needs. We offer a variety of ways to pay including online payment, as well as payment by phone or check.

### Risk Management

At AmTrust North America, we specialize in risk management solutions and are dedicated to helping you mitigate losses in the workplace. Whether you require safety and loss prevention assistance, underwriting support, risk management and administration, auditing, inspection or overall risk management solutions, we give you the individualized attention your company deserves.

### About First Nonprofit Group

First Nonprofit Group has provided insurance and financial services solutions exclusively to nonprofit and governmental employers nationwide for over 30 years. We cover more than 300,000 employees nationwide through our property, general and professional liability, auto, umbrella, workers' comp and D&O coverages. We also offer financial services and consulting, administration of group programs, risk management, and state unemployment insurance (SUI). Our special SUI program options include both individual and group program alternatives for nonprofit and governmental employers.

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First Nonprofit Group  
An AmTrust Financial Company

## State Unemployment Insurance for Nonprofit Organizations



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All employers are required to pay for State Unemployment Insurance (SUI). For-profit employers have only one option to cover their SUI obligations: pay a tax into the State Unemployment Fund.

However, 501c3 nonprofits and governmental employers can opt to self-insure (called “reimbursing”) and not pay via the tax method. But self-insuring can be risky and challenging to manage.

First Nonprofit Group provides alternative funding and risk management programs designed uniquely for 501c3 and governmental employers to maximize savings and eliminate the difficulty of self-insuring. By making this switch, the nonprofit can save as much as 40% of their annual unemployment costs.

These programs all include fixed annual costs, budgetary certainty, insurance protection and professional claims administration.



## Eligible Organizations

More than 1,500 nonprofit and governmental entities currently participate in our program, covering more than 250,000 employees. They include the following:

- Social service organizations
  - Child and family services
  - YMCAs and YWCAs / Boys and Girls Clubs
  - Goodwill Industries
  - Community action agencies
  - ARCs
  - Domestic violence and homeless shelters
  - Assisted living centers
  - Vocational guidance and training centers
- Educational service organizations
  - Charter and private schools
  - Colleges and universities
- Charitable foundations
- Healthcare agencies and hospitals
- Mental health and behavioral services
- Religious charities and service organizations
- Native American Indian tribal organizations and casinos
- Governmental sector entities
  - Cities and counties
  - Towns, townships and villages
  - Public school districts and education service districts
  - General improvements or police/fire protection districts

## Program Options

- **Bonded Service Program:** Risk free, first and last-dollar coverage
- **Unemployment Savings Program:** Proprietary interest-bearing reserve, with claims administration and stop-loss insurance
- **Excess Loss Insurance:** “Working Excess Coverage” fits level of risk retention that works best for the organization
- **Surety Bonds:** Required in many states for “Reimbursing” employers
- **Group Program Management:** Program design, consultation and administration for nonprofit and public sector associations or affiliated entities

## Underwriting Guidelines

- Available to organizations in all 50 states
- 501c3 nonprofits
- Governmental employers
- At least 10 employees

## Payment Flexibility

While most payments into the state tax system are made during the first and second quarters of the calendar year, First Nonprofit Group clients deposit payments equally over the course of the year.

## Contact Information

**First Nonprofit Group**  
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Get a savings assessment from First Nonprofit Group by visiting our website or calling us today.