

Nonprofit State Unemployment Insurance



How does your organization avoid the high cost of State Unemployment Taxes? Consider the prospect of altering the method by which you fulfill that unemployment responsibility while gaining greater financial control at the same time.

Eligible Organizations

Nearly 2,000 nonprofit, tribal and governmental entities currently participate in one of our successful unemployment risk management programs that saves money (as much as 40%), is fully or partially insured, and provides greater control over that cost.

They include:

- Social service organizations
- Charter and private schools; colleges and universities
- Healthcare and hospitals
- Mental health/rehabilitation
- Native American/Alaska Native tribes and enterprises
- Local, county and state government entities
- Religious charities/service organizations
- Charitable foundations

Program Benefits

First Nonprofit Group programs include:

- Fixed annual cost
- Budgetary certainty
- Insurance protection
- Improved cash flow through equal quarterly payments
- Professional claims management and cost audits
- Reimbursement payments to state agencies for individual claims
- Posting of collateral (surety bonds) with state unemployment agencies

Program Options

- **Bonded Service Program:** Risk Free, first and last dollar coverage
- **Unemployment Savings Program:** Proprietary interest-bearing reserve, plus stop-loss
- **Excess Loss Insurance:** “Working Excess Coverage” fits level that works best for the organization’s risk tolerance
- **Surety Bonds:** Required in many states for “Reimbursing” employers
- **Group Program Management:** Individually tailored programs for public and nonprofit member organizations includes underwriting, billing, and management of reserves

Underwriting Eligibility Guidelines

- Available in all 50 states
- IRS qualified 501c3 organizations
- NA/Al tribes and their enterprises
- Local, county and state government entities
- Minimum 10 employees in most states

Easy Application Process

- Contact us
- Simple, two-page initial application
- We process all necessary paperwork to set up your reimbursing account at your state unemployment agency



First Nonprofit Group
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