

State Unemployment Insurance



How can your organization avoid the high cost of State Unemployment Insurance (SUI) taxes? Consider altering the method by which you fulfill that unemployment responsibility to one that also allows greater financial control.

Eligible Organizations

Over 2,100 nonprofit, tribal and governmental entities currently participate in our successful unemployment risk management programs that save money (as much as 40%), are fully or partially insured, and provide 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

Underwriting Eligibility Guidelines

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

Programs

- **Bonded Service Program:** Risk Free first and last dollar coverage
- **Unemployment Savings Program:** Proprietary interest-bearing reserve account, plus stop-loss
- **NUF Program:** Claims administration, finance management and HR support
- **Excess Loss Program:** "Working Excess Coverage" fits the 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

Program Benefits

- 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
- **FNPACCESS:** Live HR advice, group purchasing and discounted background services

Easy Application Process

- Contact us
- Simple, two-page initial application
- We process all onboarding state paperwork



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