



# Nonprofit Unemployment Risk Management Program

**501(c) Agencies Trust and 501(c) Services, in conjunction with Great American Insurance Group, are pleased to offer nonprofit organizations a program to manage their unemployment risk. Participating organizations in this program must be 501(c)3 employers, and will typically have 15+ full-time employees and/or gross payroll of at least \$1 million.**

## Opportunity Summary

Federal law allows 501(c)3 employers to opt out of paying into the State Unemployment Insurance (SUI) pool and instead reimburse the state for unemployment benefits paid to former employees. For many nonprofit employers, this is a cost savings opportunity when paired with appropriate risk management services.

## About 501(c) Agencies Trust, 501(c) Services and Great American Insurance Group

501(c) Agencies Trust is a program administered by 501(c) Services. Together they have been serving the nonprofit sector since 1982, delivering proactive cost-control programs to 501(c)3 reimbursing organizations that have opted out of the SUI tax system. The Trust has nearly 1,500 member organizations and partnerships with over 20 national nonprofit groups including: YMCA of America, Boys & Girls Clubs of America, Jewish Community Centers, Feeding America and the National Human Services Assembly.

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Great American E&S Insurance Company, which insures the 501(c) Agencies Trust stop-loss program is rated "A+" (Superior) by A.M. Best.

## Program Services and Benefits

- A potential savings in excess of 30% per year versus paying SUI
- Unparalleled and individualized customer service
- A dedicated unemployment claims representative who specializes in nonprofits
- Unlimited access to unemployment hearing representatives
- A unique team of industry professionals available to strategize and consult on minimizing unemployment costs
- Unlimited access to a professional HR hotline for all types of personnel questions and occurrences
- A quarterly deposit plan for budgeting ease
- A customized savings plan to prepare for unexpected claims activity
- Financial specialists who manage each member's reserve account and pay the state on the member's behalf
- An easy-to-use group purchasing program with pre-negotiated discounts for nonprofits
- A stop-loss protection program that limits the risk of excess unemployment insured by Great American E&S Insurance Company, rated A+ (Superior) by A.M. Best

**Please complete the form on back for a free estimate of your potential savings.**



**501(c) Agencies Trust**  
**(800) 631-2967** + [information@501c.com](mailto:information@501c.com)  
[www.501cTrust.org](http://www.501cTrust.org)

**The 501(c) Agencies Trust stop-loss program is insured by Great American E&S Insurance Company, rated A+ (Superior) by A.M. Best (affirmed March 20, 2015). Participating organizations are not an insured, an additional insured, a loss payee or a third party beneficiary under the Trust's insurance policy.** Coverages and program description is summarized. Please consult 501(c) Services for complete details about the program. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2015 Great American Insurance Company. All rights reserved.

**Questions?** Please contact us at (800) 631-2967 or [information@501c.com](mailto:information@501c.com).

### 1. 501(c)3 Organization

Organization Name: \_\_\_\_\_  
 Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_  
 Telephone: \_\_\_\_\_ E-mail: \_\_\_\_\_  
 Description of Operations: \_\_\_\_\_

### 2. Payroll History and Full-Time Employment

Total Gross Annual Payroll (Last 4 Quarters): \_\_\_\_\_  
 Total SUI Taxable Payroll (Last 4 Quarters): \_\_\_\_\_  
 Current Number of Full-time Employees: \_\_\_\_\_

### 3. Current unemployment program method (check one):

Pay UI taxes through \_\_\_\_\_ OR  Reimburse the state

State ID # \_\_\_\_\_  Internal staff  
 Current UI tax rate: \_\_\_\_\_%  Third Party Admin. (list): \_\_\_\_\_  
 (Attach your current Tax Rate or Contribution Notice form)  Insurer (list): \_\_\_\_\_  
 Other (list): \_\_\_\_\_

### 4. Unemployment Benefits History

2013	2014	2015
\$ _____	\$ _____	\$ _____

Do you anticipate any funding changes, operational changes, or layoffs over the next 24 months?

No  Yes Explanation: \_\_\_\_\_

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_ Title: \_\_\_\_\_

The 501(c) Agencies Trust is proud to collaborate with Great American Insurance Group. Please provide contact information for your Great American appointed insurance agent:



**Please fax this completed form to (800) 449-8563 or scan/email to [information@501c.com](mailto:information@501c.com).**