

California Property & Casualty Carrier Submission Tips



Submission requirements:

Carrier	ACORD or Equivalent Application Needed	Supplemental Application	Loss Runs (90 Days Valued)	Can Submit/Block the Market	BOP/Package
AmTrust	Yes	Yes	4 years	110 days out	Yes
Atlas	Yes	Yes	4 years	90 days out	Yes
BHHC	Yes	Preferred	4 years	90 days out	
EMPLOYERS Compensation	Yes	Preferred	4 years or No Loss Letter (< 25K and no losses)	120 days out	
Guard Insurance	Yes	Preferred	4 years	90 days out	Yes
ICW Group	Yes	Yes	4 years	120 days out	
Liberty Mutual	Yes	Preferred	4 years	90 days out	Yes
Omaha National	Yes	Preferred	3 years	120 days out	
PIE Insurance	Yes	Preferred	3 years	120 days out	
Preferred Employers	Yes	Preferred	3 years	90 days out	
Republic Indemnity	Yes	Yes	4 years	90 days out	
State Fund	Yes	Yes	4-5 years	90 days out	
The Hartford	Yes	Preferred	4 years	120 days out	Yes
Travelers	Yes	Preferred	4 years	90 days out	Yes

For carrier-specific information, including appetite, states offered, commission split, or added value services, please call your Sales Consultant or P&C Sales Executive at **(800) 801-2300**.

Additional information that may be needed during underwriting:

- Additional information on claims incurring over \$20,000:
 - Details of what occurred
 - When the claim is projected to close, if still open
 - If the employee is still working for the organization
 - Corrective measures that have been put into place to avoid such a claim from occurring again
- Audited financials (usually required on premiums \$200,000+)
- Experience Modification worksheet (can access through NCCI website)
- NCCI inspection report (can access through NCCI website)

