

# 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
AmTrust	Yes	Yes	4 years	110 days out
Atlas	Yes	Yes	4 years	90 days out
BHHC	Yes	Preferred	4 years	90 days out
CompWest	Yes	Preferred	4 years	120 days out
EMPLOYERS Compensation	Yes	Preferred	4 years or No Loss Letter (< 25K and no losses)	120 days out
ICW Group	Yes	Yes	4 years	120 days out
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
Travelers	Yes	Preferred	4 years	90 days out

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)

