

New Business Applications

Please allow 5 days from the submission date before contacting for status. There are several check points the application must go through before it is assigned; Broker of Record and Prior Coverage. This process typically takes up to 2 days.

Applications with prior outstanding policies must be finalized before a quote can be issued. The application will be rejected and closed. Once the prior policy has been finalized a new application will need to be submitted.

Completeness of the submission: If any of the following information is not provided on the submission the file will be closed.

- Prior 2 years payroll totals
- 4 years of current valued loss runs (valued within 90 days of submission date).
- Licensing Information (CSLB, DMV/MCP, PUC, FLC, ICC)
- Complete Ownership (Officer Name, title, stock percentage if applicable.)

Additional information that will ensure a timely & accurately priced quote:

- Accurate payroll
- Detailed Description of Operations
- WCIRB Number and Rate Sheet (Large Accts \$250k+)
- Answer ALL questions including supplemental section.
- Submissions over \$250,000 base premium require actuarial review and must be submitted at least 45 days prior to the requested inception date. We will not be able to quote new business submissions that are received less than 45 calendar days before the inception date. The submission will be closed.
- Note the comment section on the application for triaging priority, if you are unable to upload losses, Previously insured w/SCIF, current carrier is non-renewing, lapse in coverage (indicate with or without employees), etc.

To ensure that we focus our resources efficiently we are giving quoting priority to accounts that:

- Have not had previous insurance
- Have a lapse in coverage
- Are being non renewed – Submit at least 30 days prior to ARD when possible
- Have experienced losses and are likely to face large rate increases
- Have an undeveloped 3-year loss ratio of 40% or more