**Submission Requirements**

1. Description of Operations
   * Historical Narrative
   * Key management personnel, including resumes
   * Prior and current structure including lines of coverage, retention, limits, excess carriers, service companies
   * Marketing strategy/plan
   * Target accounts
   * Projected growth
   * Competition
2. Program Information
   * Detailed account of past and present exposures
   * Number of insureds
   * State mix
   * Average account/insured size
   * Desired coverage by line of business
   * Rating information by line of business
3. Policy Forms
   * Current policy forms
   * Copies of all endorsements
   * Unique Filing Requirements
4. Underwriting Administration
   * Staff experience
   * Underwriting guidelines and procedures
   * Rating structure
   * Breakdown of the premium dollar-expense components
   * Systems Utilized for Rate/Quote/Policy Issuance
   * Interface Requirements
5. Loss Information
   * Currently valued loss information for past five years, excluding the most recent year
   * Hard copy loss runs for current period
   * Detailed description of all large losses in excess of $50,000
   * Summary of Group data by line - if applicable
   * Triangulated data - if available
6. Claims Administration and Management (if using TPA)
   * TPA or Staff experience
   * Procedures, authority levels
   * Large loss strategy
   * Corporate philosophy of insured
   * Copy of claims service agreement
   * Interface Requirements
7. Actuarial Reports - if available
   * IBNR and loss reserve analysis
   * Ultimate loss projections, by line
   * Rate analysis and funding requirements
8. Financials
   * Audited financial statements - two years
   * Investment strategy - if captive involved
   * Dividend policy of the group - if captive involved
   * Description of state of domicile taxes, assessments, and fees - if captive involved
9. Loss Control
   * Programs and guidelines