**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