

## 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