



As we begin to put your proposal in writing, we will need the following information:

- ✓ A narrative “story” of your company, including goals, organization chart, resumes on key employees, number of employees (by function), capabilities, mission statement, etc.
- ✓ Any specific underwriting guides or manuals used (other than ISO, NCCI, etc).
- ✓ Copies of individual and corporate insurance licenses.
- ✓ Copy of proposed policy forms and endorsements (for standard ISO or NCCI, just need the form name, number and edition date).
- ✓ Copy of the dec pages of E&O and Fidelity / Fiduciary policies.
- ✓ Underwriting results (policy, accident or treaty year), by line, by state for the proposed program (include paid loss and loss adjustment expense and o/s loss & expense reserve). A minimum of five years of data is normally required together with valuation dates at the end of each year.
- ✓ List of proposed sub-producers, with approximate volume from each and copy of typical sub-producer agreement.
- ✓ Description of agency data processing system (number, type, manufacturer of PC’s, details of LAN / WAN, software versions used, number of transactions processed currently and projected, management reports available, etc.).
- ✓ A copy of your most recent financial statement.

Undoubtedly, this seems like a lot, but, given prevailing market conditions, we need to present carriers and reinsurers with as much pertinent data as possible.