

START-UP GROUP REQUIREMENTS

Carrier	Requirements
	Payroll records, business license and Articles of Incorporation: • For a true start-up (based on business start date): At least 2 weeks of payroll, prior to the requested effective date, must be submitted. • An existing group that just hired its first W-2 qualifies as a Start-Up. Carrier will require as much payroll as is available (minimum 2 weeks prior to the requested effective date).
	Must be a true start-up, based on business start date. Note: Must be in business for at least 6 weeks prior to the requested effective date

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier
Please refer to the carrier guidelines for additional information