






**START-UP GROUP REQUIREMENTS**

Carrier	Requirements for Start-Up Groups
	<p>A company must have been in business for a minimum of three months prior to the requested effective date to be eligible for an AFA quote</p>
	<p>Payroll records, business license and Articles of Incorporation  <b>Note:</b> Anthem will not accept a brand new business until payroll records are available</p>
	<p>New companies in business 3 months or less, Articles of Incorporation and/or Partnership of Proof of Establishment &amp; Financial Viability Letter from Financial Institution</p>
	<p>If there is no wage and tax report yet, then as much payroll records that are available will be required</p> <p>If the business has not opened yet, but will open for business on or right before the policy effective date, employee W-9 will be required to prove employment</p> <p>A copy of a business check whether paying by check or ACH to verify business existence</p>
	<p>Payroll records, business license and Articles of Incorporation  <b>Note:</b> Prominence will not accept a brand new business until payroll records are available</p>

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