



COMMON OWNERSHIP/AFFILIATED COMPANIES

Carrier	Guidelines
	<ul style="list-style-type: none"> • Underwriting will consider businesses with ownership or effective control of greater than 50% as one employer. • It is the group's responsibility to establish whether a control group exists by submitting a signed Common Ownership Attestation, listing all companies involved. • For the purposes of determining total number of employees, organizations that are affiliated or eligible to file a combined tax return constitute one employer. • Total number of employees (including part-time, owners, and ineligible employees) cannot exceed 50.
	<ul style="list-style-type: none"> • Employers with more than one business under common ownership are required to enroll as one group. • For the purposes of determining total number of employees, businesses that are affiliated or are eligible to file a combined tax return are considered one employer. • Total number of employees (including part-time, full-time equivalents, owners and ineligible employees) cannot exceed 50. • Proof of common ownership, such as a Common Ownership Affidavit is required.

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