



## COMMON OWNERSHIP/AFFILIATED COMPANIES

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

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