



State Fund's Guide to Complete Submissions for Workers' Compensation Insurance

All new business submissions must be entered in PriceNow and include the **required** information listed below to be considered a complete submission. **If an application is not complete, it will be closed and resubmission is required.**

Also, please answer all application questions completely and accurately, as all requested information could affect the ability to produce an accurate quote. Additional information to be considered for pricing should be in the Comments section, such as an explanation for Blanket Waiver of Subrogation requests, details of Volunteer exposures, complex Ownership issues, or any other elements not captured in the PriceNow submission.

Please include the following information in your submission:

1. **Business Operations** – Detailed description of all operations of the risk, including job duties.
2. **Four Years of Loss History** – Valued within 100 days of effective date, both entered and attached.
3. **License** information – Should be verified as current and active prior to submission.
4. **Ownership** information – Legal names properly formatted and applied based on the entity.
5. **Payroll** information– For the projected policy period, and the previous four years when applicable.

Business Operations – It's really important that we get a complete description of policyholders' business operations – the purpose, services, suppliers, etc. – to enable an accurate quote. We've attached a link to examples of how to fill out this portion.

[Click here for more information on Business Operations](#)

Four Years of Loss History – When applicable, four years of Loss History information must be entered in the PriceNow Loss Input Screen and valid loss runs must be attached to the PriceNow submission. Due to the business need to issue accurate and timely quotes, there are no exceptions to this requirement. The loss runs that you attach to the submission must be on the carrier's letterhead and valued within 100 days of the effective date, both entered and attached.

[Click here for more information regarding Losses](#)

License – The State of California requires businesses in specific industries to have appropriate licensing to operate. Licenses should be verified with the appropriate licensing board prior to submitting for coverage. The License name must match the Business or Trade name exactly.

[Click here for more information regarding Licensing](#)

Ownership – Complete ownership information is required to properly underwrite a submission because it can have an impact on coverage. The ownership not only determines who is covered on the policy, but also dictates who is legally liable for payment of the policy. Such information will also help ensure we can properly address potential combinability issues, if the business owners are already insured with State Fund on another policy.

[Click here for more information regarding Ownership and Entities](#)

Payroll – Accurate payroll information for each business location is required to provide an accurate price indication. Accurate payroll estimates help determine accurate pricing for the risk, and reduce the likelihood of substantial differences in the final audit of the policy.

[Click here for more information regarding Payroll](#)

If you have any questions, please contact the Customer Service Center at 888-STATEFUND (888-782-8338). We appreciate your confidence in placing business with State Fund, and we look forward to working with you.