Group Captive Submission Preparation Checklist

Assemble an internal record for a brokerage or underwriting discussion. Specific requests and acceptance standards depend on the program.

Company and insurance records

- ■ Confirm legal entities, ownership, operations and states. Inventory policies, endorsements, contractual terms and current retentions.
- ■ Gather payroll/class, fleet and location data and flag growth, project wrap-ups or acquisition transitions.

Loss information

- ■ Obtain valued loss runs and related exposure histories by line and year. Reconcile dates, expenses, large losses and reopened claims.
- ■ Summarize severe events and corrections using operational facts. Avoid exporting personal information unnecessarily.

Operating and financial evidence

- ■ Assign loss-control and claims owners. Document claim reporting, fleet oversight, reserve reviews and return to work as relevant.
- ■ Identify the finance and security records that would be needed and confirm an approved secure transfer process.

Questions for the review

- ■ Ask for proposed policy terms, layers, pooled obligations, contribution and assessment rules, collateral and exit.