

START-UP GROUP REQUIREMENTS

Carrier	Requirements for Start-Up Groups
	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
	Payroll records, business license and Articles of Incorporation Note: Anthem will not accept a brand new business until payroll records are available
	New companies in business 3 months or less, Articles of Incorporation and/or Partnership of Proof of Establishment & Financial Viability Letter from Financial Institution
	If there is no wage and tax report yet, then as much payroll records that are available will be required 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 A copy of a business check whether paying by check or ACH to verify business existence
	Payroll records, business license and Articles of Incorporation Note: Prominence will not accept a brand new business until payroll records are available

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