

Carrier	Will the carriers write an owner-only Group?
	No. Owner-only groups without W2 employees are ineligible for coverage.
	Yes. Owner-only groups that meet the following criteria are eligible for coverage: <ul style="list-style-type: none"> • The group is an S-Corp, C-Corp, or LLC • There are at least two owners who aren't spouses • One owner completes an Eligibility Statement or can provide W2s
	No. Owner-only groups without W2 employees are ineligible for coverage.
	Yes. Owner-only groups that meet the following criteria are eligible for coverage: <ul style="list-style-type: none"> • The group must be headquartered in CA offering general financial services • More than 50% of all the firm's owners must be CPA members of CalCPA or Associate members of CalCPA. All CPA owners must be members of CalCPA in good standing. (Effective 01/01/2019 – Most up to date guidelines available.) • More than 50% of the group must reside in CA • All employees must work at least 20 hours per week, unless the group chooses 30 hours as the eligibility requirement
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	Yes. Will write Officer Only groups as long as the group's business entity is a type of Corporation such as LLC, S-Corp, or C-Corp . At least 2 eligible officers are required and at least one of the officers must be a W-2 employee and listed on the DE9C. Must be covered by Worker's Compensation. Owner-only groups without a W-2 employee are ineligible for coverage. No. Owner-only groups are not eligible for coverage. There must be a minimum of one W-2 employee, who is not a spouse of the owner or partner. (Effective 03/01/2022)
	Yes. Will write Officer Only groups as long as the group's business entity is a type of Corporation such as LLC, S-Corp, or C-Corp . At least one of the officers must be a W-2 employee and listed on the DE9C. No. (Sole Props & Partnerships) Owner-only groups without a W-2 employee are ineligible for coverage.
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	No. Owner-only groups without W2 employees are ineligible for coverage.
	No. Owner-only groups without W2 employees are not eligible for coverage.
	Yes. Will write Owner Only groups as long as the group's business entity is a type of Corporation such as LLC, S-Corp or C-Corp Owners cannot be spouses/domestic partners. At least 2 eligible owners are required. No. Spouse-only groups, owner-only groups and sole proprietors are not eligible unless there is at least one eligible common law employee enrolling. (Effective 07/01/2021 – Most up to date guidelines available.)