

Carrier	Will the carriers write an owner-only Group?
	<b>No.</b> Owner-only groups without W2 employees are ineligible for coverage.
	<b>Yes.</b> Owner-only groups that meet the following criteria are eligible for coverage: <ul style="list-style-type: none"> <li>• The group is an S-Corp, C-Corp, or LLC</li> <li>• There are at least two owners who aren't spouses</li> <li>• One owner completes an Eligibility Statement or can provide W2s</li> </ul>
	<b>No.</b> Owner-only groups without W2 employees are ineligible for coverage.
	<b>Yes.</b> Owner-only groups that meet the following criteria are eligible for coverage: <ul style="list-style-type: none"> <li>• The group must be headquartered in CA offering general financial services</li> <li>• 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.)</li> <li>• More than 50% of the group must reside in CA</li> <li>• All employees must work at least 20 hours per week, unless the group chooses 30 hours as the eligibility requirement</li> </ul>
	<b>No.</b> Owner-only groups without W2 employees are ineligible for coverage.
	<b>No.</b> Owner-only groups without W2 employees are ineligible for coverage.
	<b>Yes.</b> Will write Officer Only groups as long as the group's business entity is a type of Corporation such as <b>LLC, S-Corp, or C-Corp</b> . 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. <b>Owner-only groups without a W-2 employee are ineligible for coverage.</b>  <b>No.</b> 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)
	<b>Yes.</b> Will write Officer Only groups as long as the group's business entity is a type of Corporation such as <b>LLC, S-Corp, or C-Corp</b> . At least one of the officers must be a W-2 employee and listed on the DE9C.  <b>No.</b> (Sole Props & Partnerships) Owner-only groups without a W-2 employee are ineligible for coverage.
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	<b>No.</b> Owner-only groups without W2 employees are not eligible for coverage.
	<b>Yes.</b> 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.  <b>No.</b> 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.)