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# Contractors GL and RQB questions

Use these answers to choose a submission path and avoid common misunderstandings.

## Does the Contractors GL Program include NY Labor Law?

No. The Contractors GL Program accessed through RQB excludes NY Labor Law. For New York work, use the separate Contractors GL with NY Labor Law review route; Volition has multiple markets.

## Does every NY Labor Law option have a $25,000 minimum?

No. One documented NY Contractors GL Labor Law program has a $25,000 minimum. It does not apply to every Labor Law market or other contractor placement. Account-specific terms require review.

## Does an eligible class mean the account is accepted?

No. Review every operation, the state and the complete classification, including height and other restrictions. Individual account underwriting and the proposed terms still apply.

## Does the class guide apply across all 14 program states?

Yes. The 67 ordinary listed classes apply across all 14 Contractors GL Program states. Code 91340 remains western-only: WA, OR, CA, NV and AZ; residential construction not exceeding three stories.

## What happens if an operation is not listed?

Unlisted classifications are prohibited for that RQB route. Contact Volition to discuss whether a different placement route may be available; do not select an inaccurate class to enter the rater.

## Who can use RQB?

RQB access is for appointed agencies with user access established. Contact rqb@volitionunderwriters.com for access questions.

This is a broker preparation resource. Availability and terms depend on the state, operations, underwriting and the policy issued. It is not a quote, binder or insurance contract.

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# Submission and coverage questions

Good account information helps the underwriting team identify options and clarify terms.

## Why do you ask for loss runs?

Loss runs show an account's reported loss history over the periods provided. Include a current set where available and explain major claims, open claims, coverage gaps and changes made after a loss.

## Why do subcontractor controls matter?

Contracts, insurance requirements and verification procedures describe how the insured manages subcontracted work. Some proposed policies impose specific conditions or warranties, which should be reviewed against actual practices.

## What is supported versus unsupported excess?

Supported excess is associated with the primary placement. Unsupported excess is considered over underlying coverage arranged separately. Both require review of the actual underlying terms, attachment and scheduled coverages.

## Does Labor Law silent mean full coverage is guaranteed?

No. The phrase alone does not establish a coverage outcome. Have the underwriting team review the quote, forms, exclusions and conditions for the particular account.

## Is Exclusive CPP available now?

It is coming soon, with no official launch date. Current property and package inquiries can be discussed separately.

## Does a worksheet or email bind coverage?

No. Volition worksheets organize initial information. They do not replace an official application, quote, binder or policy. Confirm the required placement steps with the underwriting team.

Send the account summary and available documents to cmsubmissions@volitionunderwriters.com. Include the requested coverage, effective date and work locations in the message.

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