CAPABILITIES

Commercial insurance capabilities

Start with the account. Volition helps retail brokers identify an appropriate commercial insurance submission route.

Identify New York work/exposures and Labor Law needs first. The Contractors GL Program accessed through RQB excludes NY Labor Law; other GL and multiple Labor Law markets have separate review routes.

Account need	Where to begin
Contractors GL Program	Use RQB for listed classes in the 14 program states. For other GL placements, ask Volition for account-specific review; no other-market eligibility is implied.
Contractors GL with NY Labor Law	Multiple markets for New York work/exposures. One documented program has a $25,000 minimum. Send direct work, subcontracting, territory and height details.
Commercial property or package	Send the occupancy, locations, building information and values. Discuss LRO, offices, retail, warehouses, vacant buildings and qualifying habitational accounts.
Excess liability	Provide the desired limit and full underlying coverage information. Identify New York construction or Labor Law needs clearly.
Workers' Compensation	Identify states, operations, class codes, payroll, experience modification and loss history. Send WC accounts to the dedicated WC submission team.
Specialty or mobile property	Describe the exposure and requested coverage. Ask Volition to confirm the appropriate route before completing product-specific applications.

Exclusive CPP

Coming soon. No official launch date has been announced. Current property and package inquiries can still be discussed separately.

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.

CAPABILITIES

Prepare a useful first submission

A short, accurate account story helps the underwriting team identify the next step.

Include these essentials

☐ Named insured, retail agency and a reliable broker contact.

☐ A plain-language operations description, including secondary operations.

☐ States and locations of work or property, desired effective date and requested limits.

☐ Estimated exposures such as sales, payroll, subcontractor costs or property values.

☐ Current coverage, recent loss information and the reason for seeking a new option.

☐ Any contractual coverage requirement, known restriction, urgency or difficult exposure.

Send to the appropriate team

Request	Contact
Commercial accounts	cmsubmissions@volitionunderwriters.com
RQB access	rqb@volitionunderwriters.com
Workers' Compensation	wcsubmissions@volitionunderwriters.com

RQB access is for appointed agencies. An agency appointment, class listing or submission does not by itself bind coverage.

Bring the full picture

Mention subcontracted work, exterior height, unusual occupancies, vacancy, products, professional services or other material exposures at the outset. A restriction under one program should lead to an account discussion about any available alternative.

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