

SUBMISSION GUIDE FOR CONTRACTORS

- **Contractor's Underwriting Survey. Form enclosed.**

- **Fiscal year-end statements for three prior years on the company. Separate Company and Personal Financial Statements required. Company Statements must be prepared by CPA whenever possible. The statements must include:**
 - **Cover letter**
 - **Balance Sheet**
 - **Profit and Loss Statement**
 - **Changes in Financial Position**
 - **Appropriate Footnotes**

It is recommended that percentage of completion method be used.

- **Copies of last three (3) years corporate tax returns (1st four pages only)**

- **Aging of Accounts Receivables and Payables as of last year-end and current**

- **Interim Company statement is required if the year-end statement is more than six (6) months old.**

- **Personal financial statements on all owners. Form enclosed.**

- **Financial statements on all affiliate or subsidiary companies.**

- **Bank Reference letter. Form enclosed. The letter should include an average bank balance and a line of credit that has been established. We also need to know if this line of credit is secured or unsecured.**

- **Resume on owners and key employees. Form enclosed.**

- **Current Work-in-Progress schedule**

- **Certificate of Insurance**