CARMA insurance

CANNABIS AND HEMP PROGRAM APPETITE

Cannabis and hemp appetite guide

A plain-language starting point for retail agents and wholesale brokers preparing a cannabis or hemp account. This guide describes the information CARMA wants to understand. It does not promise eligibility, terms, or placement.

Good starting points

Cultivation and growing Indoor, greenhouse, and related cultivation operations.	**Processing and manufacturing** Extraction, processing, infused products, and other manufacturing operations.
Retail and dispensaries Licensed dispensaries, retailers, and related storefront operations.	**Distribution and transportation** Wholesale, distribution, delivery, and transportation operations.
Testing and ancillary operations Laboratories and businesses supporting the regulated supply chain.	**Hemp businesses** Reviewed through the products, operations, supply chain, and requested coverage.

Questions to answer first

- What does each legal entity do at each location?
- Which licenses, registrations, or operating records apply?
- What property, products, people, vehicles, services, and contracts need review?
- What coverage decision and effective date does the client need?

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WHAT TO SEND CARMA

Make the account easy to understand.

You do not need every document before starting. Send what you have, identify what is missing, and state the decision you need from CARMA.

- Legal business names, ownership, locations, licenses, and a plain-language operations summary.
- Requested coverage, desired effective date, current coverage, and the immediate decision needed.
- Values, sales, payroll, vehicles, products, contracts, and available loss history.
- Applications and supporting records already available, plus a clear list of open items.

What happens next

- CARMA reviews the operation, requested coverage, state, timing, and available records.
- The team identifies the next useful question or submission item.
- Fit, licensing, carrier participation, pricing, limits, terms, and availability are confirmed for the specific account.

Have an account to discuss?

Retail agents and wholesale brokers can submit the details they have. CARMA will identify what is needed next.

Review current appetite guidance and start with CARMA

Your client remains your client. CARMA does not solicit agent-submitted insureds.