CARMA insurance

WHOLESALE SPECIALTY BROKERAGE APPETITE

Wholesale specialty appetite guide

A practical overview for agents and brokers with complex commercial accounts outside CARMA's current cannabis and hemp programs. Opportunities are reviewed account by account through specialty brokerage relationships.

Good starting points

Commercial package Property and casualty opportunities requiring an account-specific review.	**Real estate and lessors risk** Buildings, landlords, tenant activity, property values, and lease responsibilities.
Retail and service Retail, mercantile, restaurant, office, service, health, and specialty-store risks.	**Builders risk** Commercial and residential projects, new construction, repair, and remodel work.
Construction General contractors, artisan contractors, project details, and contractual requirements.	**Distribution and automotive services** Distributors, equipment rental, automotive services, and related commercial risks.

Questions to answer first

- What does the business do, and what makes the account difficult to place?
- Which entities, locations, property values, operations, and contracts are involved?
- What coverage is requested, when is it needed, and what has already been tried?
- Which application, loss, valuation, or project records are already available?

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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 name, ownership, locations, and a concise description of operations.
- Requested coverage, effective date, current insurance, and the placement challenge.
- Property values, sales, payroll, vehicles, project details, contracts, and loss history as applicable.
- Available applications and supporting records, with missing information identified directly.

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?

Bring CARMA the account story and the placement question. The team will confirm whether there is a useful next step.

Review current appetite guidance and start with CARMA

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