



# Sole Proprietor Underwriting Guidelines

## SOLE PROPRIETORS (SELF-EMPLOYED):

- Must be a full time business, engaged in producing income and have a business license and/or Tax ID number.
- Must have a current Schedule C tax filing showing a minimum gross income of \$40,000 for the business. Anything less than this amount would not be considered a full time business.
- Must sign the WHA Sole Proprietor/Owner/Partner Statement stating they are not listed on any other employer DE-6.
- Groups with one subscriber will receive a 1.10 RAF.
- Sole Proprietor groups must pay monthly premium via electronic funds transfer (EFT) and complete the WHA EFT Agreement.

**Note: Individual tax filings, bank statements, checks, and accounts receivable statements are not sufficient proof of income and will not be considered.**