



Submission Process Instructions (The Appulate System)

These instructions are for agents already registered with Appulate. If you are not registered, click here for registration instructions. [Appulate -Agent Setup Instructions-StateFund First.docx](#) (link to registration document)

To view instructions on how to key in submission information directly into the Appulate system, follow the instructions below.

For the best experience, please use Google Chrome as the program was designed here, you will get other errors when you access this from a different web browser (Edge, Safari, Firefox, etc.).

1. Go to <https://sff.appulate.com/signin> and sign in using your Appulate Login and password. The StateFund First logo in blue/white should always show in the top left corner.



Login to StateFund First

Email

Password

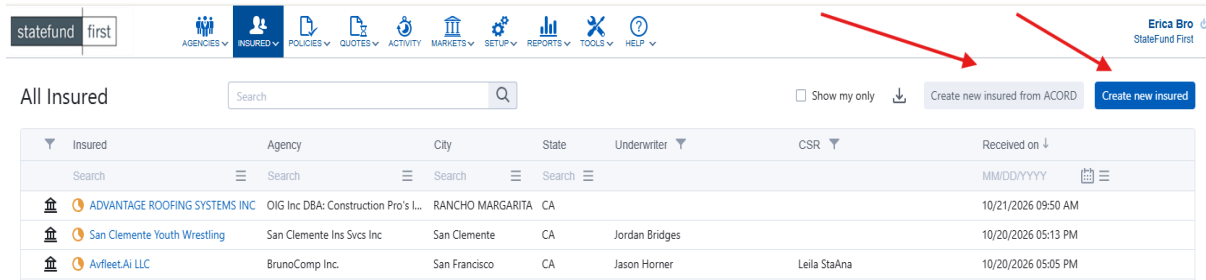
☒ Remember me

[Forgot password?](#)

Log in

Don't have an account? [Sign up](#)

2. Click on the “Create New Insured” Button either from ACORD or the one in Blue for manual entry



Insured	Agency	City	State	Underwriter	CSR	Received on
ADVANTAGE ROOFING SYSTEMS INC	OIG Inc DBA: Construction Pro's L...	RANCHO MARGARITA	CA			10/21/2026 09:50 AM
San Clemente Youth Wrestling	San Clemente Ins Svcs Inc	San Clemente	CA	Jordan Bridges		10/20/2026 05:13 PM
Avfleet Ai LLC	BrunoComp Inc.	San Francisco	CA	Jason Horner	Leila StaAna	10/20/2026 05:05 PM

3. Enter the basic client information and click on “Create Insured”

Create new insured

Insured type

☒ Commercial

For commercial lines, like Workers' Compensation, General Liability, Commercial Auto and others

☐ Person

For personal lines, like Homeowners, Personal Auto and others

* Name

Doing business as (DBA) name

NAICS codes

Advanced search

FEIN

Mailing address

City

State

Zip code

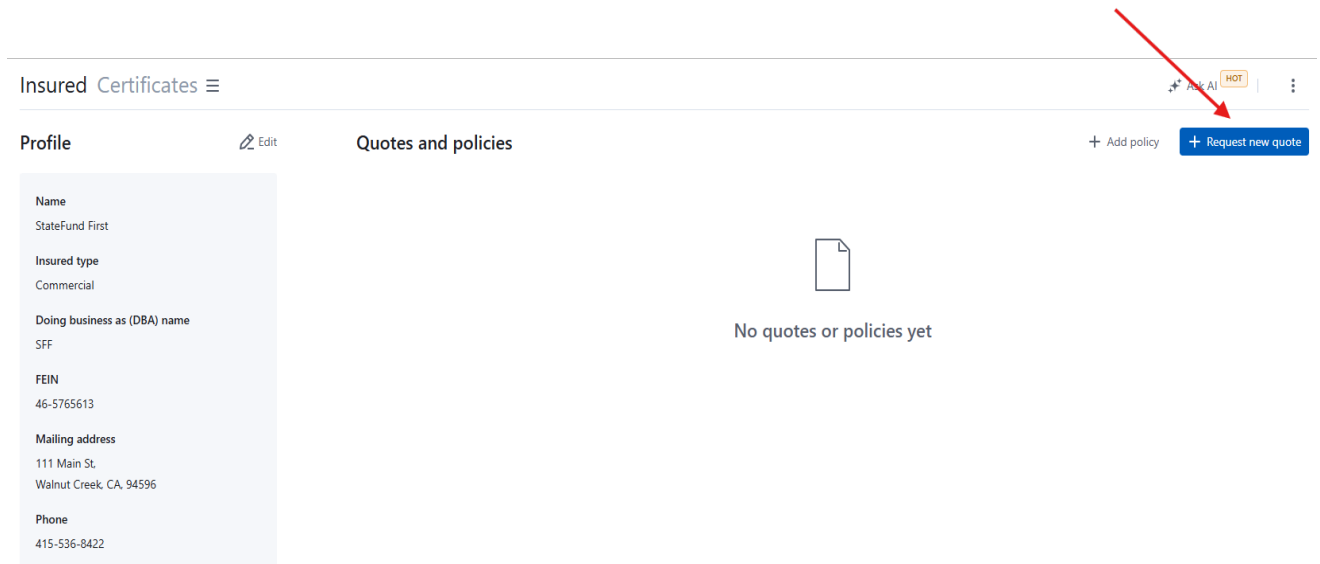
Phone

Fax

Cancel

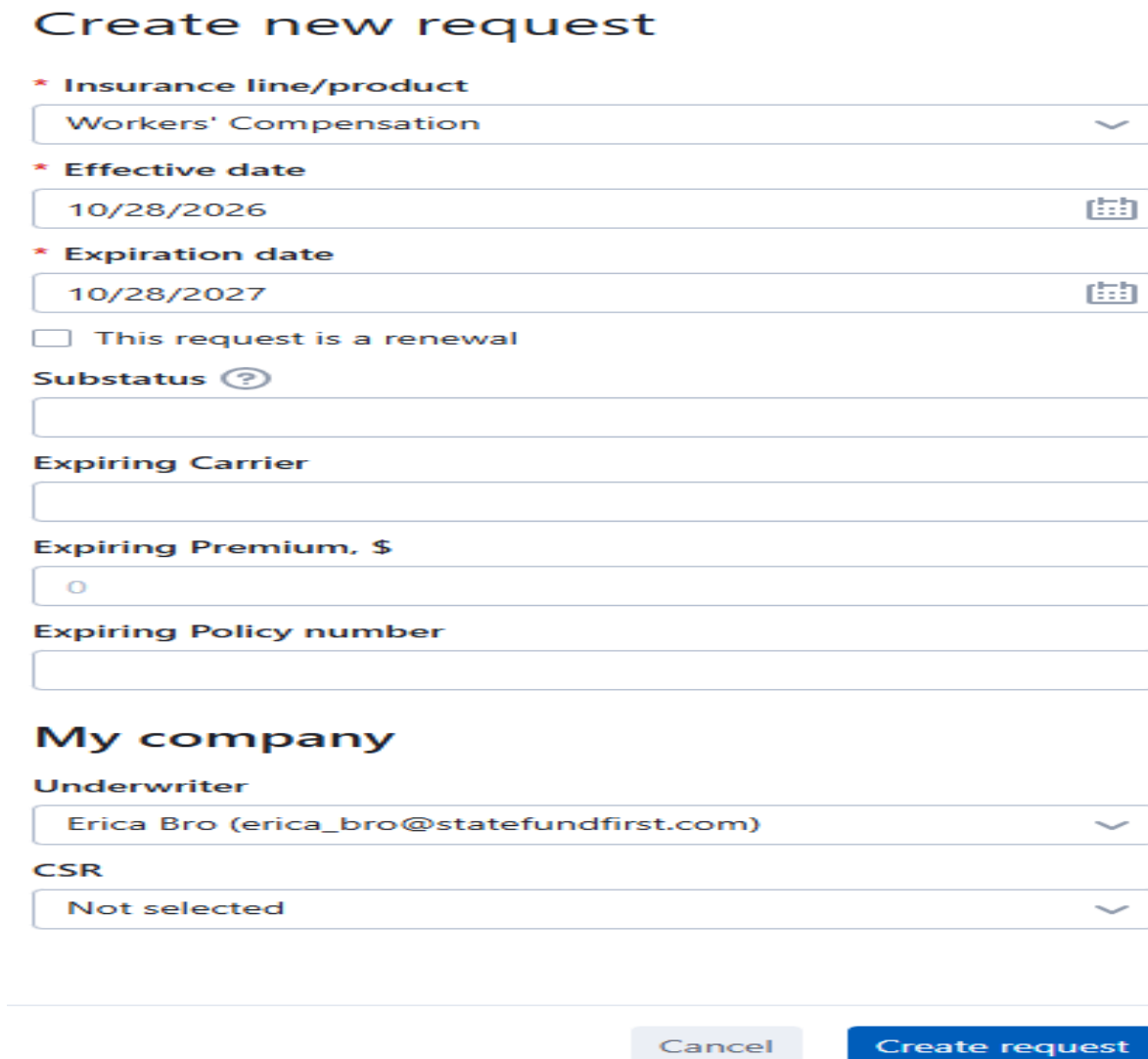
Create insured

4. Select “Request New Quote” from the top left corner.



The screenshot shows the 'Insured' profile page. At the top, there's a navigation bar with 'Insured' and 'Certificates' (with a menu icon). On the right, there's a 'HOT' badge and a 'Request new quote' button, which is highlighted by a red arrow. Below the navigation bar, there's a 'Profile' section on the left with an 'Edit' icon, and a 'Quotes and policies' section on the right. The 'Profile' section contains fields for Name (StateFund First), Insured type (Commercial), Doing business as (DBA) name (SFF), FEIN (46-5765613), Mailing address (111 Main St, Walnut Creek, CA, 94596), and Phone (415-536-8422). The 'Quotes and policies' section shows a document icon and the text 'No quotes or policies yet'. At the bottom right, there are '+ Add policy' and '+ Request new quote' buttons.

5. Enter the insurance line, product, and expiring details, then click on “Create Request”. Tab to move between fields.



The screenshot shows the 'Create new request' form. It has a title 'Create new request' and several fields: 'Insurance line/product' (dropdown menu with 'Workers' Compensation' selected), 'Effective date' (date field with '10/28/2026' and a calendar icon), 'Expiration date' (date field with '10/28/2027' and a calendar icon), 'This request is a renewal' (checkbox), 'Substatus' (text field with a help icon), 'Expiring Carrier' (text field), 'Expiring Premium, \$' (text field with '0'), 'Expiring Policy number' (text field), 'My company' (section header), 'Underwriter' (dropdown menu with 'Erica Bro (erica_bro@statefundfirst.com)' selected), and 'CSR' (dropdown menu with 'Not selected' selected). At the bottom, there are 'Cancel' and 'Create request' buttons.

6. From the State Fund of California line, choose Start quote from the Right to begin entering the general application information.

Market name	Status	Contact	
StateFund First	Not submitted yet	Erica Bro	Upload quote
Berkshire Hathaway/Homestate	Not submitted yet	Select	Start quote
State Fund of California	Not submitted yet	N/A	Start quote

7. You will enter the information per section and as you move down the page, it will also move horizontally to fill out the sections shown in the red box. Upon completion, you will be able to select “Request Quote” after all required items are done. (Anything with a red asterisk is required and it will show with a Red Number for each titled section at the top).

State Fund of California

Business information > Policy start date > Experience modification 1 > Ownership type 1 > Unique considerations 1 > Location > Contacts at employer's business 1 > Company age

Business information

What is the business name? StateFund First

Enter DBA (Doing Business as), if applicable. SFF

FEIN 46-5765613 (9 digit Federal Employer Identification Number)

SSN

NAICS code Search by code or title...

Address

Street 111 Main St

City Walnut Creek

State CA

Zip code 94596

Office phone 415-536-8422

Request quote

8. To add a new location, or contact, you will choose + New Record to enter. All information auto-saves and will update after you Tab out of that field.

Location

Permanent California Location ☐

Locations * Download Edit in spreadsheet

Loc #	Street	City	State	Zip
> 1	111 Main St	Walnut Creek	CA	94596
* 2				

Location number

Street address *

City *

State *

Zip code *

[+ New record](#)

Contacts at employer's business

9. Loss Experience – must be entered and include gaps in coverage. The dates must be synced to submit. To satisfy the loss history there shouldn't be any gaps in time. Meaning that the dates must follow one another.

Ex: 2 Year Loss History

6/1/2024-6/1/2025

6/1/2025-1/1/2026 cnx

You want to add a line that shows 1/1/2026 to the CURRENT date you want or further out. When it asks if the client had coverage for that timeframe, say no – then in the EXPLAIN portion – note that they've had a lapse in coverage since 1/1.

← State Fund of California

Business > Company age and prior insurance > Description of operations > Exposure & class codes 1 > **Loss experience 1** > Individuals included/excluded > Purchase acquisition questions >

Loss experience

Date business started

Loss Run (Claims History) * ?

Year	Carrier	Premium	ExMod	Indem
> 2026	- No Coverage -			

Did the insured have coverage this year? ☐ Yes ☒ No

Explain

Effective date

Expiration date

Loss evaluation date

* > 2025	State Fund of California	\$ 2,214	100	0
> 2024	State Fund of California	\$ 1,675	100	0

10. Option to upload Loss Runs will show for each year.

Did the insured have coverage this year? ☒ Yes ☐ No

Effective date 

Expiration date 

Carrier

Total premium

Ex-Mod

Number of indemnity claims

Number of medical claims

Indemnity incurred loss

Medical-only incurred loss

Loss evaluation date 

Upload Loss Run

11. Once all items are entered and documents are uploaded, you can Request Quote and it will show that the Submission has been initiated in GREEN.

Overview Insured Quote request Compare quotes 

Exp. carrier: Add... Exp. premium: \$0 ☐ Renewal  

Market name	Status	Contact
 StateFund First	    Not submitted yet	Jordan Bridges Upload quote 
 Berkshire Hathaway/Homestate	    Not submitted yet	Select Start quote 
 State Fund of California	    Submission Initiated	N/A Get instant quote 
Quote request	  Submission Initiated	Finish submission... 
 Find markets		

12. The three lines will also allow you to go to different sections manually. You may also access the documents section from this area to add all documents for uploading. (Loss Runs, Exmod Worksheet's, Notices of Cancellation, etc.)

Test123 WC 10/31/2026 Request in progress

Overview Insured Quote request **Compare quotes** Exp. carrier:

Market name	Status	Contact
StateFund First	Not submitted yet	Jordan Bridges
Berkshire Hathaway/Homestate	Not submitted yet	Select
State Fund of California	Submission Initiated	N/A
Quote request	Submission Initiated	
Find markets		

Overview
Insured
✓ Quote request
Compare quotes
Forms
Loss Runs
Documents
Activity log

13. Loss Runs – enter the carrier's name and upload the document by year.

Test123 WC 10/31/2026 Request in progress Agency: Select...

Overview Insured Quote request Compare quotes **Loss Runs** Exp. carrier: Add... Exp. premium: \$0 Renewal

Select all

> State Fund of California	2024-2025, 2026-2027	Add policy number	Upload loss run
Enter carrier name	2025-2026	Add policy number	Upload loss run
Enter carrier name	2023-2024	Add policy number	Upload loss run

Upload or drag and drop loss runs. Learn more

14. Documents – enter additional items here.

Test123 WC 10/31/2026 Request in progress Agency: Select...

Overview Insured Quote request Compare quotes **Documents** Exp. carrier: Add... Exp. premium: \$0 Renewal

Select all Upload files

Forms View additional forms

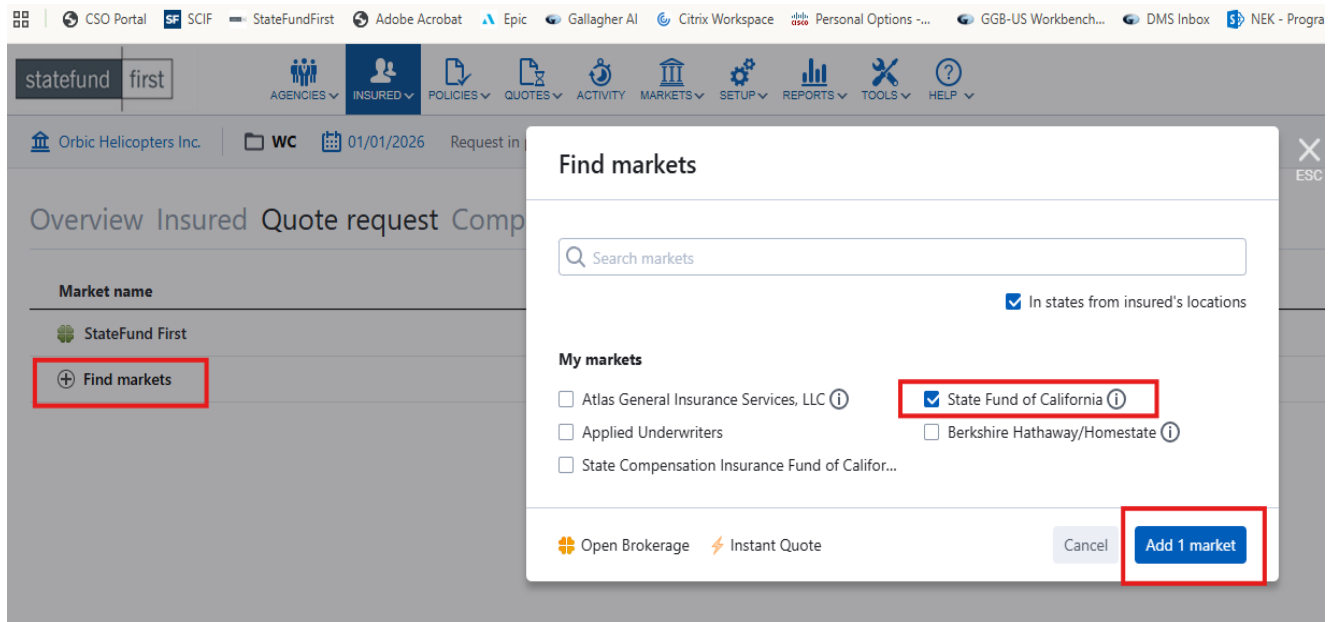
ACORD 125 CA	California Commercial Insurance Application	
ACORD 130 CA	California Workers Compensation Application	

15. That's it! Your submission has been sent to StateFund First. You will receive notification when your quote from The State Fund is available for downloading.

To Submit from a completed ACORD

1. Select the "Create New Insured from ACORD: option. It will pull up your file history to select your pdf document from. (This must be a fillable PDF and cannot be handwritten.)

2. It will take the data from your ACORD and create the file for you. You will still have to enter any additional items not included in the ACORD to complete the submission to Request Quote as mentioned above.
3. If the State Fund of California market is not shown, click on 'Find Markets' and select it from there to add. If you want a quote from other markets, you can make that selection as well and provide the details required (per market, questions may duplicate.)



4. Click Start Quote and proceed with the missing responses.
5. Once everything has been entered and uploaded you can Request Quote to finish.