



	TOPICS	CALIFORNIA COMMERCIAL AUTO PROGRAM
 <b>DRIVER</b>	License and age requirements	Must be over the age of 21 and under 70 licensed in California
	Driving experience	36 months driving experience within the U.S. or Canada
	Violations and accidents	Less than four in last 36 months; less than three in last 12 months
	Major violations	No major violations in last 36 months
 <b>VEHICLE</b>	Eligible vehicles	Light to heavy vehicles eligible up to 45,000 lbs. Dump trucks are acceptable if within a fleet of mostly light and medium size units.
	Extra heavy units and truck tractors	No extra heavy units/truck tractors
	Private passenger autos	Private Passenger Type (PPT) vehicles must be owned and registered to the business
	Radius of operations	Local to intermediate; up to 500 miles
	ACV or stated amount limits per vehicle	Values up to \$100,000 PPT and \$150,000 for commercial vehicles
	Permanently attached equipment	Acceptable using stated value
	Leased/rented vehicles to others	Unacceptable risk - acceptable to rent or lease others
	Hazardous materials	No transportation of hazardous materials
	Booms and cranes	No booms or cranes with lift capacity more than 10,000 lbs
Fleets in excess of 10 vehicles	Submit to Commercial@ArrowheadGrp.com with 3-4 years of currently valued loss runs	
 <b>COVERAGE &amp; FEES</b>	CSL liability limits	\$100,000, \$300,000, \$500,000, \$750,000 and \$1,000,000 limits available
	Additional insured and add-ons	AI, available with a fee per entity. Blanket, ask the U/W. Primary wording only available per entity, no additional charge. Waiver of subrogation available at no additional charge.
	Optional coverages	Rental reimbursement, driver other car, auto loan/lease gap coverage, for owner or officer of the corporation, if all vehicles are registered to the business entity
	Roadside assistance	Nation Safe Drivers (NSD) flat charge of \$48 regardless of the number of vehicles. Includes: towing 10 miles/3 times per year, locksmith, tire and battery service, gasoline/fluid delivery
	Broadened coverage endorsement	Available
 <b>UNDERWRITING</b>	Symbol 1 acceptability	A copy of the contract requiring symbol 1 or 2 must be provided to Underwriting for accounts with less than 5 units. Yes if greater than five vehicles. Named insured cannot be an individual
	Loss history	Cumulative three year loss ratio less than 50 percent
	Loss runs	1-4 vehicles not required
	Prior coverage	No lapses in 36 months due to multiple non payments, loss history or non compliance
	Safety questions	Related to schedule credits - not automatically applied
 <b>PAYMENT/ BINDING</b>	Payment options	Direct bill: 15% or 20% down plus 9 installments. Direct bill paid in full. Agency bill: paid in full or through outside financing
	Discounts available	Schedule rating for eligible risks; provide target premium in comments section of quote
	Online quotes and submit for approval	ArrowheadExchange.com



## COMMERCIAL AUTO

Integon National Insurance Company

Admitted "A-" (XI) rated carrier by A.M. Best Company

Instant online quotes can be obtained for certain eligible accounts 1-10 vehicles; up to \$10,000 in premium

### INDUSTRY TARGET

- Contractors
- Manufacturing
- Retail
- Wholesale and services

### VEHICLE TARGET

Light, medium, and heavy trucks, panel trucks, vans, pickups, and private passenger autos owned by the business.

## PROGRAM HIGHLIGHTS

- Nation Safe Driver roadside coverage
- New ventures acceptable and placed in sub-standard tier
- 1-4 vehicle accounts don't require loss runs
- Symbol 1 Liability available for most accounts
- Rating tiers, experience and schedule rating plans
- Broadened Coverage Endorsement form available
- Additional insured, primary wording, waiver of subrogation available
- Multiple billing options

## CONTACTS

**MARKETING**  
800.333.5553 x8733

**CUSTOMER SERVICE/UNDERWRITING**  
866.401.2111

**ENDORSEMENT REQUESTS**  
Commercial@ArrowheadGrp.com

**LOGIN ASSISTANCE/TECH SUPPORT**  
800.333.5553 x6844  
TechSupport@ArrowheadGrp.com  
Hours of Operation: M-F 6 AM - 5 PM PST



## FAST AND EASY ONLINE SUBMISSIONS



**STEP 1:** Log in to ArrowheadExchange.com and choose Commercial Auto to begin your quote.

**STEP 2:** If Quick Quote approved, select "Request to Bind."

**STEP 3:** Confirm VIN numbers, MVR's will be run on all drivers after VIN verified.

**STEP 4:** Choose a payment plan and bind.

- If Submit for Approval, upload the required documents and select "Submit to Underwriter." An underwriter will email confirmation with "Approved" or "Denied."

### HELPFUL HINTS

- Be sure to let us know the target premium in "Comments" for additional pricing consideration on preferred accounts.
- A complete driver list must be provided with all employee and non-employee drivers.
- All quotes will be subject to final review of MVR's, loss history, and program guidelines.