



		TOPICS	GEORGIA COMMERCIAL AUTO PROGRAM
	<b>DRIVER</b>	License and age requirements	Must be over 21, under 70 and licensed in Georgia
		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 (no dump trucks) eligible up to 45,000 lbs
		Extra heavy units and truck tractors	No extra heavy units/truck tractors
		Private passenger autos	Private Passenger Type (PPT) vehicles must be owned by the business
		Radius of operations	Local to intermediate; up to 200 miles
		ACV or stated amount limits per vehicle	Values up to \$100,000 commercial and \$75,000 PPT
		Permanently attached equipment	Acceptable using stated value
		Leased/rented vehicles to others	Unacceptable risk - acceptable to rent or lease from 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 online or email to U/W with 3-4 years of currently valued loss runs
	<b>COVERAGE &amp; FEES</b>	CSL liability limits	\$75,000, \$100,000, \$300,000, \$500,000, and \$1 million available
		Additional insured and add-ons	Additional insured, primary wording, waiver of subrogation available; Fee for Additional Insured - \$20 per specific (\$100 max); \$150 for blanket
		Cost to hire	\$25,000 cost to hire eligible for Instant online quotes
		Optional coverages	Rental reimbursement, driver other car, auto loan/lease gap coverage
		Roadside assistance	Nation Safe Drivers (NSD) - \$80 for 1-4 vehicles; \$100 for 5 or more vehicles
		Road assistance coverage	Towing 10 miles/3 times per year, locksmith, tire and battery service, gasoline/fluid delivery
		Broadened coverage endorsement	Available for fixed rate based on number of vehicles, subject to additional rating factors
	<b>UNDERWRITING</b>	Symbol 1 acceptability	Less than five vehicles if required by contract. 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
		Credit	Factor in pricing tier qualification
		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	Multiple direct billing options available
		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
- 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

#### THAD ENGLISH

Director of Business Development  
TEnglish@ArrowheadGrp.com  
770.331.9954

BRAD BENNETT, Manager of Business Development  
BBennett@ArrowheadGrp.com, 404.909.5353

### CUSTOMER SERVICE/UNDERWRITING

866.401.2111

### ENDORSEMENT REQUESTS

Commercial@ArrowheadGrp.com

### LOGIN ASSISTANCE/TECH SUPPORT

800.333.5553 x6844

TechSupport@ArrowheadGrp.com



## FAST AND EASY ONLINE SUBMISSIONS



### STEP 1:

Log in to ArrowheadExchange.com and click Commercial Auto to begin your quote.

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

**STEP 3:** Confirm VIN numbers and payment plan.

**STEP 4:** Upload required documents including signed applications - MVR's will be run on all drivers and reviewed by your underwriter

- 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 on all employee and non-employee drivers.
- All quotes will be subject to final review of MVR's, loss history, and program guidelines.