

## **Rough Notes September 2006**

### **Target Markets Special Advertising section**

#### **ARROWHEAD GENERAL INSURANCE AGENCY, INC.**

As one of America's premier program managers based in San Diego, Arrowhead General Insurance Agency, Inc. has grown to over 500 employees in eight states offering 30 programs to their distribution base of over 4,000 producers and brokers. Arrowhead has partnered with 18 national carriers and is currently licensed on an admitted basis in 50 states, and is licensed for excess and surplus lines in 20 states.

Always increasing its list of programs, Arrowhead recently introduced a number of workers' compensation programs after completing a majority acquisition of Cypress Point, a prominent workers' compensation specialist. Additionally, two other new programs -- professional liability and crane/heavy construction-- were added to Arrowhead's roster in 2005. Its professional liability coverage focuses on accountants, consultants and community association errors and omissions, private and non-profit company directors and officers and employment practices liability. Their crane/heavy construction contractors program is geared for commercial construction operations and offers primary general liability coverage on a surplus lines basis and the associated business auto coverage on an admitted basis. Arrowhead is planning on adding new lines in the near future.

"At Arrowhead we're always on the lookout to unearth additional opportunities," says co-CEO Chris Walker. "We have invested significantly in our infrastructure to support our programs and ensure we are efficient, accurate and responsive to our customers. Our information systems and technology is cutting edge. All of this puts us in a position to execute market opportunities that will benefit our carriers, producers and brokerage associates."

Adding new products annually is an Arrowhead trademark. Among those added during the past few years, are architects and engineers, commercial auto, general contractors liability, public risk, nursing home liability, residential earthquake and workers' compensation programs. The latter is one of the three main areas that headline Arrowhead's overall business. Commercial accounts represent roughly 40 percent of the business; 35 percent is workers' compensation and the balance is personal lines.

The most efficient way Arrowhead works with its producers across the country is through Arrowhead Exchange, a front-end Internet based product with a secure online portal. This business-efficient system allows producers to obtain quotes quickly and securely buying policies 24/7. Other benefits include faster underwriter response, post-sale servicing and prompt binding/issuance.

"Clearly," remarks co-CEO Walker, "membership in the Target Market Program Administrators Association is of great value to Arrowhead. Networking at conferences is a tremendous benefit, and gaining new insights about the program business is vital to us. The venues selected for TMPAA conferences are excellent, and, invariably, the speakers are very good. Glenn Clark and Ray Scotto deserve a great deal of credit for organizing the association, and for running it efficiently and professionally. We're delighted to be members."