



# ARROWHEAD Commercial Auto



## Not Your Typical GA

We are not your typical general agency. So, what makes us different and why should you be confident in placing your business with us?

**Longevity** – Established in 1983, we have diversified our products to ensure we can withstand all markets and provide our nationwide network of independent producers with stable insurance programs.

**Strength** – By teaming up with top rated, trusted and financially secure insurance carriers, we can proudly offer quality insurance products.

**Technology** – Automation is our competitive advantage and online tools and resources for our business partners provide an efficient and streamlined business workflow.

**In-House Support** – Our experienced staff proudly handles underwriting, marketing and communications, technology services, accounting, legal, operations and customer service.

**GROW  
with us**

## Commercial Auto Industries

- Manufacturing
- Retail, wholesale and services
- Farm / Ranch / Agri-business
- Contractors

See reverse for all eligible classes or contact your underwriter regarding classes not listed.

## Carrier

SPARTA Insurance Company, admitted "A-" (IX) rated carrier by A.M. Best Company

## Competitive Pricing and Commission

- 15% commission to all producers
- No policy fee
- Multiple pricing tiers - Contact your underwriter
- Experience and schedule rating for eligible risks

## Coverage

- Symbol 1 for fleets of five or more (exceptions less than five where required by contract)
- ACV or stated amount for physical damage
- Rental reimbursement and auto loan / lease gap coverage
- More options available - Contact your underwriter

## Eligible Risks

- Unlimited number of power units
- Light to extra heavy commercial
- PPT's owned by business
- Radius: local to intermediate
- Dump trucks (not for hire)
- New ventures
- Values up to \$125,000 Commercial and \$100,000 PPT

## Billing

- Agency bill full pay or premium finance
- Four or 10 direct bill payment plans - No installment charges (\$1,000 minimum)
- 20% deposit required

## Our Service Commitment

- Quick online indications at [ArrowheadExchange.com](http://ArrowheadExchange.com)
- Fast turnaround on larger fleet quotes
- Policy issued within 48 hours
- We will return agency calls or E-mails within 24 hours

## Contact Us

800.669.1889 x8733

To learn more about our products, visit us at

[ArrowheadGrp.com](http://ArrowheadGrp.com).



- Agri-business (no hay, livestock or milk hauling)
- Air Conditioning Contractors
- Alarm Systems Dealers/Installers
- Apartment Complex Operations
- Appliance & Accessories Installation
- Apron, Linen & Towel Supply-No home delivery
- Auctioneers
- Auto Dismantlers
- Auto Transport Ops- No Wrecker or Towing Trucks - Service vehicles only
- Baggage/Luggage Transfer
- Bakeries-Wholesale distribution
- Banks/Financial Institutions/Insurance Firms
- Bar / Restaurant Suppliers
- Book or Magazine Distributor
- Bottled Beverage Distributor
- Building Materials Distributor
- Cable/TV Service / Installation
- Canneries, Packing Plants, Frozen Food Delivery-Wholesale
- Carpentry Contractors
- Carpet & Upholstery Cleaning
- Carpet Installation
- Catering Ops (Excl. Airport Ops) - No "Roach Coach" ops
- Ceiling & Wall Installation Contractors
- Chimney Cleaning
- Clothing Distributor & Stores
- Coffee/Snack Vendors-Wholesale Delivery
- Computer Software Programmers
- Construction Materials Distributor
- Concrete Construction
- Consultants
- Contractors Residential / Commercial
- Courier Services
- Debris Removal-Construction Site Cleanup
- Diaper Services
- Distributors, NOC (excluding hazardous materials)
- Door, Window Installation
- Driveway, Parking Area or Sidewalk Paving
- Drycleaners
- Drywall or Wallboard Contractors
- Dump Trucks (not for hire)
- Electrical Contractors
- Elevator Contractors
- Engineering Consultants, Architectural Services
- Engineering Contractors
- Excavation Contractors
- Exterminators/Fumigation/Pest Control
- Fabric Distributor
- Farming and Ranching Operations (no hay, livestock or milk hauling)
- Fence Erection Contractors & Dealers
- Film Delivery-No time restraints
- Fire Extinguisher Sales & Service
- Fire Sprinkler Design / Install
- Firewood Delivery Retail/Wholesale
- Fish & Seafood Distributors
- Floor Covering Installation
- Florists
- Fumigation Operations
- Funeral Homes
- Furniture Dealer or Distributor
- Furniture Repair/Installation gage Transfer
- Geophysical Exploration (no explosive transport)
- Glass Dealers & Glaziers
- Grocers- Wholesale / Retail
- Hardware & Lumber Stores
- Health Maintenance Organizations (Exclude non-owned auto)
- Heating & Air Conditioning Contractors
- House Furnishings Installation
- House or Building Movers (Lead Cars only Symbol 7)
- HVAC Contractors
- Ice Cream Distributors
- Ice Dealers-Wholesale
- Insulation Installation & Removal Contractors (No Asbestos Removal)
- Interior Design & Decoration
- Janitorial Services
- Land Grading Contractors
- Landscape Contractors
- Lawn Care Services
- Linen Supply & Laundry Supply-Wholesale/ Retail
- Manufacturing Risks (No Auto or Chemical Manufacturing)
- Masonry / Stone / Tile-setting
- Meat Distributors
- Medical or Dental Labs
- Medical, Dental Hospital Equipment Suppliers
- Metal Works Installation-Decorative or Artistic
- Milk Distributors
- Municipalities (non-emergency vehicles only)
- Office Supply Stores
- Oil & Gas Well Service (no drilling rigs, petroleum or waste hauling)
- Painting Contractors
- Paper Dealers / Distributors
- Paperhanging Contractors
- Parking Lot Sweepers
- Photographers
- Pipeline Construction
- Plumbing & Heating Equipment Suppliers
- Plumbing Contractors
- Power Washing Contractors
- Produce Delivery- Retail & Wholesale
- Property Owners
- Real Estate Developers, Owners & Managers
- Refrigeration Systems Dealers, Distributors, Repair or Service
- Remodelers
- Restaurants (No delivery)
- Retail Stores (No time-constrained delivery)
- Roofing Contractors
- Security Guard Operations (Unarmed only)
- Siding & Decking Installation
- Sign Erection and Fabrication
- Specialized Delivery (No time constrained delivery)
- Sporting & Recreational Goods Dealers or Distributors
- Street and Road Contractors
- Tool Distributors
- Travel Agencies- Non Tours
- Tree Trimmers
- Trucking Operations - light or medium service trucks or private passenger autos registered to the business
- Vending Machine Service
- Water Hauling- Bottled & Tank
- Water Well Drilling
- Waterproofing Contractors
- Welding/Brazing/Cutting Contractors
- Wood Chip Hauling

Send Submissions to:  
[Commercial@ArrowheadGrp.com](mailto:Commercial@ArrowheadGrp.com)

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