



Quick Quote Submissions

1. Go to ArrowheadExchange.com
2. Login with producer code, username and password
3. Select Workers' Compensation and click Start a New Submission

Underwriting Criteria

- Total premium \$20,000 or less
- \$1,000 minimum premium
- No lapse - must have continuous coverage for the last three years
- No new ventures (minimum one year Work Comp coverage required)
- X-mod cannot be less than .70 or greater than 1.15
- Less than five total claims in last three years
- Less than three indemnity claims in last three years
- Three year cumulative loss ratio cannot be more than 50%
- Current payroll cannot fluctuate by 30% or more from preceding year
- Class codes cannot be combined within programs (unless otherwise noted)
- No 24-hour operations (Exceptions: Class Codes 0036 Dairy Farms, 5183-1 Plumbing, 5183-2 Refrigeration, 5187-1 Plumbing, 5187-2 Refrigeration, 8017-7 Locksmith, 9011 Apt. or Condo, 9050-1 Hotels.)
- Daily driving exposure cannot be more than 100 miles
- Transportation of five or more employees cannot be more than 10 miles
- Governing class code must include one full-time employee
- No out-of-state or multi-state exposure(s)

Request to Bind Online

1. Log in to ArrowheadExchange.com
2. Search for your client and select the action Request to Bind
3. Confirm information and upload required documents, which include:
 - System generated and signed ACORD 130 application
 - System generated and signed general underwriting questions form
 - Three years of currently valued loss runs (must be valued within 90 days of effective date)
 - Copy of deposit check
4. Submit to underwriter

Class Code	Description
0005	Nurseries - propagation and cultivation of nursery stock
0016	Orchards - citrus and deciduous fruits
0034-1	Poultry Raising, Egg Production and Hatcheries
0034-2	Sheep Raising and Hog Farms
0035	Florists - cultivating or gardening
0036	Dairy Farms
0040	Vineyards
0041	Potato Crops
0042	Landscape Gardening
0045	Orchards - nut crops
0079-1	Strawberry Crops
0079-2	Bush Berry Crops
0096	Nut Hulling, Shelling or Processing
0171	Field Crops
0172	Truck Farms
2002	Macaroni Mfg.
2003	Bakeries and Cracker Mfg.
2030	Sugar Mfg. or Refining - beet or cane, including beet dumps
2063	Creameries and Dairy Products Mfg.
2095	Meat Products Mfg.-N.O.C.-including canning
2102	Fruit or Vegetable Evaporation or Dehydrating
2107	Fruit-fresh fruit packing and handling - including storage
2108	Fruit-citrus fruit packing and handling - including storage
2109	Fruit-dried fruit packing and handling
2111	Canneries-N.O.C.-including fruit preserving
2111-2	Olive Handling-sorting, curing, packing and canning
2111-3	Pickle Mfg.
2113	Canneries-fish
2116	Fruit Juice or Concentrate Mfg.
2117	Vegetable or Fruit Processors-frozen
2121	Breweries or Malt Houses - including bottling and canning
2123	Fruit or Vegetable Processing - fresh, ready-to-eat
2142-1	Wineries-all operations
2142-2	Distilling - N.O.C.
2142-3	Vinegar Mfg.
2163*	Bottling-beverages-no spirituous liquors
2362	Knitting-N.O.C.
2402	Carpet or Rug Mfg. - other than jute or hemp carpets or rugs
2413*	Textiles-bleaching, dyeing, mercerizing, finishing
2501-1	Clothing Mfg.-including embroidery manufacturing
2501-2	Hat Mfg.
2501-3	Umbrella Mfg.
2501-4	Dress Mfg. or tailoring custom or otherwise - All Other
2501-5	Lamp Shade Mfg. - not metal or glass
2570	Mattress or Box Springs Mfg.
2571	Pillow, Quilt, Comforter or Cushion Mfg.
2585	Laundries-N.O.C.
2586-1	Dry Cleaning or Dyeing-N.O.C.
2586-2	Yarn or Thread Dyeing - N.O.C.
2589	Dry Cleaning or Laundry-retail
2660	Boot or Shoe Mfg. or Repairing
2683	Bag Mfg.-traveling bags or hand luggage
2688	Leather Goods Mfg.-N.O.C.
2790	Pattern or Model Mfg.-metal, plastic or wood
2806-1	Door, Sash or Window Mfg.-wood
2806-2	Shutter Mfg. - wood
2812	Cabinet Mfg.-wood
2819*	Truss or Building Components Mfg. - wood - shop
2842	Wood Products Mfg.-N.O.C.
2852	Window Blind Mfg. or Assembly-all types
2881-1	Furniture Assembling - other than metaling - including finishing

Class Code	Description
2881-2	Coffin or Casket Mfg.
2883	Furniture Mfg.-wood - including assembling or finishing
2915	Veneer or Veneer Products Mfg.-N.O.C.
3060-1	Door or Window Mfg.- metal and glass
3060-2	Door or Window Frame Mfg. - metal
3060-3	Door to Window Mfg. - screen
3066-1	Sheet Metal Products Mfg.-N.O.C.
3076-1	Furniture Mfg.-metal
3076-6	Wheelchair Mfg. - metal
3099	Tool Mfg.-N.O.C.
3131-1	Tag, Button or Fastener Mfg.
3146-1	Hardware Mfg.-N.O.C.
3152-1	Nail, Tack or Rivet Mfg. - cold or hot work
3152-2	Nut, Bolt or Screw Mfg. - cold or hot work
3165-1	Air-Conditioning and Refrigeration Equipment Mfg.
3165-2	Refrigerator Mfg. - metal
3165-3	Solar Panel mfg.
3178	Electronic Element Mfg.-N.O.C.
3179	Electrical Apparatus Mfg.-N.O.C.
3180	Fixtures or Lamp Mfg. or Assembly - metal -- electric or gas
3257	Wire Goods Mfg.-N.O.C.
3383-2	Clock Mfg.-including foundry operations
3383-3	Watch Mfg.-including foundry operations
3383-4	Trophy Mfg.-including foundry operations
3400	Metal Goods Mfg.-N.O.C.
3401-1	Tube or Pipe Products Mfg.-N.O.C.
3401-2	Gate or Corral Mfg. - tube or pipe stock
3501-1	Machinery Mfg.-portable tools and lawn care
3501-2	Machinery Mfg. - swimming pool and spa
3568	Electrical Connector Mfg.
3569	Electric Motor Mfg. or Repair
3570	Electric Appliance Mfg.-N.O.C.
3572	Medical Instrument Mfg. - electronic - diagnostic or treatment
3574-1	Machine Mfg.-office or sewing-N.O.C.
3574-2	Golf Club or Fishing Rod Mfg. or Assembly
3577	Printed Circuit Board Assembling-by contractor
3632	Machine Shops-N.O.C.
3634	Valve Mfg.-N.O.C.
3651	Electrical Wire Harness Mfg.
3681-1	Instrument Mfg.-professional or scientific - N.O.C.
3681-2	Computer or Computer Peripheral Equipment Mfg.
3681-3	Telecommunications Equipment Mfg.
3681-4	Audio/Visual Electronic Products Mfg.
3682	Instrument Mfg - non electronic-scientific or medical
3683	Speaker Mfg.
3807	Automobile or Automobile Truck Radiator Mfg.
3828	Automobile or Automobile Truck Parts Rebuilding
3831	Machine Shops-aircraft components
3840*	Automobile, Automobile Truck or Motorcycle Parts Mfg.
4112	Integrated Circuit and Semiconductor Wafer Mfg.
4240	Box Mfg.-rigid paper boxes
4243	Box Mfg.-folding paper boxes-N.O.C.
4244	Corrugated or Fibre Board Container Mfg.
4250-1	Paper Coating or Laminating
4251	Envelope Mfg.
4279-1	Paper Goods Mfg.-N.O.C.
4279-2	Bags Mfg. - paper
4286	Bag Mfg. - plastic
4295-1	Printing Operation-Screen Printing-all other employees



Class Code	Description
4295-2	Screen Printed Merchandise Dealers - all other employees
4297-1	Electronic Prepress - all operations
4297-2	Graphic Design - all operations
4299-1	Printing Operation - all other employees
4299-2	Bookbinding Operation -all other employees
4354	Printed Circuit Board Mfg.
4361-1	Photographers-all employees, including receptionists
4361-2	Photofinishing - all employers, including receptionists
4362	Motion Pictures-film exchanges
4432	Pen or Mechanical Pencil Mfg.
4470	Wire Rope or Cable Mfg.-no wire drawing
4478	Plastic Goods Mfg.-N.O.C.
4492	Sign Mfg.-metal, plastic or wood - N.O.C.
4494	Plastics-blow molded products mfg. - N.O.C.
4496	Plastics-fabricated products mfg. - no molding - N.O.C.
4497	Plastics-fiber reinforced plastic products mfg. - N.O.C.
4498	Plastics-injection molded products mfg. - N.O.C.
4499	Plastics-thermoformed products mfg. - N.O.C.
4691	Orthotic or Prosthetic Device Mfg.
4720	Soap or Synthetic Detergent Mfg.
4922	Magnetic Tape Mfg.
4983	Gasket Mfg.
5027	Masonry - employees whose regular hourly wage does not equal or exceed \$24.00 per hour - N.O.C.
5028	Masonry - employees whose regular hourly wage equals or exceeds \$24.00 per hour - N.O.C.
5128	Instrument-professional or scientific - installation service or repair - away from shop - not office machines
5140	Electrical Wiring - Equals or exceeds \$28.00 per hour
5183-1	Plumbing - show and outside - gas, steam, hot water or other pipe fittings installation, including house connections installation - employees whose regular hourly wage does not equal or exceed \$24.00 per hour
5183-2	Refrigeration Equipment - not household units - installation, service, and repair - shop and outside - employees whose regular hourly wage does not equal or exceed \$24.00 per hour
5187-1	Plumbing - shop and outside - gas, steam, hot water or other pipe fittings installation, including house connections installation - employees whose regular hourly wage equals or exceeds \$24.00 per hour
5187-2	Refrigeration equipment - more than \$24.00 per hour
5190	Electrical Wiring - less than \$28.00 per hour
5191-1	Office Machine Installation
5191-2	Computer or computer system installation, inspection, adjustment or repair - shop and outside
5191-3	Telephone or telephone system installation, service or repair - shop and outside
5192	Vending or Coin Operated Machines
5201-1	Concrete or Cement Work - Pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms - employees whose regular hourly wage equals or exceeds \$24.00 per hour

Class Code	Description
5205-1	Concrete or Cement Work - Pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters - including the making or stripping of forms - employees whose regular hourly wage does not equal or exceed \$24.00 per hour
5348	Tile, Stone, Mosaic or Terrazzo Work - interior construction only - not fireproof file cans - N.O.C.
5403	Carpentry - less than \$26.00 per hour
5432	Carpentry - equals or exceeds \$26.00 per hour
5436	Hardwood Floor Laying - including finishing
5443	Lathing
5446	Wallboard Application - less than \$26.00 per hour
5447	Wallboard Application - less than \$26.00 per hour
5467	Glaziers - less than \$26.00 per hour
5470	Glaziers - equals or exceeds \$26.00 per hour
5474-1	Painting, Decorating or Paper Hanging - including shop operations - employees whose regular hourly wage does not equal or exceed \$24.00 per hour - N.O.C.
5482-1	Painting, Decorating or Paper Hanging - including shop operations - employees whose regular hourly wage equals or exceeds \$24.00 per hour - N.O.C.
5484	Plastering or Stucco Work - less than \$25.00 per hour
5485	Plastering or Stucco Work - employees whose regular hourly wage equals or exceeds \$25.00 per hour
6400	Fence Construction-metal or wood
6504	Confections and Food Sundries Mfg. or Processing - N.O.C.
7607-1	Video Post Production
7607-2	Audio Post Production
8001	Stores-florists - including service away from premises
8004	Stores - garden supplies - N.O.C.
8006-1	Stores - groceries and provisions - retail
8006-2	Stores - fruit or vegetable - retail
8008	Stores - clothing
8017-1	Stores - retail - N.O.C.
8017-7	Stores - hardware - retail
8017-8	Towel or Toilet Supply Companies - no laundry operations
8018	Stores - wholesale - N.O.C.
8019-1	Printing - quick printing
8021	Stores - meat, fish or poultry - wholesale
8031	Stores - meat, fish or poultry - retail
8032	Stores - clothing - wearing apparel or dry goods - wholesale
8039	Stores - department stores
8041	Stores - wine or spirits - wholesale
8042	Stores - floor covering
8059	Stores - ceramic tile - wholesale or retail
8061	Stores - groceries and provisions-convenience - retail
8062	Stores - computer
8063	Stores - lighting fixtures - wholesale or retail
8064	Stores - office supplies
8065	Stores - paint or paint supplies - wholesale or retail
8066	Stores - bicycles
8070	Stores - video media - rental - retail
8071	Stores - books - retail
8078-1	Sandwich Shops - not restaurants-N.O.C.
8078-2	Beverage Preparation Shops - not bars or taverns
8078-3	Ice Cream or Frozen Yogurt Shops
8102	Seed Merchants - including operation of seed sorting machinery

Class Code	Description
8111-1	Plumbers' Supplies Dealers
8112-2	Oil or Gas Well Supplies Dealers
8117	Stores-feed, tack and farm supplies-retail
8209	Vegetables-fresh vegetable packing
8290	Warehouses-self-storage
8291	Warehouses-cold storage
8292	Warehouses-general merchandise-N.O.C.
8387	Automobile or Automobile Truck Service Stations
8388	Rubber Tire Dealers
8389	Automobile or Automobile Truck Repair Shops or Garages
8740-1	Apartment Operation-supervisors
8740-2	Building Operation - commercial
8740-3	Building Operation - supervisors
8740-5	Warehouses - self storage - supervisors
8740-6	Apartment Operation for Seniors - Property Management Supervisors
8741*	Real Estate Agencies
8742-1	Salespersons-Outside
8742-2	Bookbinding Operation - Salespersons - Outside
8742-3	Boy and Girl Scout Councils - executive secretaries
8742-4	Newspaper Publishing - reporters
8742-5	Bookbinding Operation - Salesperson - Outside
8743*	Mortgage Brokers
8800	Mailing or Addressing Companies
8810-1	Clerical Office Employees - N.O.C.
8810-2	Draftspersons
8810-3	Libraries
8810-4	Libraries - public librarians
8813-1	Printing Operation - editing
8813-2	Bookbinding Operation - editing
8820	Attorneys
8846-1	Printing Operation-screen printing-editing
8846-2	Screen Printed - Merchandise Dealers - editing
8859-1	Computer Programming
8859-2	Internet or Web-based Application Development
9007	Apartment Operation for Seniors
9008	Janitorial Services - by contractors
9009	Building Operation - commercial properties - all other employees
9011*	Apartment Operation-N.O.C.
9015-1*	Building Operation-N.O.C
9015-5*	Libraries - other than professional or clerical
9050	Hotels - all employees
9079-1	Restaurants
9155	Theaters-motion pictures-all employees
9516-2*	Automobile Radio and Telephone Installation, Service or Repair
9519-1	Household Appliances-electrical-installation, service or repair
9519-4	Water Softening or Conditioning Systems - household - installation, service or repair - shop and outside
9522-1	Upholstering
9522-2	Furniture - upholstery
9522-3	Automobile Body Upholstering
9522-4	Coffin or Casket Upholstering Work
9522-5	Wheelchair Upholstering
9586	Barber Shops or Beauty Parlors

Incidental Class Codes
5645, 5697, 5146

Questions?

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