

# Small Business Special Risk



## About Arrowhead

Established in 1983, we provide quality insurance coverage with top rated insurance companies for multiple commercial and personal lines products.

- \$2.7 billion\* written premium
- 783 employees
- 3,200 agencies in 6,000 locations nationwide

\*2018 YTD all programs under management

### Carriers

QBE Specialty Insurance Company "A" (XV)  
Everest Indemnity Insurance Company "A+" (XV)  
Steadfast Insurance Company "A+" (XV)

### Product Info

- 1 business day premium indications
- Limits available from \$250,000 to \$10 million for commercial occupancies, and up to \$20 million for habitational occupancies (HOA, apartments, and multi-unit condos)
- Total insurable values (TIV) from \$250,000 to \$10 million for commercial occupancies, and up to \$20 million for habitational occupancies (HOA, apartments, multi-unit condos)
- Minimum premium \$2,500



## HOW TO QUOTE ONLINE AT ARROWHEADEXCHANGE.COM

- Log in to ArrowheadExchange.com and select Producer from the home page
- Select Commercial Earthquake on your left navigation, then click Get a Quote or Renewal Quote
- Enter underwriting information
- Premium indication will be emailed within 1 business day
- Option to print a quote form to present to your client
- Request to bind coverage online. Arrowhead reviews all submissions before coverage can be bound
- Required upon binding:
  - Surplus lines information
  - Inspection contact and phone
  - Mortgage and loss payee info (if applicable)
- Payment terms are the same as our standard program requirements
  - An agency check must be received within 30 day of the month which a policy is effective
- Policy issued after binding
- Quotes are good for up to 90 days



## BENEFITS TO USING ARROWHEADEXCHANGE.COM

- Faster binding/issuance and improved cash flow
- Decreased acquisition costs for new and renewal business
- Fast underwriter response and improved underwriting guidelines
- New and renewal business processing from quote to binding
- Online policy inquiry and endorsements



## TARGET MARKET

- Perils = DIC including EQ, Flood, and EQSL
- California locations only
- Total insurable values (TIV) from \$250,000 to \$10 million for commercial occupancies, and up to \$20 million for habitational occupancies (HOA, apartments, multi-unit condos)
- Limits available from \$250,000 to \$10 million for commercial occupancies, and up to \$20 million for habitational occupancies (HOA, apartments, and multi-unit condos)
- TIV under \$5 million must purchase full limits
- TIV of \$5 million+ must purchase a minimum loss limit of \$2,500,000
- Per Unit deductible 5%–25%. Five deductible options provided on each quote
- Minimum EQ deductible = \$25,000
- Minimum Flood deductible:
  - \$25,000 (for TIVs under \$5,000,000)
  - \$50,000 (for TIVs over \$5,000,000)
- Valuation = Replacement cost  
BI = Actual loss sustained
- \$300 policy fee / \$300 inspection fee\* Inspections are reordered every 3 years

\*Waived on renewals



## PROGRAM RESTRICTIONS

- Risks with tuck-under parking, poorer construction types or older construction will immediately be declined
- Location address used to search soils database to determine adequacy of soils
- Soft soil situations or very high liquefaction will be declined
- Property age requirements:
  - Wood Frame: 1960 or newer
  - Reinforced Joisted Masonry (concrete block): 1965 or newer
  - Concrete Tilt-up: 1976 or newer
  - Reinforced Concrete/Steel Frame/Metal: 1970 or newer
- All property locations will be inspected to verify submitted information is accurate
- 25% minimum earned premium
- No single family dwellings
- HOA, apartments and multi-unit condos are accepted (4 unit minimum)
- No HOA's that consist of only common area values
- Additional coverages available to include:
  - Business income (not to exceed 40% of account TIV)
  - Building ordinance
  - Full Coverage A, B and C are sublimited to 10% of all building values (must meet year built requirements—please contact us for further information)

## Underwriting Questions

619.881.8559  
CommEQ@ArrowheadGrp.com

For all other questions, contact

**Keith Richardson**, Underwriter  
619.881.8598  
KRichardson@ArrowheadGrp.com

**Bea Begg**, Underwriter  
619.881.8598  
BBegg@ArrowheadGrp.com

For more info, visit us at  
ArrowheadGrp.com.