

Billing Frequently Asked Questions

WHERE SHOULD PAYMENTS BE MAILED?

The mailing address for payments may vary based on the carrier and states covered. Our Quote and Bind packages will always include the address to mail payments.

CAN PAYMENTS (AND PAYROLL REPORTING) BE DONE ONLINE?

Yes. All California payments can be reported and paid online. If the policy covers states outside of California, the payment needs to be made directly to the carrier.

HOW DO I MAKE A PAYMENT ONLINE?

Payments can be made online by authorizing a debit from a checking account. For insureds to make a payment online, please visit ArrowheadExchange.com and click on "Policyholders." Select Workers' Compensation as the Policy Type, enter the Policy Number and zip code of the primary location address and click "Make a Payment." On the next screen, read the Terms and Conditions and Click the "I Agree" box and click "Continue."

On the next screen, answer the following question "Does this payment apply to a monthly payroll report?" If the insured is reporting payrolls they click Yes and to complete the workers compensation payroll reporting form on the next screen. If they are on installment payments they click No. They will then enter their policy information and check information and an email address to which confirmation will be emailed.

CAN PAYMENTS BE MADE BY DEBIT OR CREDIT CARD?

Yes. Credit card payments are accepted over the phone so our customer service team may disclose applicable fees.

CAN AN INSURED REPORT PAYROLL FOR A CLASS CODE THAT IS NOT LISTED ON THE POLICY?

Payroll can only be reported for existing class codes. If a class code needs to be added to the policy, send an endorsement request to WCEndorsements@ArrowheadGrp.com.

HOW ARE TAXES AND FEES BILLED?

In general, taxes and fees are billed with the deposit payment.

WILL A 12TH PAYROLL REPORTING FORM BE SENT ON THE MONTHLY SELF REPORTING POLICIES?

If the payment plan includes a Deposit Rollover, yes, a 12th monthly report will be due on the expiring term as well as all renewal policies using the Deposit Rollover option. Policies on MSR that are not utilizing the Deposit Rollover receive only 11 monthly reports. The total payroll for the term will be considered at Final Audit.

HOW DOES DEPOSIT ROLLOVER WORK?

Deposit rollover can be offered on qualified renewal accounts utilizing the monthly self reporting option. In order to qualify for a deposit rollover at renewal, the following criteria must be met:

- Expiring premium must exceed \$15,000 (before taxes and fees).
- Renewal quote must exceed \$15,000 (before taxes and fees).
- Insured must have reported and paid all previous reports.
- No final cancels are permitted on the expiring term.
- No more than two Rescissions of Legal Notice during the expiring term.
- Must have an acceptable credit rating/score.
- No prior financial/payment or collections problems.

Please note: If the deposit due per the renewal quote/invoice is greater than the deposit rollover available, the insured will be required to pay the difference due upon binding. Once the renewal is bound, a 12th MSR on the expiring term will generate must be paid by the due date on the invoice.

HOW DOES THE DEPOSIT ROLLOVER PAYMENT PLAN AFFECT PRO-DUCER COMMISSION?

When funds are moved from the expiring term, the corresponding commission amount will be debited on the producer's commission statement. The 12th monthly report will generate on the expiring term and the amount collected will be commissionable to the producer. On the renewal term, 12 monthly reports will generate and payments collected on those reports are commissionable to the producer. The rolled deposit amount is not commissionable on the renewal term unless it is applied to premium (which may happen at audit, or the deposit may roll again to the subsequent renewal).

HOW CAN I OBTAIN INVOICES, PAYROLL REPORTS AND TRANSACTION SUMMARIES?

Billing documents including invoices, blank and completed payroll reporting forms as well as transaction summaries can be retrieved by visiting ArrowheadExchange.com. Once logged in, click on "Worker's Compensation" then "Policy Inquiry."

BILLING & CUSTOMER SERVICE

WCCustomerService@ArrowheadGrp.com

866.401.2111

Hours of Operation:

Monday-Friday, 5am-5pm PST