

Quick Quote

Instant Online Quotes For Accounts Up To \$20,000 in Manual Premium



Competitively priced quotes with carriers rated "A" by A.M. Best Company are ready for presentation **in less than 5 minutes**. [ArrowheadExchange.com](https://www.arrowheadexchange.com) allows a three-step process to bridge your client's Acord 130 directly into the online submission. In seconds you can avoid duplicate data entry, but those aren't the only benefits...

- Enter accounts up to 120 days from the effective date
- No submission documents are due until the time of binding
- Safety and Management questions allow competitive risk characteristic pricing
- Updated Acord 130 and Supplemental Application are populated based on information entered
- Request to bind new business and get your renewal Quick Quotes online
- Multiple installment and monthly reporting billing options, with deposits as low as 10%
- Deposit rollovers available on eligible renewal accounts
- Option to send to additional markets through our affiliate wholesaler when the account falls outside of Arrowhead's quoting parameters
- Free webinar trainings on the features of [ArrowheadExchange.com](https://www.arrowheadexchange.com) including the online submission process, marketing tools, servicing resources and much more.

Eligibility	
No new ventures or accounts with lapse in the last year	Daily driving radius less than 100 miles and no more than 25% of total payroll
Three-year cumulative loss ratio cannot exceed 50%	No mid-term moves
Minimum 30,000 in payroll with one full-time employee in governing class	Payroll fluctuation cannot exceed +/- 3 employees from expiring year
Must have less than 3 indemnity claims (or 5 total claims) in the last 3 years	Experience modification ranges from .70 - 1.25
All class codes must be Quick Quote eligible	No temporary service or staffing exposures
No manual lifting over 40 lbs.	8810 or 8742 are excluded as governing class codes
Depth exposure cannot exceed 4 feet	Less than 10% welding exposure
Height exposure cannot exceed 24 feet or include rooftop operations and must have a fall protection plan in place	Must use personal protection equipment or material handling devices as required by class/industry

Construction Classes	All Other Classes
Standard commission defaults to 12% User may select 1-15% commission (with net rate adjustment)	Up to 13% commission
Minimum premium \$1,000	Minimum premium \$2,500
Must have 1-year prior workers' compensation	Must have 3 years prior workers' comp coverage
24-hour operations only considered for plumbing risks	24-hour operations only considered for hotel risks
New construction now considered	No armed security guards, robbery or assaults in the last 4 years
Subcontracting cannot exceed 50% of total payroll	Alcohol sales cannot exceed 25% of total payroll
No tree trimming acceptable - Landscape Gardening (0042)	Lockout/Tagout programs required by industry
No vehicle transportation of more than 3 employees	Forklift usage must have annual certification in place

***IMPORTANT:** The guidelines and highlights listed only apply to California accounts below \$20,000 in manual premium.