

Billing Frequently Asked Questions

Where should payments be mailed?

Payments originating in AZ, NH or NY: PO BOX 9063
Carlsbad, CA 92018

All other payments: PO BOX 9000
Carlsbad, CA 92018

Can payments be made online? Yes. Visit ArrowheadExchange.com. Producers can make payments when logged in with their producer code. Policyholders can make payments by accessing Arrowhead Exchange as a Policyholder.

How do I make a payment online? Down Payments can be made through Agency Sweep, checking account or credit card during the online bind process. Payments can also be made online by authorizing a debit from a checking account or a credit card at any time after the policy is bound. For insureds to make a payment online, visit ArrowheadExchange.com and click on "Policyholders." Select Core Commercial as the Policy Type. To make a Producer payment, click on "Producer" and then on Core Commercial on the left navigation panel. Then click on "Make a Payment".

How can I determine if a payment was received? Producers can visit ArrowheadExchange.com and under "Core Commercial" click on "Policy Inquiry". Policy and payment status can also be accessed real-time by calling our automated billing inquiry line, available 24-hours/7 days per week at: 1.844.719.5170.

Can I make a payment over the phone? Yes. Payment can be made using a checking account or credit card by calling our automated billing inquiry line at 1.844.719.5170.

How can I obtain invoices, payroll reports and transaction summaries? Billing documents including invoices, notices, as well as transaction summaries can be retrieved by visiting ArrowheadExchange.com. Once logged in, click on "Core Commercial" then "Policy Inquiry."

Can payments be made by debit or credit card? Yes. We accept Visa, Mastercard and American Express.

What payment plans are offered? We offer both Direct Bill and Agency Bill.

For Agency Bill the following options are available:

Full Pay	100% (net of commission) due within 20 days
Premium Financed	20% (net of commission) due within 20 days; remainder due from Premium Finance company within 30 days

For Direct Bill, the following options are available:

Full Pay	100% (net of commission) due within 20 days
Quarterly	25% down with 3 installments due every 4th month
Monthly-10 pay	25% down and 9 monthly installments
Monthly-11 pay	16.67% down and 10 monthly installments

How does Agency Bill work? Agency bill is very similar to direct bill. Producers receive one Statement Account per insured. Multiple policies for the same insured are on one Statement Account invoice. Payments are due within 20 days for the down payment and within 30 days for endorsements. If payments are not received on time, a Notice of Cancellation will automatically generate. We do not offer Agency Bill on an Account Current basis.

When is the renewal payment due? Renewal payment due dates are based on the policy issuance and are generally due on the renewal effective date. If the renewal is issued less than 20 days prior to the renewal effective date, the payment is due 20 days from the invoice being generated.

The insured has more than one policy. Are they billed together on one invoice? Yes. We bill multiple policies for the same insured on a Statement Account invoice. Payments should reference the insured's Statement Account number.

The insured was on recurring EFT with QBE, will that continue? To keep banking information safe, we did not transfer that data from QBE to Arrowhead. We do offer recurring EFT by checking account or credit card. It's quick and easy to sign up on ArrowheadExchange.com. Recurring EFT is a safe and convenient way to ensure your premium is paid on time, which will also save the insured money by avoiding late fees.

How does an insured register for recurring EFT? Visit ArrowheadExchange.com and click on "Policyholder". Select "Core Commercial" from the Policy Type drop down, and then select "Add Recurring Payments".

How are taxes and fees billed? State assessed taxes, fees and surcharges are billed with the deposit payment. Billing fees are billed as they are incurred.

What are the billing fees? In general, the following billing fees apply to Direct Bill policies:

- **Installment Service Fee - \$7.00.** If an Installment plan is chosen, an installment service fee will apply to each Statement Account installment bill. No service fee is applied to the annual payment plan nor to the down payment on an installment payment plan. If the policy is subsequently paid in full, no further installment service fees are applied.
- **Non-Sufficient Fund Fee - \$25.00.** An NSF Fee will be assessed per check returned by the financial institution.
- **Late Fee - \$10.00.** A Late Fee will be assessed when payment is received after the due date on the invoice. Late fees are charged on a Statement Account invoice basis.

There are state exceptions in FL, IN, KY, NY and WV. Call customer service at 1.866.401.2111 for more information.

What happens if I'm late with my payment? Late payments may cause a late fee to be assessed, and a notice of cancellation to generate, therefore it is important to make payment on or before the due date on the Statement Account invoice.

Why did I get a notice of cancellation when payment was already mailed? Late payments may cause your payment and the cancellation notice to "cross in the mail". Payments received after the due date cause a late fee to be assessed, and a notice of cancellation to generate, therefore it is important to make payments on or before the due date on the Statement Account invoice. If the payment was processed after the notice of cancellation was generated but before the cancellation is effective, a notice rescinding cancellation will be automatically generated. Producers can check the status of the policy and download notices on ArrowheadExchange.com in the Policy View section.

How are policy changes reflected in billing? If the change results in a premium increase, we will spread the premium increase equally over the remaining bills for your current policy term. If the change results in a premium decrease, we will decrease the remaining bills equally. If there is no current amount due and there are no bills remaining, the credit will be refunded to you (after final audit, if the policy is auditable).

Billing & Customer Service:
Monday-Friday, 5am-5pm PST
AHCustomerService@ArrowheadGrp.com
866.401.2111