




ARROWHEAD Personal Auto

California Personal Auto Quick Reference Guide

This document is an overview of the Everest Personal Auto program and is subject to change. Please refer to the underwriting guidelines found in our Document Center at ArrowheadExchange.com for additional program rules and procedures.

	TOPICS	CALIFORNIA EVEREST AUTO PROGRAM	
 DRIVER	Acceptable license	U.S. licensed drivers and international license acceptable	
	Driver violation activity	Point of sale MVR	
	Named insured	All vehicles must be registered to the named insured	
	Exclude drivers	Any driver except the name insured can be excluded including spouse	
	SR22 eligibility	Named insured or spouse	
	License status	All drivers must have an active/valid license. Interim, temporary and learner permit okay	
	Acceptable business use	No artisan usage - Less than 4 job sites per day 25% surcharge	
 VEHICLE	Annual mileage	As stated by insured	
	Salvage vehicles	Liability only	
	Comp coverage w/ existing damage	Yes, cost to repair < \$1,000	
	Vehicle ACV limit	Up to \$40,000	
	Out of state registration	Yes, applicants reside in CA and vehicles principally garaged in CA	
	Inspection needed with comp/coll	Yes, inspection retained by producer	
	One ton trucks	No, max 3/4 ton or 1,500 pounds	
	Max vehicles per policy	4 vehicles per policy	
 COVERAGE & FEES	BI/PD coverages	15/30/5 - 15/30/10 - 25/50/10 - 25/50/25	
	Rental reimbursement	\$20 per day, \$600 maximum per claim	
	Towing and labor	\$50 per disablement, \$150 max for policy period, must be written on all vehicles	
	Policy fees	New business and renewal fees GD = \$16 non GD = \$20 / Installment fee = \$12 / Reinstatement fee GD = \$12 non GD = \$15	
 PAYMENT	Policy reinstatements	Yes, within 30 days (with a lapse + fee)	
	Down payment options	EFT 6 month 17% down 5 pay 12 month 8% down 4 pay	NON-EFT 6 month 16.67% down 5 pay 6 month 20% down 5 pay 12 month 12% down 11 pay 12 month 20% down 4 pay
	Down payment methods	EFT, credit card, insured e-check	
	Installment methods	Recurring EFT, check, credit card, insured online pay, pay by phone	
	Insureds payment methods	Mail or insured online, pay by phone	
	Policy terms available	6 and 12 month terms	
 U/W	Clue reports	No	
	MVR	MVR generates at point of sale	
	Required documentation upon submission	Application, supplemental application and coverage waivers must be signed and retained by producer. All documentation to substantiate information on the application to be retained by producer and available.	
	Discounts	Multicar, good driver, renewal, mature driver	



WHY ARROWHEAD

- More than 30 years of experience in the California Personal Auto market
- "A" rated carriers
- The largest general agency in the nation with more than \$800 million in written premium
- Full spectrum of Personal and Commercial lines programs available in California
- Ease of use policy quotes and policy submissions on ArrowheadExchange.com

TYPES OF RISKS

We specialize in drivers with no prior insurance, basic limits, with minor violations and an active U.S. driver's license.

CUSTOMER BENEFITS

Your customers will value our insured friendly payment options:

- Online pay by credit card, debit card or checking at ArrowheadExchange.com
- Reoccurring sweep from credit card, debit card or checking account
- Phone pay: 800.447.1889
- Direct bill option including the option to receive billing statements online

AGENCY BENEFITS



Easy Quoting and Policy Submissions

- MVR generates at point of sale
- E-signature acceptable
- No documents to submit after policy submission
- Minimal insured correspondence mailed to customers

Low Down Payments

- 8% down on 12 month term with reoccurring EFT
- 17% down for 6 month term with reoccurring EFT

Retention

We retain more policies with our easy payment options and our 30 day policy reinstatement options.

MAIN CONTACT

800.333.5553 | FAX 800.405.2014

MARKETING

800.333.5553 x6621
FAX 760.710.6940
TDrake@ArrowheadGrp.com
JAlvarez@ArrowheadGrp.com

TECH SUPPORT

800.333.5553 x6844
TechSupport@ArrowheadGrp.com
HOURS OF OPERATION: M-F 6 AM - 5 PM PST



BILLING AND CUSTOMER SERVICE

Policy Info: 800.333.5553 Option 3
Automated Policy Information: 800.447.1889

CLAIMS ADMINISTRATION

American Claims Management
Address: P.O. Box 9060, Carlsbad, CA 92018-9060
800.285.2524 | FAX 760.827.4844
Report an auto claim online at ACMclaims.com

PAYMENTS

Mail: Attn: Arrowhead Personal Auto Payments
P.O. Box 9064, Carlsbad, CA 92018-9064

Online payments: ArrowheadExchange.com
Pay by phone: 800.447.1889