

# Quick Quote

Instant Online Quotes for New Business Up to \$20,000 and Renewals Up to \$50,000 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://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...

## Program Highlights

- Quote and Request to Bind online eligible new and renewal business
- Only 1-year prior Workers' Compensation coverage required
- No submission documents are due until the time of binding
- Safety and Management questions allow competitive risk characteristic pricing
- Acord 130 and General UW questionnaire included with quote package based on information entered
- Commission options from 1-15% commission (with net rate adjustment)
- Flexible Billing Options:
  - o Multiple installments and monthly reporting, with deposits as low as 10%
  - o Deposit rollover available on eligible renewal accounts
- Pay Go Billing Options Through SmartPay:
  - o Payroll can be submitted to SmartPay directly or by an approved payroll vendor electronically
  - o Deposits as low as 0% with premiums paid via ACH
- Free webinar trainings on the features of [ArrowheadExchange.com](https://arrowheadexchange.com) including the online submission process, marketing tools, servicing resources and much more.

General 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
Minimum 30,000 in payroll with one full-time employee in governing class	No mid-term moves
Must have less than 5 total claims in the last 3 years	Payroll fluctuation cannot exceed +/- 3 employees from expiring year
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
Framing must be less than 10% of total work performed	24-hour operations only considered for hotel risks
24-hour operations only considered for plumbing risks	No armed security guards, robbery or assaults in the last 4 years
New construction now considered	Alcohol sales cannot exceed 25% of total payroll
Subcontracting cannot exceed 50% of total payroll	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 eligible for the Quick Quote program.