Commercial Auto Program

Commercial Auto Coverage is now available as a companion product to our Workers' Compensation Construction segment for those with an active Workers' Compensation policy or submission that meets eligibility.



Program Highlights

- Target Premium Range - $2,500 to $50,000 in total premium**
- California Coverage – available outside of California if vehicle count represents less than 10% of the total
- Target Risks with 1 to 20 power units and GVW of <20,000 lbs. with a radius of 100 miles**
- 12-month Policy Term with direct billing
- Will accept Mid-Term moves with an in-force Arrowhead Workers' Compensation Policy
- Services provided by your same dedicated Workers' Compensation Team
- Online Submission through ArrowheadExchange.com
- ID Cards and Certificates of Insurance to be issued by the broker

Submission Requirements

- New or Renewal submissions must include Commercial Auto ACORD applications – (ACORD 125, ACORD 127, ACORD 137)
- Loss runs currently valued within 120 days of the proposed effective date
- Supplemental general underwriting questions completed in Arrowhead Exchange
- MVRs on all drivers, including those driving their personal vehicle on company business due at time of submission
- Active Workers' Compensation policy or submission that meets eligibility

***** Exceptions can be considered with underwriter review and carrier referral.***

General Eligibility	Driver Eligibility
Symbols 7, 8, and 9 are standard for liability/physical damage. Symbol 1, if required by contractual purposes can be considered by underwriter review.	21 yrs. of age and hold a valid United States driver's license for at least three years.
Risks with a loss ratio exceeding 40% in the last three years or that have had two or more at-fault liability claims in the preceding three years are not eligible.	Within the last 3 years, one or more Major Violations and or three or more Minor Violations is unsatisfactory.
Risks with vehicles that generally travel to multiple job sites during most workdays are not eligible.	Within the last 3 years, no more than one suspension of driving privileges exceeds 60 days cumulatively or continuously.
Vehicles must be rated for commercial or business use only.	CHP Pull Program is in place for driving radius up to 100 miles.

**IMPORTANT: The general guidelines and highlights listed only apply to California accounts eligible for Companion Commercial Auto Coverage.*

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"Arrowhead Workers' Compensation Program creates innovative insurance solutions that deliver underwriting integrity and expertise. Our team is committed to your growth and success by providing exceptional service through a culture based on valued relationships."