




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/foreign license acceptable			
	Driver violation activity	Point of sale MVR			
	Exclude drivers / Named insured	Any driver including the spouse can be excluded except the named insured			
	Registered owner(s)	Individual or two persons in the same household, does not need to be spouse			
	SR22 eligibility	Named insured and immediate family members			
	Violations and accidents	Drivers with 3 at fault accidents, or 2 or more major violations			
 VEHICLE	Annual mileage	As stated by insured, preset defaults			
	Salvage vehicles	Liability, UM and Med Pay only			
	Vehicle ACV limit	\$50,000			
	Out of state registration	Yes, applicants reside in CA and vehicles principally garaged in CA			
	Inspection required with comp/coll	Yes, retained by producer			
	One ton trucks	Yes, not to exceed one ton			
	Max vehicles per policy	4 vehicles per policy			
 COVERAGE & FEES	BI/PD coverages	15/30/5 - 15/30/10 - 25/50/25			
	Rental reimbursement	\$30 per day, 30 day maximum or \$20 per day, 20 day maximum			
	Roadside assistance	NSD coverage included with all policies - \$4 per month, 2 service calls per year			
	Policy fees	New business GD = \$16; non GD = \$20 / Renewal & installment fee = \$15 / Reinstatement fee GD = \$12; non GD = \$15 / Endo fee GD = \$6; non GD = \$8 / Cancellation = \$20 / Late fee = \$8 / Bank return fee = \$25 / SR22 = \$5			
 PAYMENT	Policy reinstatements	Yes, within 30 days (with a lapse + fee)			
	Down payment options	12 Month Term		6 Month Term	
		EFT	paid in full, 20% 5 pay, 8.37% 12 pay	EFT	paid in full, 17% down 6 pay
	Down payment methods	Non-EFT	paid in full, 20% 5 pay, 12% 12 pay	Non-EFT	paid in full, 20% 5 pay, 12% 12 pay
		EFT, credit card, insured e-check			
	Installment methods	Recurring EFT, check, credit card, insured online pay, pay by phone, \$5 convenience fee using credit card			
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.			
	Discounts	Good driver, defensive driver, renewal, named operator endorsement			



WHY ARROWHEAD

- More than 30 years of experience in the California Personal Auto market
- “A” rated carriers
- 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 U.S licensed, international, and foreign drivers with no prior insurance, basic limits, with minor violations.

CUSTOMER BENEFITS

Your customers will value our insured friendly payment options:

- Online pay by credit card, debit card or checking account
- Reoccurring payments from credit card, debit card or checking account
- View policy information and documents
- Ability to sign up and receive insurance documents by email

MAIN CONTACT

800.333.5553 | FAX
800.405.2014

MARKETING

800.333.5553 x8733
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



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.



BILLING AND CUSTOMER SERVICE

Policy Info: 800.333.5553 option 3
Automated Policy Information: 800.447.1889
PersonalAuto@ArrowheadGrp.com

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