



APPALACHIAN  
UNDERWRITERS, INC

◀ PRODUCT GUIDE ▶

▲ "BUSINESS MADE EASY" ▲

# WELCOME TO APPALACHIAN UNDERWRITERS, INC.

Appalachian Underwriters, Inc. is a Nationwide Managing General Agent that specializes in Workers' Compensation, Commercial Specialty, and Personal Lines products. Additionally, our Brokerage unit expands our product offering beyond our Managed Programs and allows us to place large specialized risks. Our "one-stop shop" approach not only gives agents access to a wide-range of quality products, but also the convenience of dealing with one sales and administration staff.

## Why do Business with AUI?

- Personal Lines, Workers' Compensation, Commercial Specialty, Brokerage
- Nationwide
- Access to over 150 carriers
- Admitted & non-admitted markets
- Xpress online raters
- Online agent portal
- Agent training
- AUI Advantage rewards program
- Over 20 years in business



**BUSINESS INSURANCE**

**#5** Largest MGAs/Underwriting Managers/Lloyd's Coverholders  
Appalachian Underwriters, Inc.

**2018**

[www.appund.com](http://www.appund.com)

# TABLE OF CONTENTS

RATERS & AGENT PORTAL ..... 1

AUI AGENT ADVANTAGE & MARKETING ..... 2

DIVISIONS

**PERSONAL LINES** ..... 3

**COMMERCIAL SPECIALTY** ..... 5

**BROKERAGE** ..... 7

**WORKERS' COMPENSATION** ..... 8

CONTACT DIRECTORY ..... 9



# ONLINE RATERS, AGENT PORTAL & PHONE QUOTE UNITS

We believe a successful partnership comes with ease of doing business. Our online raters and agent portal makes business easy for our member agents!

## Online Ratiers

Our ratiers are designed to submit business online for a speedy transaction. The online rater submissions are treated as priority submissions. A completed application is generated for each submission with the ability to lock down the markets. We continually update our ratiers with the most current carrier and industry information.

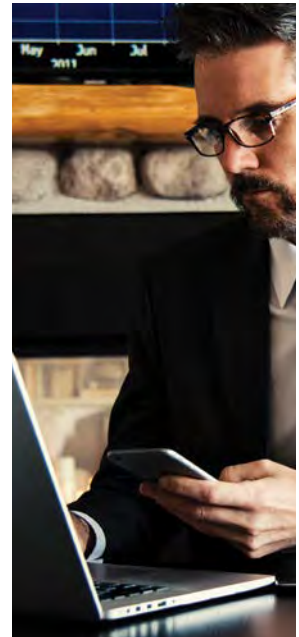
## Online Agent Portal

### FEATURES

- Access to our proprietary Xpress Online Ratiers with 24/7 availability
- Online commission statements
- Information available for expiring policies
- Forms and Applications repository
- The ability to request loss runs from our automated system
- Agent Training calendar
- On-Demand Training Webinars
- Instant Phone Quote Units
  - Personal Lines
  - Commercial Specialty
- And More!

***XPRESS***  
Rating Platform

[www.AUIagents.com](http://www.AUIagents.com)



# AGENT ADVANTAGE & MARKETING

## AUI Agent Advantage Benefits

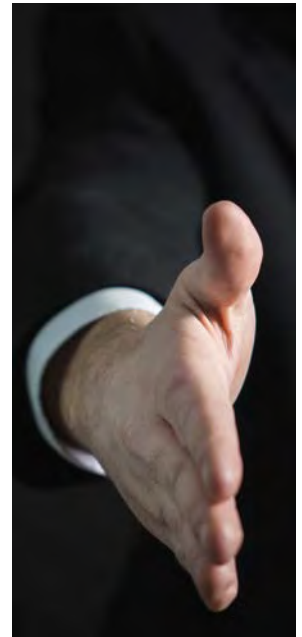
Get exclusive benefits for being a member with Appalachian Underwriters!

- **Rewards Card** – earn \$10 on each qualifying New Business Bind
- **Agent Discounts** - receive discounts through multiple vendors including Staples, Dell Computers, Choice Hotels and rental car companies
- **Online Agent Portal** - access to our proprietary Xpress Online Raters with 24/7 availability, commission statements, notices of cancellation, information on expiring policies, Forms and Applications repository, automated loss runs system, etc.
- **LIVE and Recorded Webinars** - expand your knowledge with online trainings demonstrating products and services, including how to use our online raters.
- **Teladoc™ Services** - now available to appointed agents through the AUI Agent Advantage Program! The service gives you access to board-certified physicians 24/7 via telephone.

## Marketing

Contact a representative for questions or appointment information:

888-376-9633, ext. 2008 | [marketing@appund.com](mailto:marketing@appund.com)



# PERSONAL LINES

Our Personal Lines division is focused on providing agents access to multiple preferred and specialty products by utilizing the latest technology to self-serve quickly and more accurately.

## Highlights

- Wide range of products available
- Exclusive programs
- Admitted & Non-Admitted options
- Direct Billed & Agency Billed
- Comparative online rating platform
- Eight question Market Finder platform
- Self-service technology allows you to RATE, QUOTE, ISSUE, and SERVICE policies
- All carriers are "A" Rated by A.M. Best Co. or better

## Lines of Business

### AUTO

- Preferred Auto
- Collector & Exotic
- Xpress Autoguard

### HOMEOWNERS

- High Value
- Preferred
- Specialty
- Coastal
- Vacant Land & Property

### SPECIALTY

- Mobile Home
- Collections (*online rater available*)
- Farm & Ranch
- Home-Based Business
- Special Events

### UMBRELLA & PERSONAL LIABILITY

### WATERCRAFT

**XPRESS**  
Personal Lines



# PERSONAL LINES

## High Net Worth – Reliance Risk Solutions

Reliance Risk Solutions was created for risks that are large or have complex personal insurance needs. Coverage A values \$750,000 or greater are considered High Net Worth. Risks for Individuals, Trusts, Limited Partnerships, Family Partnerships, LLCs, or Estates are accepted.

### HOMEOWNERS

- Primary/Secondary/Secondary Seasonal
- Rental/Vacant
- Personal Inland Marine

### PERSONAL AUTO

- Collector/Exotic
- Recreational Vehicles
- Xpress Autoguard – Monoline Agreed Value Loss Settlement Solution
- Xpress Assetguard





# COMMERCIAL SPECIALTY

Our Commercial Specialty department handles commercial accounts typically under \$10,000 in premium and refers higher accounts to the Brokerage department (see page 7 for more information).

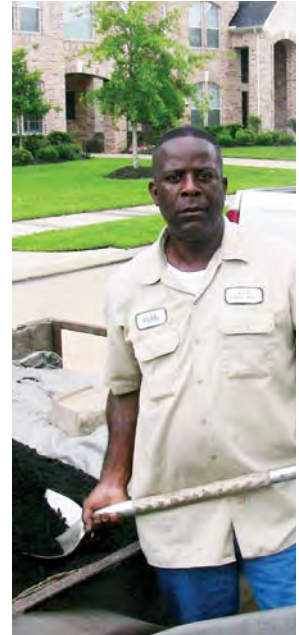
## Highlights

- Wide range of products available
- Admitted & Non-Admitted options
- Direct Billed and Agency Billed
- Xpress Rating Platform
- Packages available

## Products

- General Liability (*online rater available*)
- Property/Package
- BOP (*online rater available*)
- Garage
- Inland Marine
- Liquor Liability
- Special Events Liability
- Professional Liability
- Errors & Omissions
- Umbrella/Excess Liability
- Employment Practices Liability

**XPRESS**  
Commercial Specialty





# COMMERCIAL SPECIALTY

## Contractors

- Residential/Commercial General & Artisan
- Over 70 eligible classes
- New Ventures accepted
- Underwriting Authority
- Admitted & Non-Admitted options

## Other Target Classes

- Apartments
- Auto Repair Shops
- Builder's Risk
- Condominiums
- Convenience Stores
- Day Care Facilities
- Dwellings 1-4 Family
- Farm & Ranch
- Grocery Stores
- Health Or Exercise Clubs
- Hotels/Motels
- Liquor Stores
- Manufacturing Operations
- Religious Institutions
- Restaurants
- Shopping Centers
- Special Events
- Vacant Property
- Warehouses
- And More!



# BROKERAGE

Our Brokerage division provides alternative coverage for hard-to-place accounts and business segments that do not fit within one of our programs. These are typically larger accounts over \$10,000 in premium and monoline surplus lines placements. Admitted and non-admitted paper available.

## What makes an account fit with Brokerage?

- Minimum premiums starting at \$10,000
- Total Insured Value greater than \$5,000,000, no maximum limits
- Annual receipts exceed \$1,000,000
- High risk based on location, Exposure, Adverse Loss History

## Target Risks

- Aviation
- Construction
- Energy
- Environmental
- General Casualty
- Hospitality
- Marine
- Product Liability
- Professional Liability
- Property
- Real Estate Investment

WHAT'S HOT

Risk	Line	Premium
Nightclub	Liquor Liability/Excess Liability	\$230,000
Residential General Contractor	General Liability/Excess Liability	\$180,000
Long Haul Trucker	Auto Physical Damage	\$165,000
Apartments	Property	\$128,000
Overhead Fiber Optics Installation	General Liability/\$10M Excess	\$100,000
Water Treatment And/Or Plumbing	Excess Umbrella	\$70,000
Restaurant	Property, General Liability, Excess	\$68,000



# WORKERS' COMPENSATION

Workers' Compensation is one of our core lines of business and what our company was founded on. We have three dedicated sections to cover a wide range of risks, each having access to multiple markets and dedicated regional underwriters.

Small Comp	Standard Comp	Middle Market
Under \$15,000	Over \$25,000	Over \$100,000

Appalachian Underwriters defines "Business Made Easy" with a comprehensive Workers' Compensation online rating program. Our online rater is available for accounts \$25,000 and under in premium.

## We specialize in these areas:

- Hard-To-Place
- Lapse In Coverage
- New Ventures/No Prior
- High Experience Mods
- Multi-State Accounts
- Most National Carriers are "A" Rated by A.M. Best Co. or Better
- Contractors

## Top Classes

- Auto Service & Sales
- Carpentry
- Concrete Work
- Electrical Work
- Home Healthcare & Assisted Living Facilities
- Hotels/Motels
- HVAC
- Janitorial - Residential & Commercial
- Landscaping, Gardening & Tree Trimming
- Manufacturing Operations
- Masonry
- Plumbing
- Restaurants & Bars
- Retail Shops
- Roofing - Residential & Commercial
- Temporary Staffing Operations
- USL&H Operations
- Social Services
- Non-Emergency Medical Transport
- And More!



# CONTACT DIRECTORY

**MARKETING:** ext. 2008  
marketing@appund.com

**CUSTOMER SERVICE:** ext. 2206  
customercare@appund.com

# 888-376-9633

## www.appund.com

## PERSONAL LINES

**RATE ONLINE:** [www.XpressPersonalLines.com](http://www.XpressPersonalLines.com)

### SUBMISSIONS:

Email: [p submissions@appund.com](mailto:p submissions@appund.com)

Fax: 888-871-7644

### CONTACT AN UNDERWRITER:

Direct Select: ext. 2224

Specialty Home: ext. 2223

High Value: 865-481-2655

All Other: ext. 2026

## WORKERS' COMPENSATION

**RATE ONLINE:** [www.AUagents.com](http://www.AUagents.com)

### SUBMISSIONS:

Email: [wcs submissions@appund.com](mailto:wcs submissions@appund.com)

Fax: 888-871-7644

### CONTACT AN UNDERWRITER:

New Business: ext. 2204

Renewals: ext. 2205

## COMMERCIAL SPECIALTY

**RATE ONLINE:** [www.AUagents.com](http://www.AUagents.com)

**PHONE QUOTE:** ext. 2005

### SUBMISSIONS:

Email: [essubmissions@appund.com](mailto:essubmissions@appund.com)

Fax: 866-409-3367

Garage Fax: 866-914-6753

### CONTACT AN UNDERWRITER:

General: ext. 2200

Garage: ext. 2029

## BROKERAGE

### SUBMISSIONS:

Email: [brokersubmissions@appund.com](mailto:brokersubmissions@appund.com)

Fax: 866-409-3367

**CONTACT A BROKER:** 866-984-3251

