

# PRODUCT REFERENCE GUIDE

NORKERS' COMP | PERSONAL | COMMERCIAL | BROKERAGE

# ONLINE RATERS, AGENT PORTAL

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

## **WORKERS' COMPENSATION**

Appalachian Underwriters defines "Business Made Easy" with an Online Workers' Compensation Comparative Rater. Our online rater is available for accounts \$25k and under in premium. The rater allows you to grab a quick and accurate indication while completing printable Acord applications.



#### FOR SUBMISSION

Main: 888-376-9633 New Business: ext. 2204 Renewals: ext. 2205 wcsubmissions@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.

# XPRESS Personal Lines

# HIGHLIGHTS

- · Wide range of products available
- · Exclusive programs
- · Admitted & Non-Admitted options
- · Direct Billed & Agency Billed
- · Comparative online rating platform

#### LINES OF BUSINESS

- AUTO
- HOMEOWNERS
- SPECIALTY
- UMBRELLA & PERSONAL LIABILITY
- WATERCRAFT
- FLOOD

## FOR SUBMISSION

Main: 888-376-9633 Specialty Homeowners: ext. 2223 Xpress Homeowners: ext. 2048 All Other: ext. 2026 plsubmissions@appund.com

## **COMMERCIAL LINES**

Our Commercial Lines department handles commercial accounts typically under \$15k in premium and refers higher accounts to the Brokerage department (see the BROKERAGE section for more information).



FOR SUBMISSION

essubmissions@appund.com

#### **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 & OmissionsUmbrella/Excess Liability







Main: 888-376-9633

ext. 2200

## **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 \$10k in premium and mono-line surplus lines placements written on non-admitted paper.

#### WHAT MAKES AN ACCOUNT FIT WITH US?

- · Non-renewal from an admitted carrier
- · Falls outside of contract binding or program
- Minimum premiums starting at \$10k
- Total Insured Value (TIV) greater than \$5M, no maximum limits
- Annual receipts exceed \$1M
- High risk based on location, exposure, adverse loss history

#### TARGET RISKS

- Aviation
- Construction
- Cyber
- Energy / Environmental
- General Casualty
- Hospitality
- Manufacturing / Products Liability

#### Marine

- Property
- Pailroad
- · Real Estate Investment
- Trucking / Transportation
- Sports / Entertainment

## FOR SUBMISSION

brokersubmissions@appund.com CONTACT A BROKER 866-984-3251