WELCOME TO APPALACHIAN UNDERWRITERS, INC.

Appalachian Underwriters, Inc. is a Nationwide MGA 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

www.appund.com
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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!

Online Raters

Our raters 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 raters with the most current carrier and industry information.

Online Agent Portal

FEATURES
- Access to our proprietary Xpress Online Raters with 24/7 availability
- Online commission statements
- Information available for expiring policies
- Notices of Cancellation
- Forms and Applications repository
- The ability to request loss runs from our automated system
- Agent Training calendar
- On-Demand Training Webinars
- And More!

www.AUilagents.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.

Marketing
Contact a representative for questions or appointment information:
888-376-9633, ext. 2008  |  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
• Farm & Ranch
• Home-Based Business
• Special Events

UMBRELLA & PERSONAL LIABILITY

WATERCRAFT
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

PERSONAL WATERCRAFT
- Ranging from PWC’s to Mega Yachts Collections
- Personal Property Liability
- Excess Liability
- Personal Umbrella
- Personal Liability
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
• Property/Package
• BOP
• Garage
• Inland Marine
• Liquor Liability
• Special Events Liability
• Professional Liability
• Errors & Omissions
• Umbrella/Excess Liability
• Employment Practices Liability
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 Commercial Specialty accounts over $10,000 in premium, some Workers’ Compensation and Personal Lines products are 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

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

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<th>Small Comp</th>
<th>Standard Comp</th>
<th>Middle Market</th>
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<td>Over $25,000</td>
<td>Over $1,000,000</td>
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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
- Large Loss Ratios
- 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
- Office Exposures
- Plumbing
- Restaurants/Bars
- Retail Shops
- Roofing - Residential & Commercial
- Temporary Staffing Operations
- USL&H Operations
- 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
RANGE ONLINE: www.XpressPersonalLines.com

SUBMISSIONS:
Email: plsubmissions@appund.com
Fax: 888-871-7644

CONTACT AN UNDERWRITER:
Direct Select: ext. 2224
Specialty Home: ext. 2005
High Value: 865-481-2655
All Other: ext. 2026

WORKERS’ COMPENSATION
RANGE ONLINE: www.AUIagents.com

SUBMISSIONS:
Email: wcsubmissions@appund.com
Fax: 888-871-7644

CONTACT AN UNDERWRITER:
New Business: ext. 2204
Renewals: ext. 2205

COMMERCIAL SPECIALTY
RANGE ONLINE: www.AUIagents.com
PHONE QUOTE: ext. 2200

SUBMISSIONS:
Email: 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
Fax: 866-409-3367

CONTACT A BROKER: 866-984-3251