



APPALACHIAN UNDERWRITERS, INC

◀ PRODUCT GUIDE ▶

▲ "BUSINESS MADE EASY" ▲

WELCOME TO APPALACHIAN UNDERWRITERS, INC.

Appalachian Underwriters, Inc. is nationwide and 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, Life
- Nationwide
- Access to over 150 carriers
- Admitted & non-admitted markets
- Xpress online raters
- Online agent portal



BUSINESS INSURANCE

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

2018

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

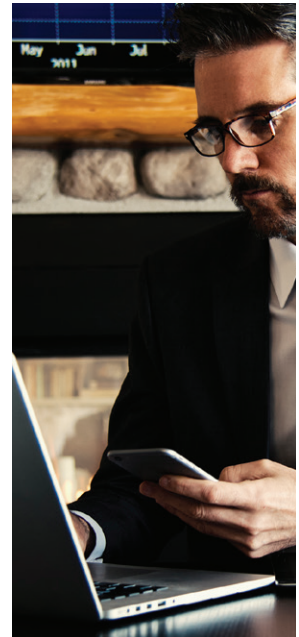
Our raters are designed to submit business online for a speedy transaction. The online rater submissions are treated as priority submissions. A completed application is generated for each submission with the ability to lock down the markets. We continually update our raters with the most current carrier 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
- Forms and Applications repository
- The ability to request loss runs from our automated system
- Agent Training calendar
- On-Demand Training Webinars
- Many digital online programs

www.AUIagents.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



FOR SUBMISSION

Main: 888-376-9633

Specialty Homeowners: ext. 2223

Xpress Homeowners: ext. 2048

All Other: ext. 2026

Fax: 866-206-2343

plsubmissions@appund.com

Lines of Business

AUTO

- Collector & Exotic
- Xpress Autoguard

HOMEOWNERS

- Preferred
- Specialty
- Coastal
- Vacant Land & Property

SPECIALTY

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

UMBRELLA & PERSONAL LIABILITY

WATERCRAFT

FLOOD



COMMERCIAL SPECIALTY

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

Highlights

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



FOR SUBMISSION

Main: 888-376-9633
Main Fax: 866-409-3367
Phone Quote: ext. 2098
essubmissions@appund.com

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



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
- Cannabis
- Construction
- Transportation
- Environmental/Energy
- 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.

Appalachian Underwriters defines "Business Made Easy" with an **Online Workers' Compensation Comparative Rater**. Our online rater is available for accounts \$25,000 and under in premium. The rater allows you to grab a quick and accurate indication while completing printable Acord applications.

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!

XPRESS
WorkersComp

FOR SUBMISSION

Main: 888-376-9633
New Business: ext. 2204
Renewals: ext. 2205
Main Fax: 888-871-7644
wcsubmissions@apund.com



LIFE

Ethos works with top-rated life insurance companies like Legal & General America, AAA Life, Ameritas Life Insurance Corp., and TruStage®. Ethos has streamlined the application process with predictive modeling and proprietary technology to make it easier for customers, and we leave the actual insuring to the industry giants that have paid out billions of dollars in claims.

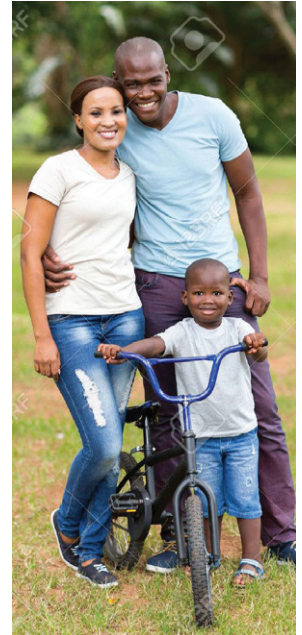
Why Ethos?

- No medical exams
- Same-day coverage
- Affordable policies
- Honest advice/no up-selling

Get coverage in 3 easy steps:

- Get a quote
- Apply in minutes
- Get coverage

ETHOS



OTHER PRODUCTS/COVERAGES

Xpress Umbrella

- Limits up to \$10 million available
- Standard and preferred available on an admitted basis in most states
- Up to 5 at-fault accidents/10 violations per household, DUIs also acceptable
- Dwellings under construction or renovation where the applicant is not the general contractor
- Celebrity, professional, non-standard are eligible
- Owners or tenants of one, two, three or four family dwellings, condominium units and mobile homes, secondary/seasonal dwellings
- Vacant land up to 250 acres, vacant dwellings that are currently for sale or undergoing renovations

Xpress Asset Guard

- \$150 minimum premium
- Worldwide coverage territory is standard
- Enhancements afforded for no additional premium include cover for defective title, fakes and forgeries
- Appraisals required only on scheduled items with a value of \$25,000 or more
- If customer is with a HNW or specialty collections carrier presently, we can rate match/waive appraisal requirements.
- Agency billed

Xpress Flood

- Available in all 50 states
- Primary, Secondary, Commercial Structures, & Condo Building eligible
- Building and Contents coverage available
- Replacement Cost coverage for building & contents
- Policy wording accepted by Lenders
- Elevation Certificate required on Post Firm construction and/or any flood zones A or V.
- Previous flood losses are ineligible, but can be referred

Pet Insurance

- **QUOTE, RATE, AND BIND ONLINE**
- **AVAILABILITY** AR, GA, IN, NC, PA, SC, & TX - MORE COMING SOON
- **GET A RATE EASILY** just plug in the zip code, breed, and age of the pet to get a rate instantly

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

SUBMISSIONS

Email: psubmissions@appund.com
Fax: 888-871-7644

CONTACT AN UNDERWRITER

Specialty Home: ext. 2223
All Other: ext. 2026

WORKERS' COMPENSATION

RATE ONLINE www.AUagents.com

SUBMISSIONS

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

CONTACT AN UNDERWRITER

New Business: ext. 2204
Renewals: ext. 2205

COMMERCIAL SPECIALTY

RATE ONLINE www.AUagents.com

PHONE QUOTE ext. 2005

SUBMISSIONS

Email: esubmissions@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

