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

www.appund.com
TABLE OF CONTENTS

RATERS & AGENT PORTAL .................................................................................................................. 1
AUI AGENT ADVANTAGE & MARKETING .................................................................................. 2

DIVISIONS

PERSONAL LINES .......................................................................................................................... 3
COMMERCIAL SPECIALTY ............................................................................................................ 4
BROKERAGE ................................................................................................................................. 6
WORKERS’ COMPENSATION ........................................................................................................ 7

CONTACT DIRECTORY .................................................................................................................. 8
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 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
• Instant Phone Quote Units
  • Personal Lines
  • Commercial Specialty
• And More!

www.AUlagents.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 many vendors
- **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
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**
- 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**

---

**FOR SUBMISSION**

Main: 888-376-9633  
Direct Select: ext. 2224  
Phone Quote: ext. 2005  
Specialty Homeowners: ext. 2223  
Xpress Homeowners: ext. 2048  
All Other: ext. 2026  
Fax: 866-206-2343  
plsubmissions@appund.com
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

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

**WHAT’S HOT**

<table>
<thead>
<tr>
<th>Risk</th>
<th>Line</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<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>
</tr>
<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>
</tr>
</tbody>
</table>
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!

FOR SUBMISSION
Main: 888-376-9633
New Business: ext. 2204
Renewals: ext. 2205
Main Fax: 888-871-7644
wcsubmissions@appund.com
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
PHONE QUOTE: ext. 2005
SUBMISSIONS:
Email: plsubmissions@appund.com
Fax: 888-871-7644
CONTACT AN UNDERWRITER:
Direct Select: ext. 2224
Specialty Home: ext. 2223
All Other: ext. 2026

WORKERS' COMPENSATION
RATE 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
RATE ONLINE: www.AUIagents.com
PHONE QUOTE: ext. 2098
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
CONTACT A BROKER: 866-984-3251