



# 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](http://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

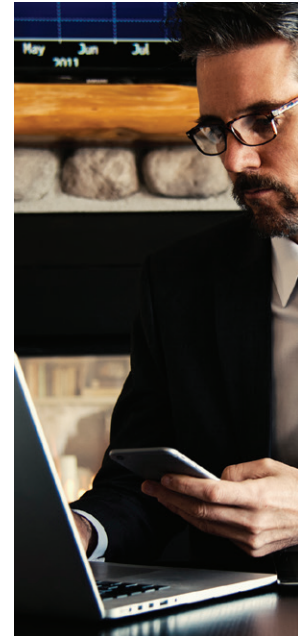
Our raters are designed to submit business online for a speedy transaction. The online rater submissions are treated as priority submissions. A completed application is generated for each submission with the ability to lock down the markets. We continually update our raters with the most current carrier 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](http://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

***XPRESS***  
Commercial Specialty

## 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?

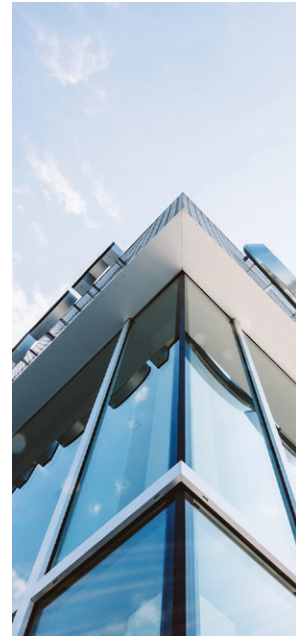
- Minimum premiums starting at \$10,000
- Total Insured Value greater than \$5,000,000, no maximum limits
- Annual receipts exceed \$1,000,000
- High risk based on location, Exposure, Adverse Loss History

## 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!



## FOR SUBMISSION

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



## LIFE

Our life insurance carriers work with top-rated life insurance companies. They have streamlined their application processes 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.

# ETHOS

## A POLICY FOR EVERYONE—LITERALLY

### GOODBYE CASE MANAGEMENT, HELLO GOLF

*2x your lead volume with a 10-minute purchase process. No paperwork or medical exams, just a few health questions online.*

### THE BEST AGENT PLATFORM THAT'S EVER EXISTED

### ACCESS PRODUCTS VIA ETHOS OR YOUR EXISTING PLATFORM

*Offering both self-serve and agent-facing applications.*

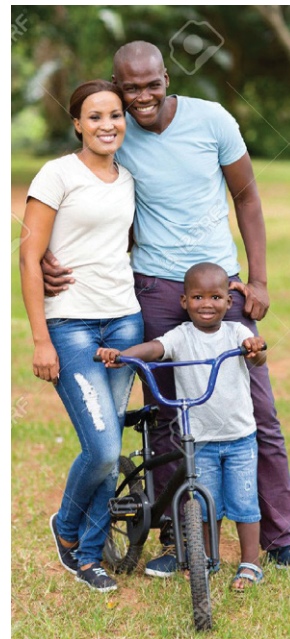
### A+ GUARANTEE

*Our policies are issued by the same brand-name carriers you know and love.*



## STEP UP TO PLUM LIFE IN A FEW SIMPLE STEPS:

1. Register online to become a Plum Partner. It's simple and fast.
2. Use your custom dashboard to access everything you need.
3. Manage the case with ease.
4. Once clients are approved:
  - They get the policy—and you get paid quickly
  - Easily track your progress and your sales
  - Manage your entire book of business right from your smartphone with our advisor tools



## 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 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

### Life Insurance

- A policy for everyone—literally. Coverage for anyone from 18-85 years old
- New, all-digital way to sell policies, help your clients, and work more efficiently.

### 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

### Pet Insurance

- **QUOTE, RATE, AND BIND ONLINE**
- **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

