

## Appalachian Underwriters

### Stingray One/10 – General Liability Coverage

Special Features:      Decision Rating Module  
                                  Adaptive Workflow Management

Appalachian Underwriters, Inc., A Tennessee based MGA, was originally established to offer a brokerage outlet for agents needing Worker's Compensation and certain lines of commercial insurance. The Company has expanded its product line to include General Liability, Commercial Auto and other commercial lines.

Following the MGA's motto, *Business Made Easy*, Appalachian offers a "one stop" approach for all agents and brokers within their market territory. They provide access to the finest Companies, Products and Service through a highly automated web based environment.

#### ***Decision Rating – correct risk placement every time***

As a representative of many carriers, the MGA has a number of different programs, coverage's and price levels available for its agents. Traditionally, the placement of this class of business would require a high degree of experienced underwriter intervention to find the most appropriate coverage, rate and features.

Fortunately, Stingray offers an exclusive tool, Visual Rules Maker, which allows Appalachian to automate many of the underwriting steps and optimize placement of coverage with the right company at the best price for the insured while maintaining preset goals for the MGA and Agent relative to compensation, forms required and underwriting acceptance rates.

Designed from the start and easily changed via a graphic interface, this important Stingray feature provides the ability to reduce personnel costs, communication time and ultimately reduces E & O exposure. All the while, both agent and insured will find a comfort in the confidence a well documented decision model provides as coverage is quoted and placed.

#### ***Adaptive Workflow Management – the right place at the right time***

Appalachian manages its business through a variety of offices located throughout the United States. Underwriting expertise can be transferred and assured through the Decision module described above, however workflow is dependent upon the health of personnel, weather conditions, vacations and other issues which may take an underwriter, assistant underwriter or CSR out of the loop for a period of time.

Again, Stingray has an answer for this common situation via its Adaptive Workflow module. Completely customizable based on the MGA or Company needs, this unique system “moves” work among team members and keeps the flow of business stable by recognizing backlogs, personnel outages and other conditions which would otherwise inhibit good customer service standards.

Organized around corporate processing rules and defined team details, this system can be used to process more efficiently, create diary events for both underwriting and claims, and easily adapts to changes by design.

Even more important, this management tool provides a measurable source for task assessment and will keep the company at its most efficient while displaying visually where a process breakdown or slowdown is occurring. This feature can be used in setting processing standards and rewarding employee performance relative to company goals.

For more information and a demo of these features, contact:  
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