

# CASE STUDY

APPALACHIAN  
UNDERWRITERS, INC

A photograph of four construction professionals on a building site. They are wearing hard hats and high-visibility vests. One man in a yellow vest and yellow hard hat is operating a surveying instrument on a tripod. A woman in a white hard hat and yellow vest is looking at a tablet. Two other men in white hard hats and yellow vests are standing nearby, observing. The background shows a construction site with rebar and concrete structures under a bright sky.

**i1 INPUT 1**  
Digital Billing Services and Payment Solutions

## APPALACHIAN UNDERWRITERS, INC BACKGROUND

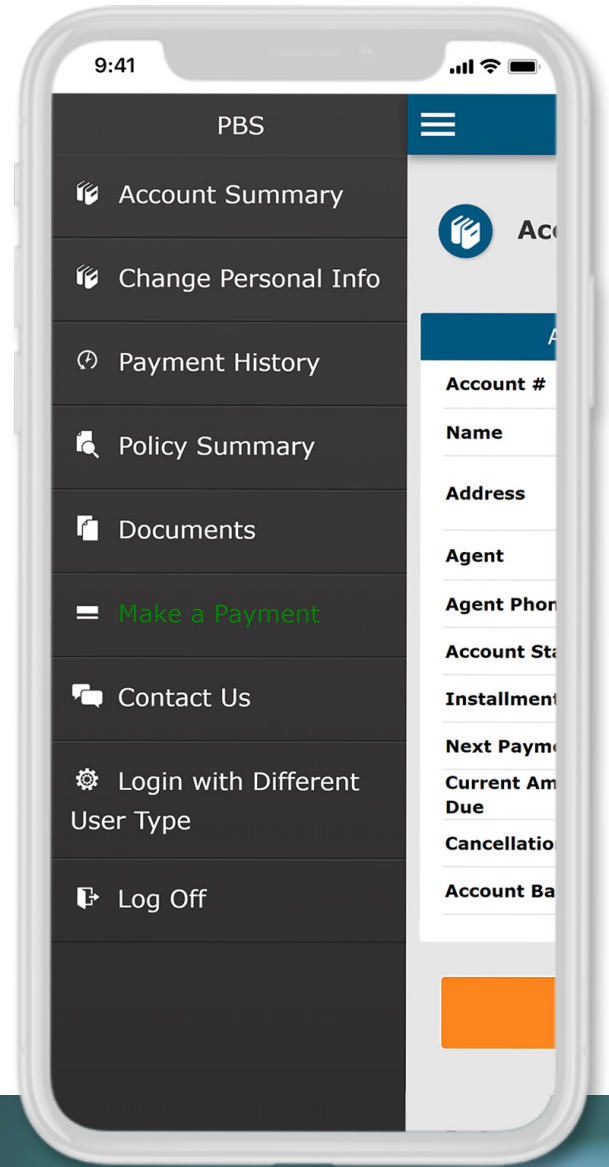
Appalachian Underwriters, Inc. (“AUI”) developed a number of insurance products that can be quoted and sold online within their proprietary rating platform. One such product that was introduced was a General Liability program and was written through

AUI’s insurance carrier: American Builders Insurance Company. As was the case with their other product offerings, this program was sold exclusively by independent agents across the United States.

## KEY FACTORS FOR SUCCESS

During the undertaking of this collaborative venture, AUI's solution requirements were evaluated and matched to Input 1's offerings:

- 1 Professional and modern looking platform to provide a superior customer experience while being intuitive for all manner of users
- 2 Ease of implementation with minimal impact on internal resources
- 3 Cost efficient to provide a positive ROI quickly
- 4 Seamless integration capabilities, including continuous and real-time updates to the platform to match the functional requirements today, with open-ended architecture allowing new adds as the product matured
- 5 Simple to understand, reporting with export capability
- 6 Configurable with no code / low code options







## THE PARTNERSHIP ROADMAP

When AUI and Input 1 first sat down together to envision what the partnership would look like, some crucial touchpoints were laid out to ensure a smooth implementation. Some of these touchpoints are:

- » **Weekly scheduled meetings to map and document all workflows including new account creation, import and exports**
- » **Set up client-branded for agents and insureds access**
- » **Configure the Input 1 platform (business rules and values) to meet the unique needs of AUI's product and customers**
- » **Establish security and privilege rights for all users**
- » **Review all statutory notices to meet the requirements of the business and the guidelines established by ODEN**
- » **Establish account/cash management functions including bank accounts, e-deposits (ACH and credit/debit cards), and other banking services as required**

With this foundation in place, Input 1 was able to deliver a comprehensive end-to-end billing and payments solution to AUI, with all ongoing costs for the program ultimately being covered by installment fee income. In other words, the solution paid for itself.

Input 1's billing and payments interface was woven directly into the AUI portal. As a result, both policyholders and agents were able to experience a singular and frictionless process.

Input 1 would go on to handle the entire billing and payments process: digital invoice presentment, payment processing (ACH, credit/debit cards, wire transfers, and paper checks), including recurring or one-time payments, payment reminders via email and/or text messaging, notice delivery via email and/or paper, commission statements and commission payments for agents, management reporting, and more. AUI would also receive valuable insight into their business from Input 1's data analytics, with easy-to-follow visual aids, and a custom report writer in the management interface.

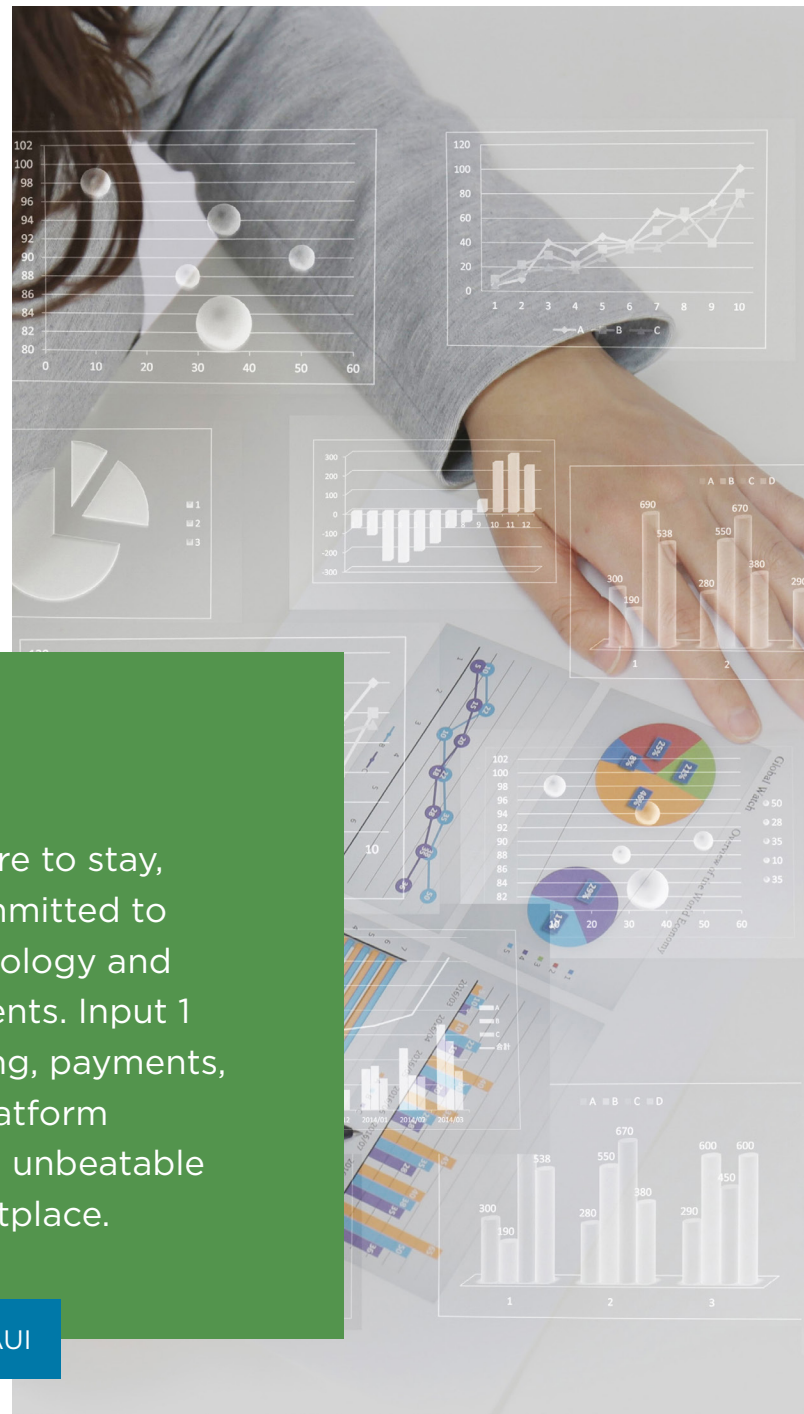
## RESULTS

Following the success of Input 1's solution for AUI's general liability program, the relationship is being expanded to include Workers' Compensation and then Dwelling and Manufactured homes. On the Workers' Compensation program, Input 1 is handling the initial payment process by building a client-branded payment portal specific to AUI. This will allow for AUI to get immediate notification of when a payment is made in order to complete the bind process right within their portal.

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The digital transformation wave is here to stay, and Appalachian Underwriters is committed to delivering only the very best in technology and services to our policyholders and agents. Input 1 is a trusted partner in the digital billing, payments, and premium finance space - their platform combined with our product line, is an unbeatable solution in today's demanding marketplace.

**BOB AROWOOD, PRESIDENT, AUI**



## ABOUT APPALACHIAN UNDERWRITERS, INC.

Appalachian Underwriters is a leading insurance wholesale outlet for agents looking to bring their clients a broad selection of products. AUI is the nation's 5th largest MGA by Business Insurance and specialize in Workers' Compensation, Commercial Specialty, Personal Lines, and Brokerage.

