



Deliver Value. Drive Momentum<sup>SM</sup>

Appalachian Underwriters slashes its rate/quote timeline by **85%** and delivers a unified digital experience with ValueMomentum's cloud-native BizDynamics platform.



CASE STUDY | APPALACHIAN UNDERWRITERS  
BIZDYANMICS

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# Business Situation

Dedicated to agility in providing solutions for traditional and emerging exposures, Appalachian Underwriters, Inc. (AUI), offers commercial, personal, specialty and workers' compensation coverages nationwide. This Tennessee-based MGA supplies risk transfer solutions to customers ranging from successful individuals and families to under-served rural populations via a network of over 34,000 appointed agencies.

# Recognizing the Challenges

Having supplied online access to its retail partners for over two decades, AUI sought to continue innovating by transitioning from a portal with separate policy acquisition and servicing options to supplying agencies with a consolidated digital experience that provides full policy lifecycle management.

With the introduction of a new product—AssetGuard, which insures valued collections and other assets of high-net-worth individuals—the firm sought a solution that went beyond intuitive agent dashboards. Instead, they hoped to design an innovative platform that would ultimately serve as a model for modernizing policy lifecycle management across each of the sister divisions operated by its parent, AUI Enterprise.

To achieve this, Paul Kountz, Director of Reliance Risk Solutions, recognized the need for a “strategic IT partner that could supply a comprehensive, sophisticated solution that reflected [AUI’s] company motto, which is ‘Business Made Easy.’”

# Adopting a Solution

After evaluating various options, AUI selected ValueMomentum's vendor-agnostic, cloud-native BizDynamics Digital Engagement Platform.

AUI was attracted to BizDynamics as a purpose-built P/C solution for delivering uniform digital experiences, regardless of the underlying systems. Also key was seamless integration with AUI's new data warehouse and its agency management solution, the Insurance Management System (IMS) framework by MGA Systems.

AUI also adopted integrated rating with ValueMomentum's iFoundry, which enabled the firm to mix its proprietary rates with out-of-the-box ISO bureau rating. As a result, AUI can now launch new products, enter a new state, or engage via a new channel within days or even hours, rather than weeks or months.

# Realising the Benefits

Upon deployment, distributors immediately embraced the new system as being both intuitive and substantially easier than competing systems—a major competitive differentiator for AUI.

Moreover, since AUI's distributors could now run multiple "what-if" scenarios to present to clients, the firm's underwriters were able to re-focus on supplying higher-value consultative services. In the end, this self-service capability has transformed AUI's employees from simple quote generators to a sophisticated underwriting team—a transformation that has become critical to AUI's continued success.

By leveraging more complete and sophisticated analytics, AUI also benefitted from dramatic efficiency and pricing improvements, with binding time, for example, dropping from 35 minutes to less than 5.

Moving forward, AUI is excited to extend its new technology platform to streamline post-new business processes to further service AssetGuard policies. Working together with ValueMomentum, AUI intends to adapt the AssetGuard platform to business lines across all AUI Enterprise divisions.

"Partnering with ValueMomentum provides our business unit and our parent company with tremendous scalability," Kountz says. "Overall, we now have the robust solutions needed to maintain a strong competitive position during coming years."

# Highlights



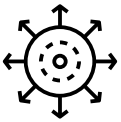
Slashed policy rating and quoting by **85%**, from 35 minutes to less than five.

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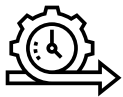
Improved premium pricing competitiveness.

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Delivered a robust digital policy lifecycle management experience to agents.

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Boosted agility and scalability, enabling fast product introductions and updates.

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***Adopting the combination of BizDynamics Digital Engagement Platform and iFoundry rating engine enables us to offer the next-generation real-time digital experiences that are critical to our ongoing competitive success.***

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# About ValueMomentum

ValueMomentum provides software and services to Insurance, Healthcare & Financial Services firms. Customers choose ValueMomentum for the company's track record of delivering value and driving the momentum of customers' business initiatives.

ValueMomentum accomplishes this by applying a time-tested formula of combining strong technology expertise with deep industry experience.

For more information visit [www.valuemomentum.com](http://www.valuemomentum.com)