

AAIS...

**Expanding Your
Product Choices**





AAIS is a national insurance advisory organization that maintains more than 20 complete, standardized programs of forms, manual rules, and rating information filed and approved countrywide.

PERSONAL LINES

Homeowners / Mobile HO
Dwelling Properties
Personal & Premises Liability
Inland Marine
Boatowners
Personal Umbrella

COMMERCIAL LINES

Commercial Package Monolines
Commercial Properties
Commercial Liability
Crime
Glass
Inland Marine

- Businessowners
- Artisans
- Commercial Umbrella

FARM / AG LINES

Farmowners
Agricultural General Liability
Agricultural Output
Farm Properties
Farm Liability
Farm Umbrella

INLAND MARINE / OUTPUT LINES

Inland Marine Guide (nonfiled classes)
Commercial Output Program
Commercial Output Program - XL
Developers Output Program

In addition to forms and manuals, these programs provide:

- Bulletin service for ongoing maintenance
- State amendatory endorsements
- Advisory information, such as sample declarations and disclosure notices
- “Side-by-side” comparisons of coverage offered in different forms
- Educational materials and Web-based training seminars

“Rating bureaus come with choices, just like everything else in this business.”

“Several years ago, we were a multiple bureau company and as we grew, the compliance and cost components escalated.”

“By consolidating our major lines of business into AAIS, we have seen considerable cost savings.”

“Quite frankly, the ‘personal touch’ we get with the staff of AAIS just seems to make problem resolution much more effective.”

—Richard J. Zick, CPCU, AU, President & CEO
Utica First Insurance Company

Behind every AAIS program are operations that specialize in research and development, actuarial, statistical, and compliance.

■ **ACTUARIAL AND STATISTICAL**

AAIS programs are supported by a database of nationwide premium and loss data and the work of credentialed actuarial specialists.

AAIS is one of only two national property/casualty statistical agents that gather unit transaction data to support ratemaking analysis. The AAIS service philosophy stresses education and cooperation with companies to achieve timely, accurate reporting.

■ **FILINGS AND COMPLIANCE**

AAIS filings and compliance specialists manage thousands of filings a year, saving our members the time and expense of program maintenance, and assuring them that their programs will be up-to-date and in compliance with state requirements.

■ **AAISdirect INTERNET SERVICE**

The policy forms, manuals, program bulletins, and technical resource materials for all AAIS programs are available online through the *AAISdirect* Internet service.

Using *AAISdirect*, your staff can have immediate access to the most current AAIS information at any time, from any place.

In addition, *AAISdirect* provides electronic rating tools for certain lines, plus online status reports on countrywide filings.

■ **PRODUCT CUSTOMIZATION SERVICE**

The technical resources that support AAIS programs are available to companies who want to develop custom programs based on AAIS products.

AAIS can provide you:

- Product development expertise for modifying forms and rules to achieve your product and market objectives
- Actuarial expertise for analyzing rate levels, doing competitor comparisons, and incorporating AAIS data with company experience to establish credibility
- Filings expertise for identifying compliance issues, drafting filing memos and supporting documents, and responding to objections to secure the fastest possible approvals

When it comes to product customization, it makes sense to rely on the people who have created the program that serves as your foundation.