

# Artisans · Businessowners

forms, manual rules  
and rating information





## ■ The AAIS Artisans Program

AAIS offers the only standardized program available countrywide for insuring artisan contractors exclusively.

Like independent company artisan programs, the AAIS Artisans Program is structured to reflect the unique risk profile of tradesmen and small building contractors, who may have little more property than what they carry in their trucks, but large liability exposures for damage to properties they work on.

This program features, among other things--

- Eligibility for more than 60 classes of artisan contractors, including carpenters, electricians, and plumbers, as well as other occupations, such as caterers, inspectors, interior decorators, and repair services.
- Eligibility for operations with up to 10 employees and/or \$3 million in annual revenue
- Option to write coverage for property and liability or liability only
- Property coverage options for adding inland marine coverages for builders' risk, contractors' equipment, tools, and installation
- Liability options for adding claims-made employment practices and employee benefits liability coverages, as well as "voluntary damage" coverage (analogous to medical payments coverage, but for property damage)

## ■ The AAIS Businessowners Program

The newly revised AAIS Businessowners Program extends eligibility to more than 250 classes of small businesses, including restaurants. It also allows for increased size of eligible risks.

Like most "BOPs" offered in the U.S., the AAIS program provides a choice between a named perils and open perils base coverage form, each of which include built-in business income coverage, full liability coverage and the standard range of additional coverages and coverage extensions.

Among the many enhancements to this program are:

- Expanded coverage for building glass
- Inland marine-type coverage for computer hardware and software
- Additional rating information for liability arising from installation operations
- Expanded number of additional insured endorsements
- Additional options for addressing pollution liability

## ■ Product Customization

If you're looking to develop custom forms or pricing for market niches, AAIS staff is available to help. We have--

- The actuarial expertise to analyze your experience, blend it with our data to produce credible loss costs, and follow up by developing your loss cost multiplier and rate filing exhibits.
- The forms development expertise needed to customize policy language to meet regulatory requirements and minimize legal risks.
- The filings and compliance expertise to help you win approval and get to market quickly.

*We needed an artisan contractors program that was competitive and easy to use in a market that was saturated. The AAIS Artisans Program was easy to rate because it is based on the number of employees--information that is easier to obtain and verify than payroll. With AAIS, there's always a knowledgeable person on the other end of the phone.*

--Debbie Kunkle, Commercial Underwriting Manager  
Erie & Niagara Ins. Association, Williamsville, N.Y.

## ■ You don't have to do it alone. Rely on AAIS.

Do you think you can develop and maintain an independent small business program in a constantly changing market and regulatory environment?

Before doing that, ask yourself these questions:

- How are you addressing exposures to EIFS or construction defects?
- How are you addressing known injury?
- How is "collapse" defined in your forms?
- What are your options for addressing pollution exposures?
- How do your forms address computer hardware and software?
- Can you provide claims-made coverages on your occurrence-based policies?

The point is this: Legal, regulatory, and market changes are increasing the pace of required product changes. If you're not keeping up with these demands, you may be facing much larger exposures than you anticipated.



## Let the experts at AAIS give you what it takes to compete

Small businesses, the fastest growing segment of the U.S. economy, offer abundant opportunities for insurers--but the competition is intense.

To succeed, insurers need to focus on what they do best--marketing, underwriting, loss control and claims--and minimize the time and money spent on program maintenance.

That's where AAIS can help. We can cut your costs and save you time to focus on what you do best.

AAIS offers two programs for insuring small businesses, each of which provides up-to-date forms, manual rules, and rating information that are filed and approved countrywide and maintained by seasoned product specialists.

**For more detailed information** about the Artisans and Businessowners programs and to discuss how AAIS can be your partner to effectively capitalize on this dynamic and growing market, contact Rick Maka, director of marketing, at 800/564-AAIS, or send an e-mail to [rickm@AAISonline.com](mailto:rickm@AAISonline.com).



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