

The AAIS Inland Marine Guide



The industry's most comprehensive source for forms, rating procedures, underwriting guidelines, and regulatory compliance for the nonfiled inland marine classes



■ Robert Guevara, your partner for inland marine product support



Few people understand better than Robert Guevara and the AAIS inland marine product team how a sound portfolio of products can help inland marine underwriters grow a book of business while maintaining profitability.

Bob, AAIS's vice president of inland marine, has spent years as an inland marine underwriter and product manager at Royal, CNA and Zurich, in addition to the years he has spent updating and maintaining the *Inland Marine Guide* and the AAIS Commercial Output Program.

Bob has witnessed many changes in the inland marine business since he entered it in 1978.

"The pace is so much faster," he says.

"Underwriters are responsible for so much more premium volume, and for getting results from that premium and booking new business.

"As a result, underwriters need information and resources right away.

"When I started out in the business, an inland marine underwriter was expected to understand how to manuscript a whole policy. Today, I don't see that underwriters have the time or expertise to do that.

"If you're still trying to manuscript forms, you run the risk of leaving something out or writing something vague, especially if you're rushed. Then you end up with a coverage gap, or covering something you didn't intend to cover.

"The demands are compounded in an environment in which companies are reducing staff and training, and regulators are increasing regulatory requirements for the nonfiled classes.

"The forms and rating procedures in the *Inland Marine Guide* have become much more valuable over time. Underwriters realize that AAIS provides a product base they can combine with their knowledge of the risks they write to produce a profitable book of business."



■ **Comprehensive, up-to-date, and filed**

Whether inland marine is a large, specialized unit or part of the commercial lines operation at your company, the AAIS *Inland Marine Guide* can help you write more business in this profitable line.

For decades, the *Inland Marine Guide* has been the authoritative source of policy forms, rating procedures, underwriting guidelines, and other information for the traditionally nonfiled classes.

The *Guide* was further expanded and enhanced in a recent revision. As part of that revision, the *Guide* forms have been filed in all jurisdictions that have filing requirements for “nonfiled” classes. That feature alone can save users tens of thousands of dollars in filing fees, and assure that your program remains compliant.

■ **Who uses the *Inland Marine Guide*?**

Nearly 300 companies use the *Inland Marine Guide*, including:

- National carriers, such as CNA, Fireman’s Fund, Liberty Mutual, Nationwide, SAFECO, and Zurich
- Regional carriers, such as American Family, State Auto, and The Cincinnati
- Specialty carriers, such as Jewelers Mutual, Pharmacists Mutual, and Bituminous Insurance

■ **Here’s what *Inland Marine Guide* users have to say**

“The AAIS staff has been great in assisting us with our start-up operations for nonfiled inland marine. [AAIS staff is] knowledgeable, courteous, and quick to respond to all of our inquiries.”

— Richard Hansen, Sr. Vice President, Specialty Division
National Farmers Union Property and Casualty Co., Aurora, Col.

■ What does the *Guide* provide?

The *Inland Marine Guide* provides more than 1,000 pages of resource material organized into these four volumes:

GENERAL INFORMATION INCLUDING

- Nationwide Definition
- Filing Information
- General Rules
- Individual Risk Premium Modifications
- State Exceptions
- Forms and Endorsements Listing
- General Endorsements

CONSTRUCTION CLASSES

- Builders' Risk
- Contractors' Equipment
- Installation Floater
- Riggers' Liability

TRANSPORTATION CLASSES

- Motor Truck Cargo
- Transit
- Warehouse Legal Liability

OTHER CLASSES

- Bailee Customers Floater - Dry Cleaners
- Difference in Conditions
- Electronic Data Processing
- Fine Art Dealers
- Fine Arts Floater
- Miscellaneous Floaters
- Miscellaneous Forms
- Radio and TV Towers & Equipment
- Yacht

The material includes:

- More than 200 countrywide policy forms and endorsements that can be incorporated into AAIS, ISO, or independent company commercial package policies, or written on a stand-alone basis.
- More than 200 state-specific endorsements.
- Thorough explanations of the forms, addressing property covered, property not covered, additional coverages, perils excluded, valuation, coinsurance, and more.
- Underwriting guidelines for risk selection, hazards, optional coverages, and loss control.
- Rating procedures with detailed guidelines for selecting loads and factors, and applying IRPMs.

■ Custom product and filing service

AAIS's experienced inland marine product development specialists have the skills and resources needed to develop custom coverage forms that meet the needs of your risks.

Our filings specialists can then file your custom products in jurisdictions that have filing requirements for the "nonfiled" classes. Also, with your affiliation you receive a copy of the *AAIS State Filings Guide*, a compendium of filing information for all lines.



■ Online access through *AAISdirect*

The *AAISdirect* Internet service provides desktop access to all information in the *Inland Marine Guide*, plus much more available only on *AAISdirect*:

- State-specific forms listings
- Side-by-side comparisons of coverages, conditions, and internal limits
- Status reports
- Sample policyholder disclosure notices, and
- Automated rating worksheets for five key *Guide* classes:
Builders' Risk, Contractors' Equipment, Electronic Data Processing, Installation Coverage, and Riggers' Liability.
- *Inland Marine Cause of Loss Report*

Developed with HMTL formatting (no new software needed), these worksheets allow underwriters to quote risks quickly and systematically. Rating variables are built into the worksheets; there's no need to look up factors.

For more detailed information about the AAIS Inland Marine Programs and how AAIS can help you build your inland marine line, contact Rick Maka, director of marketing at 800/564-AAIS or send an e-mail to rickm@AAISonline.com.



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