

***An option you
can't overlook***

**The AAIS Homeowners
Program for 2007**

Forms • Rules • Rating Information • Online Support



Coverage crafted with precision



■ AN UP-TO-DATE STANDARD PROGRAM

The 2007 revision of the AAIS Homeowners Program provides newly updated forms with several important innovations, including:

- The industry's first standardized endorsement options for adding equipment breakdown coverage for certain household equipment;
- Updated policy language clarifying the extent of coverage for personal injury arising from e-mail, blogs, and other forms of electronic communication;
- New built-in coverages for association insurance deductibles, property in rental units, and liquid fuel remediation; and
- Important updates to provisions addressing water-related losses, business activities, motorized vehicles and other changing exposures.

■ COVERAGE CRAFTED WITH PRECISION

Taken together, these and other innovations in the 2007 AAIS Homeowners Program demonstrate how AAIS staff specialists work on the details so you can concentrate on the big picture.

Our product specialists constantly scan the horizon for emerging exposures, court rulings, product innovations, and market trends that require clarification or modification of coverage so that you cover what you intend to cover.

They deliberate over the best way to express what is covered and what isn't so that policies are as comprehensible as possible to insurers, agents, and policyholders.

■ A COMPLETE PACKAGE

The AAIS Homeowners Program has all the components you need in a standardized product base, including some you won't get from other providers.

The forms are newly updated and include:

- Seven updated base coverage forms: basic, broad, special, contents (renters), special building and contents, unit-owners, and limited perils;
- Endorsements for excluding coverage for lead, pollutants, punitive and exemplary damages, and other causes of liability loss;
- Endorsements for limiting losses due to fungi (mold);
- Coverage parts for insuring home-based business and equipment breakdown exposures; and
- More than 75 other optional endorsements, plus all necessary state amendatory endorsements.

The manual gives you the data you need in formats that are easy to implement, including:

- Countrywide rules that include most rating factors;
- Factor rating for optional liability coverages;
- State pages with loss costs and state-specific rules and rating information; and
- Rating information that incorporates modeled data for hurricane and earthquake from the nation's leading catastrophe modeling firms.

■ **AAISdirect: YOUR INFORMATION PORTAL**

The *AAISdirect* Internet service will help your company implement the AAIS Homeowners Program quickly by giving your staff immediate online access to the full range of program resources, which include:

- Electronic copies of forms and manuals in Microsoft Word and Adobe PDF format;
- Rating information in Microsoft Excel and XML datasets;
- Sample disclosure notices;
- Free training materials; and
- Access--at no additional charge--to complementary risk information services, including--
 - The "Risk Meter" risk mapping software from CDS Business Mapping; and
 - The "Residential Estimator" property valuation service developed by e2Value, Inc.

■ **CONSULTING SERVICES**

If you want to modify the AAIS Homeowners Program to address unique needs of your target markets, AAIS's experienced staff specialists will tailor the forms or manual to your specifications.

AAIS specialists are prepared to assist you with:

- Actuarial analysis, including competitor analysis and development of your loss cost multiplier;
- Product customization, including development of proprietary forms and endorsements; and
- Filing support, including drafting of filing memos and responses to objections.

■ **YOUR HOMEOWNERS TEAM**

Standing behind the AAIS Homeowners Program is a seasoned team of staff specialists. Heading up that team are:

- **Susan Luecke**, AAIS assistant vice president for personal lines. Sue has been the principal developer of the AAIS Homeowners Program for more than 15 years, and has more than 30 years' experience in property/casualty insurance.
- **Jeffrey Holaway**, CPCU, manager of personal lines pricing. Before coming to AAIS, Jeff worked as a personal lines product and underwriting consultant for CNA, and as a territorial underwriting manager for American States Insurance.

"AAIS helped us convert our old homeowners program to the AAIS forms, providing us with side-by-side comparisons and policyholder notices in a thorough, efficient, and timely manner.

"AAIS's knowledgeable staff members are always timely in responding to any calls regarding our affiliation or forms."

—Kenneth Stover, executive vice president
Western National Ins. Cos., Edina, Minn.



■ YOUR PRODUCT CHOICE

More than 600 property/casualty insurers of all sizes have chosen AAIS forms, manuals, and rating information as their product base for one or more lines.

More than 200 of them use the AAIS Homeowners Program as the basis for their homeowners product.

For countrywide writers with relatively little premium in some states, the AAIS Homeowners Program is a highly cost-effective option.

For regional writers concentrated in one or a few states, AAIS has data resources to complement proprietary rating information.

For writers that concentrate in distressed urban or coastal markets, AAIS provides product customization service.

For any insurer, writing in any market, the AAIS Homeowners Program is the industry's most up-to-date program of forms, manual rules, and rating information.

"I have worked with the AAIS Homeowners Program for years. AAIS has been most helpful in providing training materials and working with us to develop disclosure notices.

"When we, like other carriers, ran into a problem in New Jersey with fuel oil pollution losses, Sue Luecke and her team at AAIS developed an exclusion and 'buy back' option with actuarially developed rating information that allowed us to continue to provide homeowners coverage in New Jersey to those with this exposure."

— John DiStefano, AVP and senior portfolio manager
Preferred Mutual Ins. Co., New Berlin, N.Y.

For more information about the AAIS Homeowners Program for 2007, contact Rick Maka, director of marketing at 800/564-AAIS or send an e-mail to rickm@AAISonline.com.



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