

AAIS

AAIS FLAMES...

The Groundbreaking Fire Protection Model

Commonly applied methods of measuring public fire risk today reflect fire protection capabilities within the geographic boundaries of individual fire departments but ignore variation in capabilities and claims severity across communities. This approach does not include fluctuations in claims severity across communities. Of note, a single fire protection jurisdiction can cover less than one square mile, or more than one thousand square miles. In addition, applying fire department boundaries into a methodology makes it difficult for insurers to integrate risk scores into efficient underwriting systems and processes.

In response to the needs of Member carriers, AAIS took a rigorous analytical approach to solving this decades-old problem, to provide insurers and regulators a more accurate picture of fire risk.



FLAMES IS ROOTED IN DATA, IS FLEXIBLE & SCALABLE, AND IS COMMUNITY-DRIVEN...
ALL YOU'D EXPECT FROM AAIS, THE
MODERN MEMBER-FOCUSED
ADVISORY ORGANIZATION.

Introducing the Fire Loss and Mitigation Evaluation Score (FLAMES)

The AAIS **Fire Loss and Mitigation Evaluation Score (FLAMES)** is the modern, data-driven way to measure public fire risk. FLAMES assigns a score for each ZIP code and line of business, which makes it simple for underwriters to integrate into established workflows. This is important since the geographic footprint of a ZIP code varies with population density, and more populated urban and suburban areas typically have small geographic areas and more insured exposure. FLAMES will initially launch as part of our Florida Homeowners By-Peril (HOBP) program, but will be built out to include more lines of business and geographies.

FLAMES is rooted in data, flexible & scalable, and community-driven...



Data Driven.

FLAMES is built on a comprehensive national data set. The AAIS team accumulated data from the National Fire Incident Reporting System (NFIRS), as well as carrier claims and premium data. We evaluated data on weather, crime, economic activity, fire stations, hydrants, traffic patterns, population density, building stock characteristics, and vacancy rates.



Extensible.

FLAMES will be refined for specific lines of business, regions, and regulatory requirements. FLAMES will be continually updated and will be refined for local jurisdictions, lines of business, and regulatory requirements.



Member-Focused.

FLAMES was built for Member carriers as a decision-making aid for fire risk. Our focus on open-source development and building a like-minded community of practice means our Members will have an active role in shaping the future of the development of FLAMES as the methodology expands into other states and lines beyond our initial Florida Homeowners By-Peril offering.



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AAIS...An Open Book

Unlike other national advisory organizations, AAIS continues to provide a neutral, unbiased environment where data and information may be shared. AAIS is redefining Membership with an open, secure and flexible platform that promotes scalability and speed to market, while driving innovation, differentiation and competitive advantage for all our Members of the AAIS Community.

- At AAIS, “open” means transparent. We freely share our strategies, development plans and technologies.
- “Open” means equitable, where all Members, regardless of size, realize common benefits of participation in a secure environment that fosters trust.
- Our “open” platform provides all Members All Access to the full complement of AAIS programs, services, technologies, and tools.
- Our “open” Community supports sharing...sharing select data and information, sharing experience, sharing technologies, and sharing success.



Commercial Lines	Inland Marine
Artisans Businessowners CannaBOP Combination Policy Crime Commercial Auto Commercial Cyber Commercial Liability Commercial Crime Commercial Properties Commercial Umbrella Glass	Commercial IM (Filed) Commercial Output Farm Inland Marine IM Guide (Non-Filed) Personal Inland Marine
Farm & Ag	Personal Lines
Ag Commercial Excess & Umbrella Liability Ag General Liability Ag Output Farmowners Farm Inland Marine Farm Properties Farm Umbrella	Boatowners Dwelling Properties Home-Based Business Homeowners Family Cyber Protection Mobile-Homeowners Personal & Premises Liability Personal Auto Personal Inland Marine Personal Umbrella Yacht

THE AAIS “OPEN PLATFORM”
 EXPRESSES A WILLINGNESS TO SHARE
 AND COLLABORATE WITH OTHERS...
 TRANSPARENT AND PROGRESSIVE...
 A MODERN APPROACH TO INNOVATION
 AND PRODUCT DEVELOPMENT.

Modernized to Optimize

Over the years, AAIS has made significant investments to upgrade its operations in support of its ‘Best in Class’ advisory programs, unparalleled service, state-of-the-art technologies, and integrated tools. All promote efficiency, quality, and speed to market for our Member carriers.

With investments in the latest data and document management applications, modeling capabilities, distributed ledger technologies, machine learning and artificial intelligence (AI), AAIS has taken the lead in establishing the modern advisory organization for the future.

Open Platform...Open Source

With our open, all-access platform we have enabled many of our own capabilities for use by our Members. That’s why AAIS has extended that open platform approach to its technology solutions.

The natural evolution of AAIS advisory tools and technologies has delivered consistent, progressive benefits to our Members, regulators, and others in the insurance ecosystem. As a Member-focused nonprofit, our investments in infrastructure and technology development is matched by our commitment to continuous improvement. We are not influenced by potential revenue, profits, or shareholder value...only by the consistent and reliable delivery of value to our Members.

More and more, the applications and tools we develop to improve our own operational efficiencies have been built on open source, ‘plug & play’ technologies, so our Members can use them, integrate them into their own operations, and own a version for themselves. That’s the open source model...that’s the AAIS way.

Learn More

Get involved with FLAMES and learn how it’s revolutionizing fire risk analysis. Contact an AAIS Engagement Manager to learn more.