



MODERN ADVISORY SOLUTIONS

BUSINESSOWNER POLICY

For carriers looking for a comprehensive, yet flexible package solution for small-to-medium size business, AAIS delivers industry-standard coverages and rating with options tailored to fit a wide variety of needs.

Coverages include property, liability, business income, and crime in a streamlined, understandable package policy form format.

The AAIS Businessowners Policy (BOP) provides:

- More than 100 optional endorsements addressing property and liability coverage needs, including:
 - Professional liability coverages for a variety of business classifications
 - Employment practices coverage
 - Equipment breakdown
 - Liquor liability
- Easy to read forms with language that is consistent across AAIS programs.
- Innovative mechanisms for rating liability exposures.
- More than 200 detailed classifications including:
 - Habitational, office, restaurants, service, retail, and wholesale operations.
- Streamlined property and liability split rating approach delivering the right rate for risk and ultimately improved profitability.

Hi-Tech Delivery

- Online delivery of policy forms and manuals
- Fully managed digital platforms, such as Value Momentum, already integrated with AAIS content
- Digitally consumable advisory materials

Associate Partner Network

- More than 50 affiliated companies providing unique services and preferred pricing to AAIS Members.

Dedicated Service

- State-of-the-art infrastructure and staff, enabling companies to develop and maintain both traditional and emerging insurance products
- Dedicated compliance team tracking state-level jurisdictional activities from start to law, helping carriers stay compliant
Proprietary AI Tool providing comparative policy language
- Dedicated AAIS onboarding team delivering a seamless implementation and transition
- Initial filing adoption of standard AAIS products in all states where the carrier will write business
- Statistical reporting included for all affiliated lines of business

For more information...

To find out more about AAIS's Commercial Lines solutions contact an AAIS Advisor:

Joe Jonas
 Product Manger, Commercial Lines
 josephj@AAISonline.com



Joe brings 18 years of insurance experience, spending the majority of his career specializing in risk management consulting. Joe's experience spans traditional and leading-edge consulting practices, as well as carrier operations. Prior to joining AAIS, Joe spent three years as the Director of Wholesale & Consulting for Insureon, a pioneer in the insurtech community. He also served as Vice President of GCG Financial, leading the newly-formed Risk Management Consulting Division and as an Account Executive at HUB International where he was recognized as one of the organization's leading Property & Casualty and Employee Benefits Producers. Joe began his career with Liberty Mutual spending 7 years across legal, claims, and sales roles.



For more information, contact an AAIS Advisor

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AAIS DELIVERS INDUSTRY-STANDARD
BOP COVERAGES AND RATING WITH
OPTIONS TAILORED FOR A WIDE
VARIETY OF NEEDS.

Superior Service Supporting Member Growth

AAIS solutions are supported by a modern infrastructure, advanced technologies and a team of experienced and dedicated AAIS Advisors committed to delivering superior service...a hallmark of the AAIS approach.

Compliance, Filing and Government Affairs

All AAIS programs are supported by a team of lawyers, government affairs and product compliance specialists dedicated to monitoring laws and regulations impacting forms and rates. Members gain confidence knowing AAIS forms and manuals are kept up-to-date and fully compliant with the latest laws and regulations.

Statistical Reporting Services

For decades, AAIS has been a licensed statistical agent in 51 jurisdictions for all P&C lines, collecting data that helps Members meet regulatory statistical reporting responsibilities. Data reported to AAIS supports loss cost development and ratemaking that aids in the development of new products. AAIS statistical reporting services are included in Association Membership agreements and earn Members Preferred Pricing on their AAIS program affiliations (forms, manual rules, and rating info).

Actuarial Advice and Counsel

AAIS programs are fueled by our accredited actuarial specialists with the data, expertise, and tools to deliver credible, refined rating information. The AAIS actuarial team provides valuable counsel to Members' actuarial operations, particularly when considering new markets or exploring new rating variables.

Stride Insurance Solutions

Stride integrates the next generation capabilities of AAIS with advanced insurance technologies and support to deliver customized, modern programs with advanced infrastructure. The Stride team collaborates with Partners to develop unique solutions only offered by AAIS. Stride is dedicated to helping Members leverage emerging technologies and opportunities to enhance efficiency and promote growth.



Member Focused Advisory Solutions