



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:

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As a Product Manager for AAIS, Stephanie is responsible for the planning, design, and management of the commercial lines and inland marine products. Stephanie is committed to providing a modernized suite of insurance products to our members. Before joining AAIS in 2021, Stephanie had 15 years of experience working in commercial lines for insurance carriers.



For more information, contact an AAIS Advisor

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