



MODERN ADVISORY SOLUTIONS

COMMERCIAL PROPERTY

For carriers looking to write commercial property coverages in a simplified policy structure, AAIS delivers a modular program that can be customized to fit your needs.

The **AAIS Commercial Properties Program** provides:

- 60 optional endorsements that allow you to tailor coverage to meet your underwriting needs:
 - A suite of options to modify property coverages
 - Business income coverages
 - Perils
- Easy to read forms with language consistent across AAIS programs.
- Rating alignment with industry standard.
- More than 250 detailed classifications encompassing:
 - Habitational, mercantile, non-manufacturing, and warehousing properties.
 - All classifications accompanied by “A” rating.
- AAIS Glass, offering specialized solutions for commercial buildings with significant glass components.
- Flexibility
 - Combine Commercial Property with other monoline policies under the Combination Policy Program (CPP) and receive a discount rating factor for writing multiple policies.
 - Combine a Commercial Liability program with Commercial Property to create a package offering.

Hi-Tech Delivery

- Online delivery of policy forms and manuals
- Fully managed digital platforms, such as BriteCore, already integrated with AAIS content
- Digitally consumable advisory materials warehouses, schools and manufacturing centers.

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 that provide the platform for 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 onboarding team ensuring a seamless onboarding 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

AAIS DELIVERS A MODULAR COMMERCIAL PROPERTY PROGRAM THAT CAN BE TAILORED TO YOUR APPETITE.

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 is an experienced P&C leader with 18 years of experience in the insurance industry. With a focus on P&C risk management and product development, Joe has worked in traditional consulting practices, insurtech and carrier operations. As AAIS’s Commercial Lines Product Manager, he is responsible for modernizing forms, manual rules, and rating information in the standard commercial property, casualty and niche specialty markets. Joe also oversees AAIS’s first-in-market cannabis insurance program, which includes the CannaBOP businessowner’s policy, now approved in California, Colorado and Nevada.



For more information, contact an AAIS Advisor

Membership@AAISonline.com | 800.564.AAIS | www.AAISonline.com