



MODERN ADVISORY SOLUTIONS

# HOMEOWNERS BY-PERIL

*Homeowners insurers need to apply 'the right rate for each risk' to avoid adverse selection and to increase competitiveness. Coverage priced too high is at risk to competitors with lower pricing, and underpricing may lead to a deteriorating book of business and an unacceptable combined loss ratio.*

The AAIS countrywide rating plan looks at 10 perils in most states separately and accurately, down to the zip code level. We've added a number of characteristics and attributes that provide a more refined and targeted rating to avoid adverse selection and help Members compete in today's marketplace.

## The AAIS Homeowners By-Peril Program (HOBP) provides:

- A comprehensive set of court-tested industry-leading forms and endorsements.
- Complete manual rules, factors, and loss costs.
- Compliance with state laws, rules, and regulations.
- Support from AAIS and industry rating engines.

## Hi-Tech Delivery

- The AAIS by-peril rating plan is supported by many policy administration systems (PAS) providers who are recognized industry-leaders in the Homeowners insurance market.
- Product specifications can be used by an insurer's policy administration systems or third-party partners.

## Dedicated Service

- AAIS onboarding support grants a successful conversion to the AAIS program, while taking into account the Member's current system. Onboarding support is not limited to forms, endorsement, manual rules and factors, and loss costs. It also includes technology support in the form of product specifications and implementation support with a third-party PAS provider or your internal IT department.
- AAIS provides assistance with transition impact analysis.

## For more information...

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

### John Kadous, CPCU, CPM

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*Before coming to AAIS in 2014, John had more than 26 years of experience in insurance, including 13 years with GEICO and nearly 12 years as an underwriting and product management director with USAA. John earned his bachelor's degree from the University of Iowa and an MBA from Regis University. He holds a designation as a certified product manager from the Association of International Product Marketing and Management, as well as his CPCU designation.*

**AAIS LEADS THE WAY IN THE DESIGN OF BY-PERIL RATING PLANS, SUPPORTED BY FORMS AND ENDORSEMENTS THAT MEET THE NEEDS AND EXPECTATIONS OF THE INDUSTRY AND OUR MEMBER COMPANIES.**



**For more information, contact an AAIS Advisor**

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