Consumers of Personal Umbrella policies were once the more affluent insureds. Now, it is common coverage of virtually any personal lines account.

Personal Umbrella policies provide excess coverage for liability for damages due to bodily injury, personal injury or property damage arising out of premises, or the personal activities of the insured.

The AAIS Personal Umbrella Solution provides:
- Coverage as a standalone, monoline policy or as an endorsement that can be attached to a Homeowners or Mobile Homeowners policy providing the underlying liability coverage.
- Personal Umbrella forms are designed to integrate with AAIS Homeowners and follow form for Auto. This extends the coverage afforded through the underlying policies and reduces the probability of gaps in coverage or of unintended exposures.
- Ratings of Personal Umbrella based on the residence premises and the number of motor vehicles. Coverage can also be extended to include additional residences, business activities, incidental/custom farming and watercraft/RVs.

Hi-Tech Delivery
- Statistical reporting.

Dedicated Service
- AAIS subject matter expertise for:
  - Forms and endorsements
  - Manuals rules, factors, and rates
  - Actuarial methodology and procedures
  - Data
  - Information technology
  - Legal compliance
- Member support to implement AAIS products.
- AAIS and Personal Lines Advisors collaborate to guarantee a smooth transition to AAIS products and a rapid response to any issue, problem, or potential obstacle.

For more information on the AAIS commitment to quality member focused service, contact an AAIS advisor.

membership@aaisonline.com
800.564.AAIS
CONSUMERS ARE BUYING LARGER HOMES, MORE VEHICLES, AND ACCUMULATING MORE ASSETS THEY NEED TO PROTECT.

**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.

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**For more information...**

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

**John Kadous, CPCU, CPM**

Vice President, Personal Lines & Auto

johnk@aaisonline.com

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.