

Businessowners Policy



For carriers looking for a comprehensive, yet flexible package solution for small-to-medium-sized businesses, 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.

Member Value

- 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.
- 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.

High-Tech Delivery

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

Associate Partner Network

- 50+ affiliated companies providing 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.
- AI Tool providing policy language comparisons.
- Dedicated onboarding team ensuring a seamless implementation and transition.
- Initial filing adoption of standard AAIS products in states where the carrier writes business.
- Statistical reporting included for all affiliated lines of business.

For More Information...

Contact your AAIS Engagement Manager for more information.

