

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.

Member Value

- 60 optional endorsements that allow you to tailor coverage to meet your underwriting needs:
 - 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:
 - Habitational, mercantile, non-manufacturing, and warehousing properties.
 - All classifications accompanied by an “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 Commercial Liability with Property to create a package offering.

High-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.

Associate Partner Network

- 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.
- 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.

