

AAIS Membership

A Community Built for Success



Established in 1936, AAIS serves the property & casualty insurance industry as the only national not-for-profit advisory organization, governed by its Member insurance carriers. AAIS provides top-quality advisory products, services, and tools that form the foundation of successful insurance programs that stand the test of time.

Best-in-Class Advisory Programs

At the heart of AAIS advisory programs are current policy forms and rating guidelines complete with thousands of endorsements to suit the unique underwriting and marketing strategies of our Members.

Commercial Lines

AAIS Commercial Lines Programs are the foundation for competitive products in the standard commercial P&C market, or niche specialty markets.

Inland Marine

AAIS is the industry leader in commercial inland marine and output coverage programs including Commercial Output Program (COP) and Inland Marine Guide.

Farm & Ag

AAIS is a market leader in the farm and ag insurance market, providing high-quality advisory programs for farm and ag operations including agritainment, precision farming, hobby, and commercial agribusiness.

Personal Lines

AAIS Personal Line Programs address exposures arising from water, business activities, motorized vehicles, equipment breakdown, and changes in family structure, as well as a Homeowners By-Peril Rating Plan to provide flexibility in underwriting.

Commercial & Personal Auto

AAIS Auto insurance solutions contain current market language and a dynamic program structure with a complete suite of mandatory and optional coverage endorsements.

Benefits of Membership

AAIS advisory programs are supported by a modern infrastructure, advanced technologies, and a team of experienced professionals committed to delivering superior service...a hallmark of AAIS. Each Member receives these advantages:

- Dedicated Team ready to help each Member get the most value from AAIS Membership.
- AAISdirect, a private portal for AAIS Members with secure access to the latest forms, manuals, and rating content and test cases.
- Tailored onboarding services, including product training for ease of adoption.
- Regulatory Reporting and Filing services.
- Side-by-Side Forms Comparisons
- FLAMES (Fire Loss and Mitigation Evaluation Score), which provides carriers and regulators with a more accurate picture of fire risk.
- Insights and advice from our Legal, Compliance, and Government Relations teams, as well as our leading Actuarial and Data Analytics team.
- Unique access to the AAIS Partner Network, offering underwriting and marketing capabilities, technology solutions, reinsurance services, and loss control information.
- AAIS Communications, including Product Updates, Compliance Alerts and Bulletins, and AAIS Advisory News & Views with articles, webinars, and interviews with industry leaders.
- Discount registration to the AAIS Annual Meeting of Members.



AAIS Membership

Membership Tailored to Your Needs

Membership in the AAIS community has never been easier. We offer two Membership models to meet your individual needs.

AAIS Standard Membership

Standard AAIS Membership affords carriers with access to select advisory programs and services on a state-by-state basis, according to their needs. Fees are aligned with your strategy and limited budget.

All Access Membership

For carriers with a broader need for AAIS products and services, AAIS offers All Access Membership, a more economical way to get the most value from AAIS. All Access Members pay one price and gain access to the full complement of AAIS programs, services, and technologies.

A Special Invitation to MGAs and Fronting Carriers

AAIS recognizes the increasing importance of Managing General Agent (MGAs) and their fronting carriers. Our MGA Program provides unique access to AAIS Programs' assets and services for MGAs and special Membership accommodations for their fronting carriers.

Whether you are a new AAIS Member transitioning to AAIS, or an existing Member looking to add a new AAIS Program, you'll find AAIS Onboarding professionals are ready to assist with utmost speed and efficiency.

AAIS Principles of Membership

The keys to success in the future lie in the "common good" values that underscore the AAIS commitment to our Member community.

As a neutral, unbiased advisory organization, AAIS provides a unique "Community of Trust" where Member carriers, valued third-party partners, regulators, MGAs, and other valued partners come together...sharing experiences, sharing information, sharing technologies, and sharing success.

AAIS develops and delivers top-quality advisory programs and services thanks to the collective participation, collaboration, and contributions of each individual Member, as well as the broader community of stakeholders. These core principles guide our organization and the success of the AAIS Community as a whole.

Together, we're doing our part to build a more cost-effective and sustainable ecosystem for the insurance industry.

That's The Power of Community.

Become an AAIS Member Today and Join The Power of Community.

Join the hundreds of carriers that are already part of AAIS in a safe, transparent, and open environment that focuses on the success of Members. Together with insurance regulators, MGAs and MGUs, and trusted Partners, AAIS offers unique value and privileges reserved specifically for our Members. For more information on The Power of Community and the distinct ways AAIS can support your product growth strategies, contact an AAIS Engagement Manager.

