

Dwelling Properties



The AAIS Dwelling Properties (DP) program is designed for your residential one-to-four-family rental or owner-occupied dwelling or condominium. Seasonal dwellings, mobile or manufactured homes, cooperative units, and vacant homes can be covered.

The recently updated AAIS DP program offers three policy forms to meet your needs:

- DP 0001 – Basic Form
- DP 0002 – Broad Form
- DP 0003 – Special Form

The base forms contemplate non-owner occupancy. Endorsements are available to support owner-occupied personal property needs. The Landlords Premises-Only Liability Coverage option is available to work with the dwelling program to provide landlord's liability. Additional endorsements include sinkhole, earthquake, water backup and sump overflow, replacement cost loss settlement terms for personal property, and increased cost - ordinance or law. Additional profitability options include the possibility of changing the loss settlement terms to Actual Cash Value (ACV) for the covered dwelling (for DP 0002 and DP 0003), as well as ACV for roof surfacing for all property losses, or just for windstorm/hail.

Member Value

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

High-Tech Delivery

- This new and improved AAIS product is supported by policy administration systems (PAS) providers that are industry leaders in Dwelling Properties insurance.
- AAIS Speed to Market (S2M) rating and data tables can be imported by PAS providers.

Dedicated Service

- AAIS onboarding supports a successful conversion to the AAIS program while considering the Member's current system.
- The AAIS onboarding process also includes AAIS S2M implementation support for PAS providers.

AAIS Personal Lines Products

- Boatowners
- Dwelling Properties
- Flood Protection
- Florida Homeowners By-Peril
- Homeowners
- Homeowners By-Peril
- Mobile-Homeowners
- Personal Auto
- Personal Inland Marine
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- Yacht

Learn More

Contact your AAIS Engagement Manager for more information.



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