

2027 AAIS Homeowners Series

*A Modernized Homeowners Program
Built for an Evolving Market*



The 2027 AAIS Homeowners Series is a comprehensive revision designed to strengthen the AAIS Homeowners Program. Informed by Member feedback, the initiative focuses on improving standardization, consistency, usability, and market relevance while addressing emerging risks and evolving coverage needs.

Why Modernize the Program?

The 2027 AAIS Homeowners Series is being developed to help Member carriers:

- Maintain a current and relevant homeowners product
- Respond to emerging risks and changing coverage needs
- Improve consistency across forms and endorsements
- Enhance program standardization and usability
- Support greater flexibility as the market evolves

What's Included?

Base Forms Revision

All Homeowners base forms are being rewritten so that language will be modernized and standardized across the program.



Endorsement Review

Existing endorsements are being evaluated for potential enhancement, incorporation into base forms, or retirement, where appropriate.



New Endorsements

New endorsements are being developed to address emerging issues and evolving coverage needs identified by Members and the marketplace.



Rule Manual Updates

Associated rule manuals are being updated and refined to improve standardization, usability, and overall program consistency.



Rating Review

Loss costs and rating factors are being reviewed and refreshed to support continued market relevance and flexibility.



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Program Overview

- Developed for AAIS Members seeking a modernized homeowners program supported by comprehensive forms, endorsements, rule manuals, and rating-related resources.
- Includes the Homeowners Composite and Homeowners By-Peril programs, along with their related base forms, multistate endorsements, and manuals.
- Informed by ongoing collaboration with Members to help identify updates, endorsement needs, emerging issues, and evolving coverage expectations.

Program Updates and Resources

Visit the 2027 AAIS Homeowners Series webpage for:

- Development updates
- Filing and availability information
- Program resources
- Frequently asked questions
- Opportunities to provide feedback

SCAN TO LEARN MORE



Contact Us

Contact the AAIS Member Engagement team for more information.



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