AAIS FLAMES Approved for Use by Homeowners Insurers in South Carolina and Indiana

Innovative fire protection rating framework combines predictive risk insights with recognition of Community Risk Reduction efforts.

LISLE, IL, UNITED STATES, September 10, 2026 /EINPresswire.com/ -- The American Association of Insurance Services (AAIS) today announced that FLAMES (Fire Loss Assignment & Mitigation Evaluation Score) has been approved by the South Carolina Department of Insurance and Indiana Department of Insurance for use by homeowners insurers throughout both states.

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> *Michael Payne, FCAS, MAAA, Chief Actuary at AAIS*

FLAMES is a new, nationwide framework that AAIS has developed to evaluate local fire protection more effectively. When adopted by insurers, it helps ensure that premiums are aligned with a community's actual level of risk and its investment in mitigation. By assessing both the likelihood of fire losses and the steps communities have taken to prevent or reduce them, FLAMES helps insurers evaluate fire risk more accurately and recognize local Community Risk Reduction (CRR) efforts.

"The way communities manage fire risk has evolved significantly over time, and the tools used to evaluate that risk should evolve as well," said Matt Hinds-Aldrich, Ph.D., Senior Risk Strategy Lead at AAIS. "That evolution creates an opportunity for the insurance industry to better recognize the investments communities make in prevention and CRR efforts. FLAMES was designed with that opportunity in mind, and we're excited to see that two states have already approved this more comprehensive approach to evaluating fire risk."

The South Carolina and Indiana approvals mark an important milestone in AAIS's efforts to deliver innovative solutions for the property and casualty insurance industry. As the nation's only not-for-profit advisory organization governed by its Member insurance carriers, AAIS developed FLAMES to advance an industry-wide approach to fire risk evaluation that recognizes mitigation efforts, encourages loss prevention, and supports better outcomes across the insurance ecosystem.

For policyholders, FLAMES helps ensure community investments in fire prevention, mitigation, and risk reduction are reflected in insurance rating, so risk evaluations better account for local conditions, support more informed insurance decisions, and encourage safer neighborhoods.

FLAMES consists of two complementary components. The Fire Loss Assignment uses ZIP code-level data and advanced modeling techniques to evaluate fire loss potential. The Mitigation Evaluation Score measures the effectiveness of local mitigation, prevention, and CRR activities, showing how communities work to reduce risk before losses occur. Together, these components align fire protection evaluation with today's insurance market while providing valuable information to insurers, communities, and public safety leaders.

"As fire risk continues to evolve, insurers need solutions that are practical to implement and fit naturally within existing workflows," said Michael Payne, FCAS, MAAA, Chief Actuary at AAIS. "We are excited that FLAMES enables carriers to update fire protection ratings with a scalable approach that integrates easily across jurisdictions."

South Carolina and Indiana are the first states to approve FLAMES as AAIS works toward broader adoption nationwide. Additional filings are under review or in development to expand the availability of FLAMES across the country. For more information, visit AAISonline.com/products_and_services/FLAMES.

About AAIS
Established in 1936, AAIS serves the property and casualty insurance industry as the only national not-for-profit advisory organization governed by its Member insurance carriers. AAIS delivers high-quality advisory solutions, including best-in-class policy forms, rating guidelines, and data management capabilities for commercial lines, inland marine, farm & ag, auto, and personal lines insurers. Its consultative and unbiased approach, unrivaled customer service, and innovative technical capabilities underscore a focused commitment to the success of its Members. Together with Member carriers, insurance regulators, Partners, MGAs, and other key stakeholders, the AAIS Community is working to build a more cost-effective and sustainable industry. For more information about joining the AAIS Community, visit AAISonline.com.

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