



CRITERIA FOR PROGRAM SELECTION & EVALUATION

- 1) **Rating & Stability** – An insurance program must maintain an “A” rating or higher by at least A.M.Best to ensure its financial stability. A non-insurance program must be able to substantiate its financial stability.
- 2) **Customer/Member service commitment** – A program must have a demonstrated commitment to member service by providing toll-free numbers and adequate coverage, with a high level of service standards, particularly with regard to claims service as concerns insurance programs.
- 3) **Price** – A program must offer a highly competitive price to AIA Members so that the program measures up favorably in the marketplace and reflects well on the AIA Trust.
- 4) **Track record** – The program must be well-established with other associations or groups, with the exception of highly customized programs (e.g., LegaLine). It must furnish reputable references from known groups having participated with the program for at least 2 years.
- 5) **Marketing** – A program must have a commitment to market adequately to members on an annual and ongoing basis, including direct marketing efforts, as well as collaborate and cooperate in AIA Trust promotions, communications, and market research, including convention exhibits and newsletters.
- 6) **Uniqueness** – A program must offer members something they cannot otherwise get on their own. In some cases, this may be a unique product/service, e.g., LegaLine; in other cases, it may be a unique discount, e.g., Xcel HR (HR-outsourcing program).
- 7) **Professional relevancy** – A program must bear some relevancy to the member’s professional status, either directly such as professional liability insurance or LegaLine, or indirectly such as retirement or auto/homeowners insurance (arguably saves the member time and money for more important endeavors and safeguards assets).
- 8) **Nationwide scope** – A program must have the capability and willingness to offer and market the program and service member-customers in all 50 states.
- 9) **Remuneration** – A program must offer reasonable remuneration to the AIA Trust in consideration of the AIA Trust endorsement, administrative tasks performed by AIA Trust staff, inclusion in the general marketing efforts for all AIA Trust programs, and access to AIA membership. The program must reimburse all of its direct expenses.
- 10) **Cooperation** – The program will consult the AIA Trust before making any significant changes to the program offerings and/or rates and any changes, once decided, must be adequately communicated to the member policy/plan holders.
- 11) **Expert Review** – Outside consultant-experts will participate in the review of available programs, program features, and evaluation as to how well the programs meet member needs.
- 12) **ESG Investment Screening** – The program provider must have an Environmental, Social, and Corporate Governance (ESG) policy in place that is made public and that can be evaluated and linked to AIA Trust program information.