

# **KEMPER** Auto

**Underwritten by American Access Casualty Company**

2211 Butterfield Road, Suite 200  
Downers Grove, IL 60515  
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[www.aains.com](http://www.aains.com)

## **Arizona Underwriting Manual**

Effective 2-8-2023 New; 3-10-2023 Renewal

# AMERICAN ACCESS CASUALTY COMPANY

## UNDERWRITING MANUAL

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At American Access Casualty Company, we strive to provide service and convenience to our agents and insureds. The answers you need to do business with us are only a phone call or click away.

**American Access Casualty Company Website** - [www.aains.com](http://www.aains.com) (or [www.aains.com/espanol/](http://www.aains.com/espanol/))

Agents can access underwriting manuals, policy contracts and forms.

Insureds can search for authorized agents, find instructions to pay their bill and learn about the basics of car insurance.

**Contact Information**

Claims (Report a loss) Department.....  
Main Number: (630) 645-7755  
Monday – Friday: 8:00 am to 8:00 pm CST  
Saturday: 9:00 am to 5:00 pm CST

Sales Department .....  
Zachary Turner Danny Skinner  
Regional Sales Manager Regional Sales Director  
(360) 606-3218 (214) 236-6210  
zturner@kemper.com jskinner@kemper.com

Policy Services Department.....  
Main Number: (630) 570-7181  
Monday – Friday: 8:00 am to 8:00 pm CST  
Saturday: 9:00 am to 5:00 pm CST

Pricing Department .....  
AAC PricingDepartment@kemper.com

Underwriting Department .....  
Main Number: (630) 645-7777  
Monday – Friday: 8:00 am to 7:00 pm CST  
Saturday: 9:00 am to 5:00 pm CST

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### **Producer's Authority**

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Please refer to your producer's agreement for specifics on your binding authority.

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### **Applications**

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All applications must be submitted on American Access Casualty Company (Company) approved forms. Applications should be submitted via the internet, facsimile or mail. Coverage required to be offered by Arizona law must be included, unless rejected in writing. Coverage may not be rejected by a minor (under age 18) without signature of the rejection by a parent or legal guardian. The company reserves the right to cancel or reject any risk, in accordance with Arizona laws.

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### **Underwriting Rules and Regulations**

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1. Semi-annual and annual policies are acceptable. All premiums are billed direct. Up to eight vehicles may be included on a policy.
  2. Liability and Full Coverage policies are acceptable.
  3. Liability Coverage must be written for all vehicles.
  4. Roadside Assistance and Rental Reimbursement Coverage are allowed with all coverage combinations on owner policies.
  5. Rental Reimbursement Coverage requires a minimum of one rated driver age 18 or older with a valid driver's license.
  6. Split deductibles are allowed by vehicle.
  7. Financial Responsibility (FR) filings are acceptable. Drivers with out of state licenses will only be able to obtain an Arizona Financial Responsibility Filing.
  8. Any resident or member of the insured's household old enough to hold a driver's permit or license, whether licensed or not, must be rated or specifically excluded. If excluding a driver, our "Arizona Named Driver Exclusion Endorsement" form must be completed and signed by the applicant.
  9. All vehicles for which insurance is provided through the Company must be registered/titled to the named insured, a listed driver or an excluded driver residing in the insured's household.
  10. Business/Artisan use is acceptable for private passenger vehicles used in a sales, service or trade occupation. Vehicles must be titled in an individual's name. Please refer to page 10 for applicable surcharge.
  11. Unacceptable risks will be surcharged 200%. The surcharge will be applied to Bodily Injury, Property Damage, Comprehensive and Collision coverages.
  12. The Company is not obligated to accept applications with vehicles for which it can find no make/model/symbol and/or value rating data in the system. At new business, vehicles with no rating data available in the AAXIS system (aains.com) will be rejected. On all other transactions, the unacceptable surcharge will apply to such vehicles.
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### **Business/Artisan Use**

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A vehicle is considered used for business if any of its mileage is associated with a business, occupation, trade, profession, or commercial application (hereinafter "business use"). A surcharge will be applied to Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages for any vehicle classified as business use. No coverage applies to damage sustained while vehicles are used for business or artisan use unless the Business Use Surcharge has been applied.

#### **Artisan Risk Guidelines:**

Artisan vehicles are used to carry tools and supplies between the applicant's home and job site. The business use surcharge will be applied to artisan vehicles. Policies with two or more artisan vehicles are unacceptable. Vehicles used as an artisan vehicle must meet the following guidelines:

1. Vehicle visits no more than 3 job sites per day.
2. Vehicle is wholly owned by an individual.
3. Vehicle is the only one used and owned by the applicant for business purposes.
4. Only the applicant or other family members operate the vehicle. No employee operators are permitted.
5. Vehicle may only be driven within a radius of 100 miles for business purposes.

AMERICAN ACCESS CASUALTY COMPANY  
Arizona Standard 2.0 Underwriting Manual  
Effective 2-15-2023 New and 3-17-2023 Renewal

**Examples of Artisan Professions:**

Appliance Repairman*	Exterminator*	Plumber*
Appraiser*	Fence Installer	Pool Cleaner Maintenance*
Blacksmith	Furniture Repairman*	Radio/TV Repairman*
Cabinet Maker/Installer	Heating/AC Repairman*	Refrigeration Serviceman*
Carpenter	Interior Decorator*	Repairman (general)*
Carpet Cleaner/Installer*	Janitorial Serviceman*	Roofer
Construction	Landscape Contractor*	Surveyor
Contractor*	Musician	Tree Trimmer*
Drapery Installer*	Painter	Upholsterer
Electrician*	Photographer*	Welder

\*Note: These professions would likely visit more than one (1) site per day.

**Unacceptable Business/Artisan Use:**

Vehicles unacceptable for business use include, but are not limited to:

1. Vehicles used commercially.
2. Vehicles with logos or advertising on them.
3. Vehicles owned or leased by a partnership, corporation, or non-individual entity.
4. Vehicles visiting more than three job sites per day.
5. Vehicles used for livery, limousine or taxi service, including vehicles used to transport nursery or school children, migrant workers, hotel/motel guests, patients, or members of a vanpool.
6. Vehicles used for retail or wholesale delivery, including magazine, newspaper or mail delivery, pizza delivery, courier/escort service, and farm produce delivery.
7. Vehicles owned by the named insured and used by an employee. Exception: Use by a domestic employee.
8. Emergency vehicles or vehicles used to respond to emergencies.

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**Natural Disaster and Severe Weather Restrictions**

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Physical Damage Coverage may not be bound on new business, or added to or increased on an existing policy, in counties where a current weather watch or warning has been issued related to any of the following: hurricane, tropical storm, tornado, hail, severe thunderstorm, flood/flash flood, severe weather, winter storm or wildfire. The Company reserves the right to expand the impacted area as needed based on local conditions. Binding authority will be reinstated at the discretion of the Company based on the duration and effects of the applicable conditions. The Company will post banner notices on the Company's website to notify producers of binding moratorium and/or reinstatement of binding authority.

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**Unacceptable Risks**

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1. Commercial risks.
2. Risks where the drivers are not residents of Arizona for a minimum of 10 months of the year. The insured must notify the Company upon moving to another state or province and the vehicle is no longer principally garaged in Arizona. No coverage will be provided for vehicles principally garaged outside of Arizona for more than 30 days.
3. Professional athletes or entertainers.
4. Physical Damage only policies.

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### Unacceptable Drivers

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1. Drivers with multiple DUI's.
2. For New Business/Additional Drivers, drivers with 3 or more accidents, regardless of fault.
3. Drivers with more than 2 major violations.
4. Drivers with more than 3 chargeable accidents.
5. Drivers with more than a 120% driving record surcharge. Refer to Page 10.
6. Military personnel not stationed in Arizona.
7. Drivers 75 and older without a completed Company "Physician's Report" form.
8. Any driver disclosing physical or mental conditions that might affect the driver's ability to safely operate a motor vehicle may be required to complete a Company "Physician's Report" form to verify their ability to drive. In addition, if in the course of an investigation we discover an undisclosed medical concern, a completed Company "Physician's Report" form will be required.
9. Any unlisted/undisclosed driver that is a household member or has regular use of a covered vehicle.

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### Unacceptable Vehicles

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1. Vehicles principally garaged outside the state of Arizona.
2. Vehicles with more or less than four wheels.
3. Vehicles with cargo capacity over 1 ton.
4. Motor vehicles not eligible to be licensed for highway use.
5. Taxicabs, limousines, emergency vehicles, escort vehicles, and buses.
6. Vehicles used for pickup or delivery of goods at any time including pizzas, magazines and newspapers.
7. Vehicles used for public livery, conveyance, and company fleets.
8. Vehicles made available to unlisted drivers for any use including business use such as sales, farming, or artisan use (e.g. pooled vehicles).
9. Vehicles used to transport nursery or school children, migrant workers, or hotel or motel guests.
10. Vehicles with permanent or removable business-solicitation logos or advertising.
11. Vehicles owned or leased by a partnership or corporation.
12. Step vans, panel vans, dump trucks, flatbed trucks, amphibious vehicles, dune buggies, motorcycles, scooters, motor homes, travel trailers, micro or kit cars, antique or classic vehicles, custom, rebuilt, altered or modified vehicles.
13. Physical Damage Coverage for vehicles with an ISO symbol of more than 20 for model year 2010 and earlier or ISO symbol 41 for model year 2011 and later.
14. Liability Coverage for vehicles with an ISO symbol of more than 25 for vehicles with model year 2010 and earlier or ISO symbol 59 for model year 2011 and later.
15. Salvaged vehicles for Comprehensive and Collision coverage. Liability only policies for salvaged vehicles are acceptable.
16. Physical Damage Coverage for vehicles over 15 years old for new business or for vehicles added during the policy term. Please note that a vehicle's model year ages effective October 1<sup>st</sup> when determining acceptability.

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### Renewal Billing and Processing

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Approximately 15 days prior to the expiration date of a policy, a renewal bill will be mailed to the insured's address shown on the Declarations Page.

Renewal premiums must be postmarked by the U.S. Post Office to us, or paid in person at a company authorized payment facility, prior to the expiration date shown on the renewal bill, in order for coverage to continue. If payment is made or postmarked within the grace period allowed by law (7 days from the premium due date), the policy will remain in full force without a lapse in coverage. If payment is not made or postmarked before or within the grace period allowed by Arizona law, the policy will be renewed with a lapse in coverage.

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### Reinstatement Offer and Processing

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For policy payments that are postmarked within the grace period allowed by Arizona law (7 days from premium due date) the Company will consider the policy as remaining in full force without a lapse in coverage. Policies will be reinstated with a lapse in coverage if payment is not postmarked before or within the grace period allowed by Arizona law. A new application is required if the policy has lapsed more than 60 days.

Reinstatement is effective 12:01 A.M. the day after postmark date by the U.S. Post Office of mailing to us. If a reinstatement premium is paid in person, reinstatement is effective on the date and time payment is received by us.

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### Endorsements

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On all policy terms, the Company may collect estimated premium in advance, or may bill the insured for additional premium due for an endorsement. Any difference due the company or insured will be reflected in the next monthly billing.

If an insured does not renew a policy, or if an insured requests a refund for a policy expiring more than 30 days from the endorsement date, a refund will be mailed to the insured as soon as practicable.

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### Cancellations

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1. Policies will be flat cancelled back to inception if a check is received as down payment on a new business policy and is not honored due to insufficient funds (NSF). A copy of the front and back of the check is required for processing. If a policy contains a financial responsibility filing a flat cancellation is not allowed.
2. Cancellations, except cancellation for insufficient funds (NSF) checks, are calculated pro-rata.
3. In the event of a loss, the policy will continue until a request from the insured is received.

An insured requesting cancellation must return the original policy or request cancellation in writing. Cancellation becomes effective no sooner than 12:01 A.M. the day after postmark date by the U.S. Post Office of mailing to us, or the date and time of delivery to us in person.

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### Payment Plans

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- |             |                                  |
|-------------|----------------------------------|
| * 6 Month:  | 1 month down and 5 installments  |
| * 12 Month: | 1 month down and 11 installments |

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### Fees

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**Fees are fully earned at policy inception and no commission is paid.**

Policy Fee	\$25 applies once on each new policy
Financial Responsibility (FR) fee	\$25 applies once on each new policy, for each driver requiring a filing
Installment fee	\$10
Endorsement fee	\$5 applies to each additional premium endorsement
Insufficient Funds (NSF) fee	\$25

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**Coverage/Limits of Liability**

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Required Coverages	Limit Options
Bodily Injury	\$25,000/\$50,000
Property Damage	\$15,000
	\$25,000

  

Optional Coverages	Limit or Deductible Options
Medical Payments	\$500
	\$1,000
	\$2,000
	\$5,000
Uninsured Motorist Bodily Injury*	\$25,000/\$50,000
Underinsured Motorist Bodily Injury*	\$25,000/\$50,000
Comprehensive and Collision	\$250/\$250
	\$500/\$500
	\$1,000/\$1,000

\* Coverage will automatically be included. A completed Company "Arizona Uninsured And Underinsured Motorist Coverage Offer Form" must be provided to us to modify or reject this coverage.

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**Additional Optional Coverages**

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**Full Safety Glass Coverage**

- Available only for vehicles for which Comprehensive and Collision coverages are purchased
- No deductible applies

**Roadside Assistance**

- Towing to the nearest facility
- Gas Delivery
- Battery Jump
- Tire Change
- Limited to 2 occurrences per policy period
- Available \$75 per occurrence or \$100 per occurrence

**Rental Reimbursement**

- Coverage for temporary replacement of a vehicle disabled due to a collision
- Minimum age is 18
- An acceptable, valid driver's license issued from your country of residence must be presented at the time of rental. The driver's license must be valid for the entire rental period. If the driver's license is in a language other than English, and the rental is in the United States, an International Driver's Permit is recommended. In all cases, a valid driver's license issued from your home country must be provided, whether or not you possess an international Driver's Permit. You will not be allowed to rent a Hertz vehicle with only an International Driver's Permit.
- Limited to 2 occurrences per policy period
- Available limit: \$25/day for 25 days

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**Rating**

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1. Discounts and surcharges do not apply to UM/UIM, Medical Payments, Roadside Assistance, Rental Reimbursement, and Full Safety Glass coverages.
2. Driver will be rated on the age they will attain in the 30 days immediately following the effective date of the policy.



3. Drivers with permits are required to be either rated or excluded. Learner's Permit surcharge will be applied until the Company receives a copy of a valid driver's license with full privileges.
4. Highest rated driver is assigned to the highest rated vehicle.
5. Discounts and surcharges are calculated separately for each individual coverage. Round each coverage separately after calculating all discounts and surcharges. Round up to the nearest whole dollar.
6. If there are more vehicles than drivers, the highest rated driver will be assigned to the excess vehicle(s).

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#### Driver Marital Status

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Drivers must be legally married or deemed married by the state in order to be rated as married. Drivers who are single, widowed, legally separated, divorced, not residing in the same household or in a relationship that is not recognized by the state will be rated as single.

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#### License Type Classifications

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**In State License:** Valid Arizona Driver's License.

**Mexico (MX):** Mexico, Central or South America driver's license (MX). Includes Consular ID Card (Matricula Consular), Cedula Identidad (foreign ID), or Passport from Mexico, Central or South America.

**International License (IT):** Driver's license, Consular ID Card, or Passport from any other country.

**Out of State License:** Valid US Driver's License from any state other than Arizona.

**Unverifiable License (UL):** Driver License information is provided but is unable to be verified by the company through an MVR request. See Violation Table for applicable surcharge.

**Non-Licensed (XX):** Expired license with no points, violations or accidents and driver cannot renew license due to no Social Security Number; never licensed non-US citizen.

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#### Driver Classifications

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		Age									
Gender	Marital	16 – 17	18	19	20	21	22	23	24	25 - 29	30 - 34
Male	Married	3U	3Q	3L	3F	2V	2W	2S	2T	2G	1P
	Single	3V	3R	3M	3I	3G	3H	2X	2Y	2L	1W
Female	Married	3S	3N	3J	2U	2H	2I	2D	2E	2C	1
	Single	3T	3P	3K	3A	2Z	2R	2J	2K	2F	1G

		Age								
Gender	Marital	35 – 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	70	71+
Male	Married	1Q	1R	1S	1T	1U	1V	2P	3D	3Y
	Single	1X	1Y	1Z	2	2A	2B	2Q	3E	3Z
Female	Married	1A	1B	1C	1D	1E	1F	2M	3B	3W
	Single	1H	1J	1K	1L	1M	1N	2N	3C	3X

## Violations

1. Experience period is 36 months prior to policy effective date.
2. In the event of multiple occurrences on the same day the occurrence rated with the highest surcharge will be charged to the insured.
3. Permissive user accidents are added to points of highest rated driver.

**Surcharges for the following apply when received as a Private Passenger Auto violation/conviction:**

Major Violations	
Careless / Reckless / Negligent Driving	Fleeing or eluding police officer
Currently suspended, revoked or expired license	Illegal transportation
Driving with suspended, revoked, expired or altered license	Implied consent
DUI or DWI	Leaving the scene of an accident / Hit and Run
Failure to stop at railroad crossing	Racing
Failure to yield to pedestrian, EMS or school bus	Refusing breathalyzer
Felony involving a motor vehicle	Speeding in school zone

Minor Violations	
Driving too fast for conditions	Lane Violation
Expired license	Speeding in excess of 10 MPH over the speed limit
Failure to appear	Ticket for headlights or taillights
Failure to yield/stop	Traffic light
Improper passing	Wrong way on one way

Not Chargeable Violations	
Failure to produce license	Ticket for no registration
No insurance	

Violation	First Offense	Each Additional
Minor	10%	20%
Major	30%	50%
* Chargeable Accident	30%	45%

Description	Surcharges	
	BI / PD	CC
Learner's Permit	20%	20%
Business/Artisan Use	20%	20%
International License (IT)	5%	5%
Mexico License (MX)	5%	5%
Non-Licensed (XX)	20%	20%
Out of State License	25%	10%
Unverifiable License (UL)	30%	30%
Unacceptable Risk	200%	200%

### **\* Chargeable Accident**

A chargeable accident shall be defined as an at-fault accident where total damages exceed \$500 or injuries result. An at-fault accident is defined as any accident for which the insured is determined to be 50% or more at fault. All accidents are considered to be at-fault unless proof is submitted of not-at-fault or damage is less than \$500. Proof may be provided in the form of an accident report, police report, court record, or other relevant documentation.

## Discounts

Discount/Definition	Percentage	Coverage
<b>Prior Coverage Discount</b>		
<ul style="list-style-type: none"> <li>Six months of prior coverage. Discount is allowable with no more than a 30-day lapse.</li> <li>Applicant must have a claim-free driving history for the 12 months immediately preceding the policy effective date.</li> </ul>	15%	BI / PD Comprehensive Collision
<b>Company as Proof of Prior</b>		
<p>On a new policy, an American Access Casualty Company policy may not be used as proof of prior insurance unless the Named Insured:</p> <ul style="list-style-type: none"> <li>Moved from another state;</li> <li>Was a covered driver (other than the Named Insured) on a previous American Access policy that is being used as proof of prior insurance;</li> <li>Was a divorced/separated "spouse" covered on a previous American Access policy of the Named Insured that is being used as proof of prior insurance;</li> <li>Was the Named Insured on a policy that cancelled or lapsed due to overseas military deployment.</li> </ul> <p><b>Note:</b> This rule does not apply to an Agent/Broker of record change.</p>		
<b>Renewal Discount</b>		
<ul style="list-style-type: none"> <li>First claim-free renewal of a policy where no Prior Coverage Discount is applicable.</li> <li>Claim-free renewal of a policy where Prior Coverage Discount or Renewal Discount is applicable.</li> </ul>	5%  2%	BI / PD Comprehensive Collision
<b>Additional Discount Information</b>		
<ul style="list-style-type: none"> <li>All subsequent claim-free renewals will receive a 2% discount up to a maximum Renewal Discount of 20.0%.</li> <li>The maximum combination of Prior Coverage Discount and Renewal Discount is 30.0%</li> <li>The first policy renewal with one or more at-fault accident and/or claim reported during the previous policy term will not receive an increase in the Renewal or Prior Coverage Discount. If the Renewal or Prior Coverage Discount exceeds 5.0%, the combined discounts will decrease to 5.0% at the first policy renewal if one or more at-fault accident and/or claim is reported. Every claim-free renewal thereafter will receive an additional 2% discount up to the maximum.</li> </ul>		
<b>Multi-Car Discount</b>		
<ul style="list-style-type: none"> <li>Applicable to policies where more than one vehicle is insured.</li> </ul>	20.0%	BI / PD Comprehensive Collision

**Maximum discount cap: 35.0%**

## Territory Definitions

Zip	City	Territory	Zip	City	Territory
85003	Phoenix	1	85087	New River	18
85004	Phoenix	90	85118	Gold Canyon	120
85006	Phoenix	4	85119	Apache Junction	121
85007	Phoenix	5	85120	Apache Junction	122
85008	Phoenix	86	85121	Bapchule	23
85009	Phoenix	92	85122	Casa Grande	80
85012	Phoenix	3	85123	Arizona City	126
85013	Phoenix	2	85128	Coolidge	22
85014	Phoenix	6	85131	Eloy	79
85015	Phoenix	83	85132	Florence	275
85016	Phoenix	93	85137	Kearny	23
85017	Phoenix	94	85138	Maricopa	21
85018	Phoenix	8	85139	Maricopa	124
85019	Phoenix	277	85140	San Tan Valley	27
85020	Phoenix	7	85141	Picacho	128
85021	Phoenix	10	85142	Queen Creek	28
85022	Phoenix	97	85143	San Tan Valley	26
85023	Phoenix	91	85145	Red Rock	129
85024	Phoenix	9	85147	Sacaton	137
85026	Phoenix	11	85172	Stanfield	131
85027	Phoenix	98	85173	Superior	132
85028	Phoenix	101	85192	Winkelman	25
85029	Phoenix	99	85193	Casa Grande	125
85031	Phoenix	95	85194	Casa Grande	134
85032	Phoenix	100	85201	Mesa	84
85033	Phoenix	278	85202	Mesa	32
85034	Phoenix	96	85203	Mesa	157
85035	Phoenix	279	85204	Mesa	81
85037	Phoenix	12	85205	Mesa	158
85039	Phoenix	13	85206	Mesa	159
85040	Phoenix	77	85207	Mesa	160
85041	Phoenix	273	85208	Mesa	161
85042	Phoenix	78	85209	Mesa	162
85043	Phoenix	274	85210	Mesa	276
85044	Phoenix	14	85212	Mesa	163
85045	Phoenix	15	85213	Mesa	164
85048	Phoenix	104	85215	Mesa	165
85050	Phoenix	16	85224	Chandler	138
85051	Phoenix	85	85225	Chandler	139
85053	Phoenix	17	85226	Chandler	140
85054	Phoenix	15	85233	Gilbert	147
85065	Phoenix	16	85234	Gilbert	148
85073	Phoenix	11	85248	Chandler	141
85083	Phoenix	13	85249	Chandler	142
85085	Phoenix	102	85250	Scottsdale	105
85086	Phoenix	103	85251	Scottsdale	106

Zip	City	Territory
85253	Paradise Valley	107
85254	Scottsdale	108
85255	Scottsdale	109
85256	Scottsdale	110
85257	Scottsdale	111
85258	Scottsdale	112
85259	Scottsdale	113
85260	Scottsdale	114
85262	Scottsdale	115
85263	Rio Verde	116
85264	Fort McDowell	117
85266	Scottsdale	118
85268	Fountain Hills	119
85281	Tempe	88
85282	Tempe	37
85283	Tempe	36
85284	Tempe	167
85286	Chandler	143
85295	Gilbert	149
85296	Gilbert	150
85297	Gilbert	151
85298	Gilbert	152
85301	Glendale	39
85302	Glendale	38
85303	Glendale	87
85304	Glendale	168
85305	Glendale	169
85306	Glendale	170
85307	Glendale	171
85308	Glendale	172
85309	Luke Air Force Base	41
85310	Glendale	173
85321	Ajo	43
85322	Arlington	31
85323	Avondale	89
85324	Black Canyon City	46
85326	Buckeye	44
85328	Cibola	47
85331	Cave Creek	41
85333	Dateland	48
85334	Ehrenberg	54
85335	El Mirage	184
85337	Gila Bend	154
85338	Goodyear	49
85339	Laveen	30
85340	Litchfield Park	40
85342	Morristown	29

Zip	City	Territory
85343	Palo Verde	31
85344	Parker	202
85345	Peoria	50
85347	Roll	48
85348	Salome	203
85350	Somerton	204
85351	Sun City	53
85353	Tolleson	153
85354	Tonopah	155
85355	Waddell	174
85356	Wellton	205
85361	Wittmann	156
85363	Youngtown	215
85364	Yuma	206
85365	Yuma	207
85367	Yuma	208
85373	Sun City	216
85374	Surprise	52
85375	Sun City West	217
85378	Surprise	218
85379	Surprise	212
85381	Peoria	51
85382	Peoria	210
85383	Peoria	211
85387	Surprise	213
85388	Surprise	214
85390	Wickenburg	54
85392	Avondale	33
85395	Goodyear	209
85396	Buckeye	166
85501	Globe	25
85533	Clifton	55
85534	Duncan	219
85535	Eden	56
85539	Miami	144
85540	Morenci	220
85541	Payson	145
85542	Peridot	146
85543	Pima	56
85544	Pine	25
85545	Roosevelt	25
85546	Safford	221
85552	Thatcher	222
85602	Benson	59
85603	Bisbee	223
85606	Cochise	224
85607	Douglas	57

Zip	City	Territory
85610	Elfrida	59
85611	Elgin	61
85613	Fort Huachuca	59
85614	Green Valley	175
85615	Hereford	225
85616	Huachuca City	226
85617	Mc Neal	59
85618	Mammoth	135
85621	Nogales	60
85622	Green Valley	176
85623	Oracle	136
85624	Patagonia	61
85625	Pearce	59
85629	Sahuarita	42
85630	Saint David	227
85631	San Manuel	137
85632	San Simon	59
85634	Sells	177
85635	Sierra Vista	58
85637	Sonoita	61
85638	Tombstone	228
85640	Tumacacori	231
85641	Vail	178
85643	Willcox	229
85645	Amado	232
85648	Rio Rico	233
85650	Sierra Vista	230
85653	Marana	179
85658	Marana	180
85701	Tucson	63
85704	Tucson	65
85705	Tucson	67
85706	Tucson	248
85708	Tucson	66
85710	Tucson	237
85711	Tucson	249
85712	Tucson	62
85713	Tucson	250
85714	Tucson	251
85715	Tucson	66
85716	Tucson	238
85718	Tucson	243
85719	Tucson	239
85730	Tucson	240
85735	Tucson	181
85736	Tucson	182
85737	Tucson	244

Zip	City	Territory
85739	Tucson	183
85741	Tucson	241
85742	Tucson	234
85743	Tucson	235
85745	Tucson	68
85746	Tucson	252
85747	Tucson	242
85748	Tucson	245
85749	Tucson	236
85750	Tucson	246
85755	Tucson	247
85756	Tucson	253
85757	Tucson	64
85901	Show Low	69
85920	Alpine	70
85922	Blue	55
85924	Concho	70
85925	Eagar	70
85927	Greer	70
85928	Heber	254
85929	Lakeside	255
85935	Pinetop	256
85936	Saint Johns	260
85937	Snowflake	257
85938	Springerville	70
86001	Flagstaff	71
86004	Flagstaff	264
86005	Flagstaff	264
86022	Fredonia	72
86024	Happy Jack	72
86025	Holbrook	258
86035	Leupp	30
86036	Marble Canyon	265
86038	Mormon Lake	72
86044	Tonalea	266
86046	Williams	267
86047	Winslow	259
86301	Prescott	186
86303	Prescott	187
86305	Prescott	188
86314	Prescott Valley	45
86315	Prescott Valley	189
86321	Bagdad	190
86322	Camp Verde	191
86323	Chino Valley	192
86324	Clarkdale	193
86325	Cornville	194

Zip	City	Territory
86326	Cottonwood	185
86327	Dewey	195
86329	Humboldt	195
86332	Kirkland	196
86333	Mayer	197
86334	Paulden	198
86335	Rimrock	199
86336	Sedona	200
86351	Sedona	201
86401	Kingman	73
86403	Lake Havasu City	74
86404	Lake Havasu City	270
86406	Lake Havasu City	74
86409	Kingman	268
86413	Golden Valley	269
86426	Fort Mohave	76
86429	Bullhead City	271

Zip	City	Territory
86434	Peach Springs	73
86436	Topock	76
86437	Valentine	73
86440	Mohave Valley	272
86441	Dolan Springs	73
86442	Bullhead City	75
86443	Temple Bar Marina	73
86444	Meadview	73
86445	Willow Beach	73
86503	Chinle	261
86505	Ganado	262
86511	Saint Michaels	158
86512	Sanders	19
86514	Teec Nos Pos	263
86545	Rock Point	211
86556	Tsaile	84