



An Illinois Company

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www.aains.com

Arizona Underwriting Manual

Effective 07-01-2020 New and 08-01-2020 Renewal

AMERICAN ACCESS CASUALTY COMPANY

UNDERWRITING MANUAL

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

American Access Casualty Company Website - www.aains.com (or 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 Department (Report a loss).....
Main Number: (630) 645-7755
Monday – Friday: 8:00 am to 8:00 pm CST
Saturday: 9:00 am to 5:00 pm CST

Marketing Department
Main Number: (630) 354-7240
Aamarketing@aains.com

Policy Services Department (Make a payment or ask bill questions).....
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
Pricing-Product@aains.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

PRODUCER'S AUTHORITY:

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

APPLICATIONS:

All applications must be submitted on Company approved forms. Applications should be submitted via the internet, facsimile or mail. Uninsured and Underinsured Motorists Coverage is required to be offered by Arizona law and will be included unless the coverage is rejected in writing. The named insured must be at least 18 years of age. The Company reserves the right to cancel or reject any risk, in accordance with Arizona laws.

UNDERWRITING RULES AND REGULATIONS:

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 with a valid driver's license age 18 or older.
6. Financial Responsibility (FR) filings are acceptable.
7. 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 "Endorsement Excluding Specified Operators" must be completed and signed by the applicant. 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.
8. Business/Artisan use is acceptable for private passenger vehicles used in sales, service or trade occupations. Vehicle must be titled in an individual's name. Please refer to page 10 for applicable surcharge.
9. Unacceptable risks will be surcharged 200%. The unacceptable risk surcharge will be applied to Bodily Injury, Property Damage, Comprehensive and Collision Coverages.
10. 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 risk surcharge will apply to such vehicles.

WEATHER RESTRICTIONS:

Physical Damage Coverage may not be bound on new business or added to or increased on an existing policy in counties where the National Weather Service has issued a weather watch or warning related to the following: hurricane, tropical storm, tornado, hail, severe thunderstorm, flood/flash flood, severe weather, or winter storm. Binding authority will be reinstated at the discretion of the Company based on the duration and effects of the severe weather conditions. The Company will post banner notices on the Company's website to notify producers of coverage moratoriums and/or removal.

UNACCEPTABLE RISKS:

1. Commercial risks.
2. Risks where the operators are not residents of Arizona for a minimum of 10 months of the year.
 - a. 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. Military Risks below the rank of E-5.
4. Professional athletes or entertainers.
5. Physical Damage only policies.

UNACCEPTABLE OPERATORS (NEW BUSINESS/ADDITIONAL DRIVERS):

1. Operators with more than one DUI.
2. Operators with more than two major violations during 36 months prior to policy effective date.
3. Operators with three or more accidents, regardless of fault, during the 36 months prior to the policy effective date.
4. Operators with more than a 120% driving record surcharge. Refer to Page 10.
5. Any physically or mentally handicapped risk, unless specifically disclosed to us and submitted with a completed Company "Physician's Statement" form.
6. Any operator 75 and older without a completed Company "Physician's Statement" form.
7. Any unlisted/undisclosed operator.

UNACCEPTABLE VEHICLES (NEW BUSINESS/ADDITIONAL VEHICLES):

1. Vehicles principally garaged outside the state of Arizona.
2. Vehicles with more or less than four wheels and vehicles not eligible to be licensed for use principally upon public roads, streets and highways.
3. Vehicles with cargo capacity over one ton.
4. Vehicles used for racing or contests, emergency, commercial, delivery, messenger service, livery, limousine or taxi service.
5. Vehicles including but not limited to 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.
6. 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.
7. 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.
8. Physical Damage Coverage for vehicles over 15 years old for new business. Please note that a vehicle's model year ages effective October 1st when determining acceptability.
9. Physical Damage Coverage for salvaged vehicles. Liability only policies are acceptable for salvaged vehicles.

RENEWAL BILLING AND PROCESSING:

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.

For renewal payments postmarked by the U.S. Post Office to us, or paid in person at a Company authorized payment facility within the grace period allowed by law (7 days from the premium due date) the Company will consider the policy as remaining in full force without a lapse in coverage. If payment is not postmarked before or within the grace period allowed by Arizona law, the policy will be renewed with a lapse.

CANCELLATIONS:

1. Policies will be flat cancelled if an un-honored (NSF) check is received as a down payment on a new business policy.
2. Cancellations, except cancellation for un-honored (NSF) check, are calculated pro-rata.

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.

REINSTATEMENT PROCESSING:

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.

ENDORSEMENTS:

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.

FULLY EARNED FEES:

Policy Fee	\$25.00	Applies once to each new policy
Financial Responsibility (FR) Fee	\$25.00	Applies once, on each new policy, for each driver requiring a filing
Installment Fee	\$10.00	
Un-honored (NSF) Check Fee	\$25.00	
Endorsement Fee	\$ 5.00	Applies to each additional premium endorsement

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

PAYMENT PLANS:

- 6 Month: 1 month down + 5 installments with \$10 installment fee
- 12 Month: 1 month down + 11 installments with \$10 installment fee

LICENSE TYPE CLASSIFICATIONS:

In State License: Valid Arizona Driver’s License.

Out of State License: Valid U.S. Driver’s License from any state other than Arizona.

Mexico License (MX): Mexico Driver’s License, Consular ID Card (Matricula Consular), Cedula Identidad (foreign ID) or Passport from Mexico, Central or South America.

International License (IT): Driver’s License, CID or Passport from any other country.

Unverifiable License (UL): Driver License information is provided but is unable to be verified by the Company, or driver license information is verified as expired or revoked.

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.

COVERAGE:

INCREASED LIMITS OF LIABILITY FACTORS

BODILY INJURY	
\$25,000/\$50,000	1.19
PROPERTY DAMAGE	
\$15,000	1.11
\$25,000	1.25
MEDICAL PAYMENTS	
\$500	0.75
\$1,000	Base
\$2,000	1.50
\$5,000	2.35

COMPREHENSIVE AND COLLISION DEDUCTIBLES

DEDUCTIBLE	FACTOR
\$250/\$250	1.19
\$500/\$500	Base
\$1,000/\$1,000	0.82

ROADSIDE ASSISTANCE

- Towing to the nearest facility
- Gas Delivery
- Battery Jump
- Tire Change
- Limited to 2 occurrences per covered vehicle per policy period

LIMIT	SEMI-ANNUAL PREMIUM
\$75	\$18
\$100	\$24

UNINSURED/ UNDERINSURED MOTORIST COVERAGE

UNINSURED MOTORIST	
\$25,000/\$50,000	1.19
UNDERINSURED MOTORIST	
\$25,000/\$50,000	1.19

Coverage must be rejected in writing if not accepted

FULL SAFETY GLASS COVERAGE

- \$90 Semi-Annual premium
- Not written without Comprehensive and Collision

RENTAL REIMBURSEMENT

- Coverage for temporary replacement of a vehicle disabled due to a collision
- Minimum age is 18
- Limited to 2 occurrences per policy period

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.

LIMIT	DAYS	SEMI-ANNUAL PREMIUM
\$25 / day	25	\$30

DRIVER CLASSIFICATIONS:

		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

RATING:

1. Discounts and surcharges do not apply to Uninsured, Underinsured, Medical Payments, Roadside Assistance, Rental Reimbursement and Full Safety Glass Coverage.
2. Operators will be rated on the age they will attain in the 30 days from the policy effective date.
3. Drivers with permits are required to be rated or excluded.
4. The highest rated operator is assigned to the highest rated vehicle.
5. Discounts and surcharges are calculated separately for each coverage.
6. Round each coverage separately after calculating all discounts and surcharges. Round up to the nearest whole dollar.
7. If there are more vehicles than drivers, the highest rated driver is applied to the excess vehicle(s).
8. Rates displayed in the manual are semi-annual. To calculate an annual rate, multiply by 2.

DISCOUNTS:

DEFINITION	PERCENTAGE	COVERAGE
Prior Coverage Discount		
<ul style="list-style-type: none"> ▪ Six months or more of prior coverage. Discount is allowable with no more than a 30-day lapse. ▪ Applicants must have a claim free driving history for the 12 months immediately preceding the policy effective date. 	15%	BI / PD Comprehensive Collision
Renewal Discount		
<ul style="list-style-type: none"> ▪ First claim free renewal of a policy where no Prior Coverage Discount is applicable. ▪ Claim free renewal of a policy where Prior Coverage Discount or Renewal Discount is applicable. 	5%	BI / PD Comprehensive Collision
Multi-Car Discount		
<ul style="list-style-type: none"> ▪ Applicable to policies where more than one vehicle is insured. 	20%	BI / PD Comprehensive Collision
RULES		
Company as proof of prior:		
<p>On a new policy, a policy from the Company may not be used as proof of prior insurance unless the Named Insured:</p> <ul style="list-style-type: none"> A. Moved from another state; B. Was a covered driver (other than the Named Insured) on a previous policy from the Company that is being used as proof of prior insurance; C. Was a divorced/separated "spouse" of the Named Insured covered on a previous policy from the Company that is being used as proof of prior insurance; D. Was the Named Insured on a policy that cancelled or lapsed due to overseas military deployment. <p>Note: This rule does not apply to an Agent/Broker of record change.</p>		
In addition to existing discount:		
<ul style="list-style-type: none"> ▪ All subsequent claim free renewals will receive a 2% discount up to a maximum Renewal Discount of 20%. ▪ The maximum combination of Prior Coverage Discount and Renewal Discount is 30%. ▪ 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%, the combined discounts will decrease to 5% at the first policy renewal if one or more at-fault accident and/or claim are reported. Every claim free renewal thereafter will receive an additional 2% discount up to the maximum. 		

Maximum acceptable discount is 35%

VIOLATIONS:

1. Use 36 month experience period.
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.

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

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

NOT CHARGEABLE VIOLATIONS
Failure to produce license
No insurance
Ticket for no registration

DESCRIPTION	SURCHARGE	
	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%

VIOLATION	FIRST OFFENSE	EACH ADDITIONAL
Minor	10%	20%
Major	30%	50%
*Chargeable Accident	30%	45%

*** Chargeable Accident**

All accidents are considered chargeable unless proof is submitted of not-at-fault or property damage is less than \$500. A chargeable accident shall be defined as a single occurrence for which the insured is 50% or more at fault and has caused property damage equal to or exceeding \$500. Proof may be in the form of a copy of the accident report, police report, court record, or other relevant documentation.

TERRITORY DEFINITIONS:

Zip	City	Territory
85003	Phoenix	1
85004	Phoenix	90
85006	Phoenix	4
85007	Phoenix	5
85008	Phoenix	86
85009	Phoenix	92
85012	Phoenix	3
85013	Phoenix	2
85014	Phoenix	6
85015	Phoenix	83
85016	Phoenix	93
85017	Phoenix	94
85018	Phoenix	8
85019	Phoenix	277
85020	Phoenix	7
85021	Phoenix	10
85022	Phoenix	97
85023	Phoenix	91
85024	Phoenix	9
85026	Phoenix	11
85027	Phoenix	98
85028	Phoenix	101
85029	Phoenix	99
85031	Phoenix	95
85032	Phoenix	100
85033	Phoenix	278
85034	Phoenix	96
85035	Phoenix	279
85037	Phoenix	12
85039	Phoenix	13
85040	Phoenix	77
85041	Phoenix	273
85042	Phoenix	78
85043	Phoenix	274
85044	Phoenix	14
85045	Phoenix	15
85048	Phoenix	104
85050	Phoenix	16
85051	Phoenix	85
85053	Phoenix	17
85054	Phoenix	15
85065	Phoenix	16
85073	Phoenix	11
85083	Phoenix	13
85085	Phoenix	102
85086	Phoenix	103

Zip	City	Territory
85087	New River	18
85118	Gold Canyon	120
85119	Apache Junction	121
85120	Apache Junction	122
85121	Bapchule	23
85122	Casa Grande	80
85123	Arizona City	126
85128	Coolidge	22
85131	Eloy	79
85132	Florence	275
85137	Kearny	23
85138	Maricopa	21
85139	Maricopa	124
85140	San Tan Valley	27
85141	Picacho	128
85142	Queen Creek	28
85143	San Tan Valley	26
85145	Red Rock	129
85147	Sacaton	137
85172	Stanfield	131
85173	Superior	132
85192	Winkelman	25
85193	Casa Grande	125
85194	Casa Grande	134
85201	Mesa	84
85202	Mesa	32
85203	Mesa	157
85204	Mesa	81
85205	Mesa	158
85206	Mesa	159
85207	Mesa	160
85208	Mesa	161
85209	Mesa	162
85210	Mesa	276
85212	Mesa	163
85213	Mesa	164
85215	Mesa	165
85224	Chandler	138
85225	Chandler	139
85226	Chandler	140
85233	Gilbert	147
85234	Gilbert	148
85248	Chandler	141
85249	Chandler	142
85250	Scottsdale	105
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

RATE ORDER:

	BI	PD	UM BI	UIM BI	MED	COMP/ COLL	ROAD- SIDE	RENTAL	SAFETY GLASS
BASE RATE	+	+	+	+	+	+	+	+	+
VEHICLE AGE FACTOR	x	x				x			
ISO FACTOR	x	x				x			
INCREASED LIMITS	x	x	x	x	x	x			
PROFILE FACTOR	x	x				x			
NON-OWNER / FR FACTOR	x	x				x			
HOUSEHOLD FACTOR	x	x				x			
RENEWAL PROFILE FACTOR	x	x				x			
SURCHARGES	x	x				x			
DISCOUNTS	x	x				x			
TERM FACTOR	x	x	x	x	x	x	x	x	x
COVERAGE TOTAL	=	=	=	=	=	=	=	=	=

Multiply the base rate by each step rounding to 3 decimal places after each step. Round up to the nearest whole dollar for the coverage total.

To determine Surcharge and Discount Factors:

1. Surcharge = 1 + (sum of surcharges)
2. Discount = 1 - (sum of discounts)