



An Illinois Company

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Indiana Underwriting Manual

Effective 07-01-2020 New and 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 AACC 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 (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
-
 - 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

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

APPLICATIONS: All applications must be submitted on American Access Casualty Company approved forms. Applications should be submitted via the internet, facsimile or mail.

UNDERWRITING RULES AND REGULATIONS:

1. Semi- annual and annual policy terms are acceptable.
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. Split deductibles are allowed by vehicle.
6. Financial responsibility (FR) filings are acceptable.
7. All vehicles must be registered/titled to the named insured, a listed driver or an excluded driver. Named insured may not be excluded.
8. Business/Artisan use is acceptable for private passenger vehicles used in sales, service or trade occupations. Please refer to page 10 for applicable surcharge.
9. Unacceptable risks will be surcharged 200%. The surcharge will be applied to Bodily Injury, Property Damage, Comprehensive, and Collision coverage.
10. American Access Casualty 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.

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: tornado, hail, severe thunderstorm, flood/flash flood, severe weather, winter storm, blizzard. The company reserves the right to expand the impacted area as needed based on local weather conditions. Binding authority will be reinstated at the discretion of American Access Casualty Company (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 the binding moratorium and/or reinstatement.

UNACCEPTABLE RISKS:

1. Commercial risks.
2. Risks where the operators are not residents of Indiana for a minimum of 10 months of the year. The insured must notify American Access Casualty Company upon moving to another state or province and the vehicle is no longer principally garaged in Indiana. No coverage will be provided for vehicles principally garaged outside of Indiana 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:

1. Operators with multiple DUI's.
2. Operators with more than 2 major violations.
3. Operators with more than 3 accidents, regardless of fault.
4. Operators with more than a 100% driving record surcharge. Refer to Page 10.
5. Operators 75 and older without a completed American Access Casualty Company Physician's Report form.
6. Any physically or mentally handicapped risk, unless specifically disclosed to us and submitted with a completed American Access Casualty Company physician's statement form.
7. Any operator with a permanently revoked license or expired license.

UNACCEPTABLE VEHICLES:

1. Vehicles principally garaged outside the state of Indiana.
2. Vehicles with a title designation of "rebuilt" and vehicles with more or less than 4 wheels.
3. Vehicles with cargo capacity over $\frac{3}{4}$ 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.

RENEWAL BILLING AND PROCESSING:

Approximately 20 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.

REINSTATEMENT OFFER AND PROCESSING:

1. A policy may be renewed or reinstated with no more than a 60 day lapse. A new application is required on the 61st day and discounts may be lost.
2. All reinstatements are done at the discretion of American Access Casualty Company.

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, American Access Casualty 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. Refunds of \$5 or less will not be returned unless requested.

CANCELLATIONS:

1. Policies will be flat cancelled back to inception if an un-honored (NSF) check is received as down payment on a new business policy. 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 un-honored (NSF) check, are calculated pro-rata.
3. In the event of a loss, your 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.

COMPANY AS PROOF OF PRIOR:

On a new policy, an American Access Casualty Company policy may not be used as proof of prior insurance unless the Named Insured:

1. Moved from another state;
2. Was a covered driver (other than the Named Insured) on a previous American Access policy that is being used as proof of prior insurance;
3. 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;
4. Was the Named Insured on a policy that cancelled or lapsed due to overseas military deployment;

Note: This rule does not apply to an Agent/Broker of record change.

PAYMENT PLANS:

- 6 Month: 31 days down + 5 installments with \$12 installment fee
- 6 Month FR: 45 days down + 5 installments with \$12 installment fee
- 12 Month: 31 days down + 11 installments with \$12 installment fee
- 12 Month FR: 45 days down + 11 installments with \$12 installment fee

FULLY EARNED FEES: Fees are fully earned at policy inception and no commission is paid.

Policy Fee (New and Renewal):	\$ 5.00
Endorsement Fee (each additional premium endorsement):	\$ 5.00
Financial responsibility (FR) filing required Fee:	\$15.00
Installment Fee:	\$12.00
Un-honored (NSF) check Fee:	\$20.00

COVERAGE:

COVERAGE BASE LIMITS				
BI	PD	UMBI	MED	COMP/COLL
\$25,000/\$50,000	\$25,000	\$25,000/\$50,000	\$1,000	\$500/\$500

**MEDICAL PAYMENTS INCREASED
LIMIT FACTORS**

LIMIT	FACTOR
\$500	0.60
\$1,000	Base
\$2,000	1.50
\$5,000	2.15

**COMPREHENSIVE AND COLLISION
DEDUCTIBLES**

DEDUCTIBLE	FACTOR
\$500/\$500	Base
\$500/\$1,000	0.85
\$1,000/\$1,000	0.73

UNDERINSURED MOTORIST

- \$50,000/\$50,000 limit
- \$30 annual premium

- Must be rejected in writing if not accepted.

**UNINSURED MOTORIST PROPERTY
DAMAGE**

- \$25,000 with no deductible
- \$50 annual premium

- Must be rejected in writing if not accepted.

ROADSIDE ASSISTANCE

- Towing to the nearest facility
 - Gas Delivery
 - Battery Jump
 - Tire Change
- Limited to 2 occurrences per policy period
- Annual premium shown

PER OCCURRENCE	PREMIUM
\$75	\$36
\$100	\$48

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
- Annual premium shown

LIMIT	DAYS	PREMIUM
\$25 / day	20	\$80
\$25 / day	30	\$100
\$30 / day	20	\$90
\$30 / day	30	\$120

RATING:

1. Discounts and surcharges do not apply to UM, UIM, UMPD, Medical Payments, Roadside Assistance and Rental Reimbursement.
2. Operators will be rated on the age they will attain within the next 30 days.
3. Drivers with permits are required to be either rated or excluded.
4. Highest rated driver will be 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 cars than drivers, the highest rated driver will apply to the excess vehicle(s).
7. Rates displayed in the manual are annual. To calculate an semi-annual rate, divide by 2.

DRIVER CLASSIFICATIONS:

		AGE									
GENDER	MARITAL	15 - 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

DRIVER MARITAL STATUS:

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.

LICENSE TYPE CLASSIFICATIONS:

Mexico (MX)/International License (IT): Mexico, Central or South America driver's license (MX). Driver's license from any other country (IT).

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

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

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.

MAJOR VIOLATIONS
Careless / Reckless / Negligent Driving
Criminal Act
Currently Suspended License *
Drag Racing
Driving With Suspended Or Altered License
DUI or DWI
Excessive Speeding (15 MPH or above)
Failure To Stop At Railroad Crossing
Failure To Yield To Pedestrian / EMS / Construction
Felony Involving A Motor Vehicle
Fleeing Or Eluding Police Officer
Fraud / Misrepresentation
Illegal Transportation
Leaving The Scene Of An Accident / Hit And Run
Other Major
Passing Stopped School Bus
Refusing Breathalyzer (Stat Sum Susp)
Revoked License *
Unlawful Operation Of Vehicle
Violation Of Classification / Permit / Restrictions

MINOR VIOLATIONS
All Other Moving Violations
All Other Non-Moving Violations
Failure To Appear
Failure To Make Required Payment Fine / Costs
Failure To Yield
Lane Violation
Other Minor
Speeding
Texting Violations
Traffic Light

NO CHARGE VIOLATIONS
Accident - Not At Fault
Comprehensive Claim / Fire / Theft / VMM
Driving Without Valid License Or Permit
Financial Responsibility
Head, Tail Or Side Light Violation
License / Registration - NC
Operating An Uninsured Vehicle
Other
Unrestrained Child

VIOLATION	FIRST OFFENSE	EACH ADDITIONAL
Minor	10%	5%
Major	30%	54%
**Chargeable Accident	10%	79%

DESCRIPTION	SURCHARGE
Learner's Permit	40%
Business/Artisan Use	20%
Mexico License (MX)	20%
International License (IT)	20%
Unverifiable License (UL)	20%

* Charged as applicable when a financial responsibility filing is required.

**** Chargeable Accident**

A chargeable accident shall be defined as a single occurrence for which the insured is 50% or more at fault and has caused damages equal to or exceeding \$500.

All accidents are considered chargeable unless proof is submitted of not-at-fault or damage is less than \$500. Proof may be in the form of a copy of the accident report, police report, court record, or other relevant documentation.

DISCOUNTS:

DISCOUNT/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. Applicant must have a claim free driving history for the 12 months immediately preceding the policy effective date. ▪ Innocent Prior Discount In accordance with Ind. Code 27-1-22-27, an applicant without prior coverage may be classified as “innocent no-prior” and receive the discount if he or she has not operated a motor vehicle in violation of any financial responsibility or compulsory insurance requirements within the prior 12 months, and who has been first licensed more than thirty-six (36) months. <i>Proof of circumstances may be required to obtain applicable Innocent Prior Discount.</i> 	15.0%	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. 	5.0%	BI / PD Comprehensive Collision
Multi-Car Discount		
<ul style="list-style-type: none"> ▪ Applicable to policies where more than one vehicle is insured. 	20.0%	BI / PD Comprehensive Collision
Anti-Theft Discount		
<ul style="list-style-type: none"> ▪ Vehicle model year 1995 and newer – automatically applied, no proof of installation is required. 	5.0%	Comprehensive
Additionally		
<ul style="list-style-type: none"> ▪ All subsequent claim free renewals will receive a 2.5% discount up to a maximum Renewal Discount of 17.5%. ▪ The maximum combination of Prior Coverage Discount and Renewal Discount is 17.5%. ▪ 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 is reported. Every claim free renewal thereafter will receive an additional 2.5% Renewal Discount up to the maximum. 		

Maximum acceptable discount is 40%.

TERRITORY DEFINITIONS:

Zip	City	Territory
46001	Alexandria	61
46011	Anderson	21
46012	Anderson	61
46013	Anderson	21
46016	Anderson	114
46017	Anderson	61
46030	Arcadia	17
46031	Atlanta	17
46032	Carmel	1
46033	Carmel	1
46034	Cicero	17
46035	Colfax	170
46036	Elwood	63
46037	Fishers	51
46038	Fishers	1
46039	Forest	170
46040	Fortville	85
46041	Frankfort	170
46044	Frankton	70
46045	Goldsmith	171
46047	Hobbs	171
46048	Ingalls	33
46049	Kempton	170
46050	Kirklin	170
46051	Lapel	33
46052	Lebanon	22
46055	Mccordsville	32
46056	Markleville	36
46057	Michigantown	170
46058	Mulberry	170
46060	Noblesville	108
46062	Noblesville	13
46063	Orestes	171
46064	Pendleton	92
46065	Rossville	170
46068	Sharpsville	170
46069	Sheridan	39
46070	Summitville	63
46071	Thorntown	40
46072	Tipton	170
46074	Westfield	107
46075	Whitestown	19
46076	Windfall	170
46077	Zionsville	96
46103	Amo	171
46104	Arlington	170

Zip	City	Territory
46105	Bainbridge	15
46106	Bargersville	68
46107	Beech Grove	66
46110	Boggstown	42
46111	Brooklyn	171
46112	Brownsburg	54
46113	Camby	52
46115	Carthage	170
46117	Charlottesville	9
46118	Clayton	28
46120	Cloverdale	11
46121	Coatesville	44
46122	Danville	19
46123	Avon	19
46124	Edinburgh	38
46125	Eminence	171
46126	Fairland	12
46127	Falmouth	170
46128	Fillmore	11
46130	Fountaintown	56
46131	Franklin	4
46133	Glenwood	170
46135	Greencastle	11
46140	Greenfield	5
46142	Greenwood	7
46143	Greenwood	140
46144	Gwynneville	171
46146	Homer	170
46147	Jamestown	40
46148	Knightstown	170
46149	Lizton	54
46150	Manilla	170
46151	Martinsville	43
46155	Mays	171
46156	Milroy	170
46157	Monrovia	58
46158	Mooresville	43
46160	Morgantown	14
46161	Morristown	56
46162	Needham	8
46163	New Palestine	6
46164	Nineveh	38
46165	North Salem	44
46166	Paragon	25
46167	Pittsboro	54
46168	Plainfield	16

Zip	City	Territory
46170	Putnamville	15
46171	Reelsville	78
46172	Roachdale	11
46173	Rushville	170
46175	Russellville	11
46176	Shelbyville	42
46180	Stilesville	28
46181	Trafalgar	38
46182	Waldron	90
46183	West Newton	171
46184	Whiteland	4
46186	Wilkinson	9
46201	Indianapolis	135
46202	Indianapolis	88
46203	Indianapolis	126
46204	Indianapolis	76
46205	Indianapolis	76
46208	Indianapolis	102
46214	Indianapolis	142
46216	Indianapolis	74
46217	Indianapolis	93
46218	Indianapolis	104
46219	Indianapolis	132
46220	Indianapolis	73
46221	Indianapolis	136
46222	Indianapolis	127
46224	Indianapolis	133
46225	Indianapolis	76
46226	Indianapolis	125
46227	Indianapolis	131
46228	Indianapolis	53
46229	Indianapolis	130
46231	Indianapolis	67
46234	Indianapolis	67
46235	Indianapolis	141
46236	Indianapolis	128
46237	Indianapolis	138
46239	Indianapolis	97
46240	Indianapolis	128
46241	Indianapolis	121
46250	Indianapolis	83
46254	Indianapolis	139
46256	Indianapolis	94
46259	Indianapolis	71
46260	Indianapolis	144
46268	Indianapolis	137
46278	Indianapolis	79

Zip	City	Territory
46280	Indianapolis	3
46282	Indianapolis	77
46290	Indianapolis	2
46301	Beverly Shores	171
46303	Cedar Lake	69
46304	Chesterton	82
46307	Crown Point	123
46310	Demotte	26
46311	Dyer	129
46312	East Chicago	161
46319	Griffith	153
46320	Hammond	163
46321	Munster	146
46322	Highland	157
46323	Hammond	145
46324	Hammond	156
46327	Hammond	159
46340	Hanna	23
46341	Hebron	91
46342	Hobart	155
46345	Kingsbury	171
46346	Kingsford Heights	170
46347	Kouts	91
46348	La Crosse	99
46349	Lake Village	72
46350	La Porte	119
46356	Lowell	80
46360	Michigan City	113
46365	Mill Creek	24
46366	North Judson	170
46368	Portage	122
46371	Rolling Prairie	57
46373	Saint John	80
46374	San Pierre	170
46375	Schererville	129
46376	Schneider	171
46377	Shelby	171
46379	Sumava Resorts	170
46381	Thayer	9
46382	Union Mills	99
46383	Valparaiso	166
46385	Valparaiso	166
46390	Wanatah	99
46391	Westville	57
46392	Wheatfield	26
46393	Wheeler	171
46394	Whiting	162

Zip	City	Territory
46402	Gary	105
46403	Gary	103
46404	Gary	105
46405	Lake Station	165
46406	Gary	105
46407	Gary	105
46408	Gary	168
46409	Gary	106
46410	Merrillville	169
46501	Argos	170
46502	Atwood	171
46504	Bourbon	170
46506	Bremen	170
46507	Bristol	20
46508	Burket	170
46510	Claypool	170
46511	Culver	170
46514	Elkhart	116
46516	Elkhart	115
46517	Elkhart	112
46524	Etna Green	170
46526	Goshen	110
46528	Goshen	118
46530	Granger	29
46531	Grovertown	170
46532	Hamlet	170
46534	Knox	170
46536	Lakeville	48
46537	Lapaz	171
46538	Leesburg	170
46539	Mentone	170
46540	Middlebury	55
46542	Milford	170
46543	Millersburg	37
46544	Mishawaka	30
46545	Mishawaka	30
46550	Nappanee	37
46552	New Carlisle	49
46553	New Paris	37
46554	North Liberty	49
46555	North Webster	170
46556	Notre Dame	171
46561	Osceola	75
46562	Pierceton	170
46563	Plymouth	170
46565	Shipshewana	170
46567	Syracuse	170

Zip	City	Territory
46570	Tippecanoe	170
46571	Topeka	170
46573	Wakarusa	37
46574	Walkerton	50
46580	Warsaw	170
46582	Warsaw	170
46590	Winona Lake	170
46595	Wyatt	171
46601	South Bend	34
46613	South Bend	134
46614	South Bend	75
46615	South Bend	75
46616	South Bend	64
46617	South Bend	75
46619	South Bend	120
46628	South Bend	124
46635	South Bend	75
46637	South Bend	75
46701	Albion	170
46702	Andrews	45
46703	Angola	170
46704	Arcola	171
46705	Ashley	47
46706	Auburn	65
46710	Avilla	170
46711	Berne	35
46714	Bluffton	46
46721	Butler	47
46723	Churubusco	90
46725	Columbia City	65
46730	Corunna	47
46731	Craigville	46
46732	Cromwell	170
46733	Decatur	35
46737	Fremont	170
46738	Garrett	47
46740	Geneva	35
46741	Grabill	41
46742	Hamilton	170
46743	Harlan	90
46745	Hoagland	65
46746	Howe	170
46747	Hudson	170
46748	Huntertown	95
46750	Huntington	45
46755	Kendallville	170
46759	Keystone	72

Zip	City	Territory
46760	Kimmell	170
46761	Lagrange	170
46763	Laotto	170
46764	Larwill	65
46765	Leo	31
46766	Liberty Center	46
46767	Ligonier	170
46770	Markle	45
46771	Mongo	171
46772	Monroe	35
46773	Monroeville	59
46774	New Haven	100
46776	Orland	170
46777	Ossian	46
46779	Pleasant Lake	170
46781	Poneto	72
46783	Roanoke	46
46784	Rome City	170
46785	Saint Joe	47
46786	South Milford	171
46787	South Whitley	65
46788	Spencerville	90
46791	Uniondale	72
46792	Warren	45
46793	Waterloo	47
46794	Wawaka	170
46795	Wolcottville	170
46797	Woodburn	41
46798	Yoder	27
46799	Zanesville	171
46802	Fort Wayne	143
46803	Fort Wayne	164
46804	Fort Wayne	87
46805	Fort Wayne	86
46806	Fort Wayne	158
46807	Fort Wayne	154
46808	Fort Wayne	87
46809	Fort Wayne	101
46814	Fort Wayne	98
46815	Fort Wayne	95
46816	Fort Wayne	167
46818	Fort Wayne	87
46819	Fort Wayne	87
46825	Fort Wayne	160
46835	Fort Wayne	98
46845	Fort Wayne	87
46901	Kokomo	170

Zip	City	Territory
46902	Kokomo	170
46910	Akron	170
46911	Amboy	170
46913	Bringhurst	170
46914	Bunker Hill	170
46915	Burlington	170
46917	Camden	170
46919	Converse	170
46920	Cutler	170
46922	DeLong	171
46923	Delphi	170
46926	Denver	170
46928	Fairmount	170
46929	Flora	170
46930	Fowlerton	171
46931	Fulton	171
46932	Galveston	170
46933	Gas City	170
46936	Greentown	170
46938	Jonesboro	170
46939	Kewanna	170
46940	La Fontaine	170
46941	Lagro	170
46943	Laketon	170
46946	Liberty Mills	171
46947	Logansport	170
46950	Lucerne	170
46951	Macy	170
46952	Marion	170
46953	Marion	170
46957	Matthews	171
46958	Mexico	171
46959	Miami	170
46960	Monterey	170
46961	New Waverly	170
46962	North Manchester	170
46967	Onward	171
46968	Ora	170
46970	Peru	170
46971	Grissom Arb	170
46974	Roann	170
46975	Rochester	170
46978	Royal Center	170
46979	Russiaville	170
46982	Silver Lake	170
46984	Somerset	171
46985	Star City	170

Zip	City	Territory
46986	Swayzee	170
46987	Sweetser	171
46988	Twelve Mile	170
46989	Upland	170
46990	Urbana	170
46991	Van Buren	170
46992	Wabash	170
46994	Walton	170
46996	Winamac	170
46998	Young America	170
47001	Aurora	170
47003	West College Corner	170
47006	Batesville	170
47010	Bath	170
47011	Bennington	170
47012	Brookville	170
47016	Cedar Grove	170
47017	Cross Plains	170
47018	Dillsboro	170
47020	Florence	170
47022	Guilford	170
47023	Holton	170
47024	Laurel	170
47025	Lawrenceburg	170
47030	Metamora	170
47031	Milan	170
47032	Moores Hill	170
47034	Napoleon	171
47035	New Trenton	171
47036	Oldenburg	170
47037	Osgood	170
47038	Patriot	170
47040	Rising Sun	170
47041	Sunman	170
47042	Versailles	170
47043	Vevay	170
47060	West Harrison	170
47102	Austin	170
47104	Bethlehem	170
47106	Borden	170
47108	Campbellsburg	170
47110	Central	170
47111	Charlestown	170
47112	Corydon	170
47114	Crandall	170
47115	Depauw	170
47116	Eckerty	170

Zip	City	Territory
47117	Elizabeth	170
47118	English	170
47119	Floyds Knobs	170
47120	Fredericksburg	170
47122	Georgetown	170
47123	Grantsburg	170
47124	Greenville	170
47125	Hardinsburg	170
47126	Henryville	170
47129	Clarksville	170
47130	Jeffersonville	170
47135	Laconia	170
47136	Lanesville	170
47137	Leavenworth	170
47138	Lexington	170
47140	Marengo	170
47141	Marysville	170
47142	Mauckport	170
47143	Memphis	170
47145	Milltown	170
47147	Nabb	170
47150	New Albany	170
47160	New Middletown	170
47161	New Salisbury	170
47162	New Washington	170
47163	Otisco	170
47164	Palmyra	170
47165	Pekin	170
47166	Ramsey	170
47167	Salem	170
47170	Scottsburg	170
47172	Sellersburg	170
47174	Sulphur	170
47175	Taswell	170
47177	Underwood	170
47190	Jeffersonville	170
47201	Columbus	170
47203	Columbus	170
47220	Brownstown	170
47223	Butlerville	170
47224	Canaan	170
47226	Clifford	171
47227	Commiskey	170
47229	Crothersville	170
47230	Deputy	170
47231	Dupont	170
47232	Elizabethtown	170

Zip	City	Territory
47234	Flat Rock	90
47235	Freetown	170
47236	Grammer	170
47240	Greensburg	170
47243	Hanover	170
47244	Hartsville	170
47246	Hope	170
47247	Jonesville	170
47250	Madison	170
47260	Medora	170
47263	New Point	171
47264	Norman	170
47265	North Vernon	170
47270	Paris Crossing	170
47272	Saint Paul	170
47273	Scipio	170
47274	Seymour	170
47280	Taylorsville	171
47281	Vallonia	170
47282	Vernon	171
47283	Westport	170
47302	Muncie	170
47303	Muncie	170
47304	Muncie	170
47305	Muncie	170
47320	Albany	170
47324	Boston	171
47325	Brownsville	170
47326	Bryant	170
47327	Cambridge City	170
47330	Centerville	170
47331	Connersville	170
47334	Daleville	170
47335	Dublin	171
47336	Dunkirk	170
47337	Dunreith	171
47338	Eaton	170
47339	Economy	170
47340	Farmland	170
47341	Fountain City	170
47342	Gaston	170
47344	Greensboro	171
47345	Greens Fork	170
47346	Hagerstown	170
47348	Hartford City	170
47351	Kennard	171
47352	Lewisville	170

Zip	City	Territory
47353	Liberty	170
47354	Losantville	170
47355	Lynn	170
47356	Middletown	170
47357	Milton	170
47358	Modoc	170
47359	Montpelier	170
47360	Mooreland	170
47361	Mount Summit	171
47362	New Castle	170
47367	Oakville	171
47368	Parker City	170
47369	Pennville	170
47371	Portland	170
47373	Redkey	170
47374	Richmond	170
47380	Ridgeville	170
47381	Salamonia	170
47382	Saratoga	171
47383	Selma	170
47384	Shirley	170
47385	Spiceland	170
47386	Springport	170
47387	Straughn	170
47388	Sulphur Springs	171
47390	Union City	170
47392	Webster	170
47393	Williamsburg	170
47394	Winchester	170
47396	Yorktown	170
47401	Bloomington	170
47403	Bloomington	170
47404	Bloomington	170
47405	Bloomington	170
47406	Bloomington	170
47408	Bloomington	170
47420	Avoca	171
47421	Bedford	170
47424	Bloomfield	170
47427	Coal City	170
47429	Ellettsville	170
47431	Freedom	170
47432	French Lick	170
47433	Gosport	170
47434	Harrodsburg	171
47436	Heltonville	170
47437	Huron	171

Zip	City	Territory
47438	Jasonville	170
47441	Linton	170
47443	Lyons	170
47446	Mitchell	170
47448	Nashville	89
47449	Newberry	170
47451	Oolitic	170
47452	Orleans	170
47453	Owensburg	170
47454	Paoli	170
47455	Patricksburg	171
47456	Quincy	170
47457	Scotland	170
47458	Smithville	171
47459	Solsberry	170
47460	Spencer	170
47462	Springville	170
47464	Stinesville	171
47465	Switz City	170
47467	Tunnelton	171
47468	Unionville	170
47469	West Baden Springs	170
47470	Williams	170
47471	Worthington	170
47501	Washington	170
47512	Bicknell	170
47513	Birdseye	170
47514	Branchville	170
47515	Bristow	170
47516	Bruceville	170
47519	Cannelburg	170
47520	Cannelton	170
47521	Celestine	170
47522	Crane	170
47523	Dale	170
47524	Decker	170
47525	Derby	170
47527	Dubois	170
47528	Edwardsport	170
47529	Elnora	170
47531	Evanston	170
47532	Ferdinand	170
47535	Freelandville	171
47536	Fulda	171
47537	Gentryville	170
47541	Holland	170
47542	Huntingburg	170

Zip	City	Territory
47546	Jasper	170
47550	Lamar	170
47551	Leopold	170
47552	Lincoln City	170
47553	Loogootee	170
47557	Monroe City	170
47558	Montgomery	170
47561	Oaktown	170
47562	Odon	170
47564	Otwell	170
47567	Petersburg	170
47568	Plainville	170
47573	Ragsdale	170
47574	Rome	170
47575	Saint Anthony	170
47576	Saint Croix	170
47577	Saint Meinrad	170
47578	Sandborn	170
47579	Santa Claus	170
47580	Schnellville	170
47581	Shoals	170
47584	Spurgeon	171
47585	Stendal	170
47586	Tell City	170
47588	Troy	170
47590	Velpen	170
47591	Vincennes	170
47596	Westphalia	171
47597	Wheatland	170
47598	Winslow	170
47601	Boonville	170
47610	Chandler	170
47611	Chrisney	170
47612	Cynthiana	170
47613	Elberfeld	170
47615	Grandview	170
47616	Griffin	170
47619	Lynnville	170
47620	Mount Vernon	170
47630	Newburgh	170
47631	New Harmony	170
47633	Poseyville	170
47634	Richland	170
47635	Rockport	170
47637	Tennyson	170
47638	Wadesville	170
47639	Haubstadt	170

Zip	City	Territory
47640	Hazleton	170
47647	Buckskin	170
47648	Fort Branch	170
47649	Francisco	170
47654	Mackey	171
47660	Oakland City	170
47665	Owensville	170
47666	Patoka	170
47670	Princeton	170
47683	Somerville	171
47708	Evansville	150
47710	Evansville	150
47711	Evansville	147
47712	Evansville	151
47713	Evansville	150
47714	Evansville	150
47715	Evansville	148
47720	Evansville	149
47725	Evansville	152
47802	Terre Haute	170
47803	Terre Haute	170
47804	Terre Haute	170
47805	Terre Haute	170
47807	Terre Haute	170
47832	Bloomington	170
47833	Bowling Green	170
47834	Brazil	170
47836	Bridgeton	171
47837	Carbon	170
47838	Carlisle	170
47840	Centerpoint	170
47841	Clay City	170
47842	Clinton	170
47846	Cory	170
47847	Dana	170
47848	Dugger	170
47849	Fairbanks	170
47850	Farmersburg	170
47853	Harmony	171
47854	Hillsdale	170
47855	Hymera	171
47857	Knightsville	171
47858	Lewis	170
47859	Marshall	170
47860	Mecca	171
47861	Merom	170
47862	Montezuma	170

Zip	City	Territory
47863	New Goshen	171
47865	Paxton	171
47866	Pimento	170
47868	Poland	170
47869	Prairie Creek	171
47871	Riley	171
47872	Rockville	170
47874	Rosedale	170
47876	Saint Mary Of The Woods	171
47879	Shelburn	170
47880	Shepardsville	171
47881	Staunton	171
47882	Sullivan	170
47884	Universal	171
47885	West Terre Haute	170
47901	Lafayette	10
47904	Lafayette	109
47905	Lafayette	117
47906	West Lafayette	111
47907	West Lafayette	10
47909	Lafayette	111
47916	Alamo	171
47917	Ambia	170
47918	Attica	170
47920	Battle Ground	62
47921	Boswell	170
47922	Brook	60
47923	Brookston	170
47924	Buck Creek	171
47925	Buffalo	171
47926	Burnettsville	170
47928	Cayuga	170
47929	Chalmers	170
47930	Clarks Hill	18
47932	Covington	170
47933	Crawfordsville	170
47940	Darlington	170
47941	Dayton	171
47942	Earl Park	170
47943	Fair Oaks	9
47944	Fowler	170
47946	Francesville	170
47948	Goodland	60
47949	Hillsboro	170
47950	Idaville	170
47951	Kentland	72
47952	Kingman	170

Zip	City	Territory
47954	Ladoga	170
47955	Linden	170
47957	Medaryville	170
47958	Mellott	171
47959	Monon	170
47960	Monticello	170
47963	Morocco	72
47964	Mount Ayr	171
47965	New Market	171
47966	Newport	171
47967	New Richmond	170
47968	New Ross	170
47969	Newtown	171
47970	Otterbein	170
47971	Oxford	170
47974	Perrysville	170

Zip	City	Territory
47975	Pine Village	170
47977	Remington	81
47978	Rensselaer	9
47980	Reynolds	170
47981	Romney	84
47982	State Line	171
47983	Stockwell	171
47987	Veedersburg	170
47989	Waveland	170
47990	Waynetown	170
47991	West Lebanon	170
47992	Westpoint	46
47993	Williamsport	170
47994	Wingate	170
47995	Wolcott	170
47997	Yeoman	170

RATE ORDER:

	BI	PD	UMBI	UIMBI	MED	COMP/COLL	ROADSIDE	RENTAL
BASE RATE	+	+	+	+	+	+	+	+
VEHICLE AGE FACTOR	x	x				x		
ISO FACTOR	x	x				x		
INCREASED LIMITS					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
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)