



An Illinois Company

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[www.aains.com](http://www.aains.com)

**Nevada**  
**Standard 2.0**  
**Underwriting**  
**Manual**

Effective 12-16-2020 New; 01-16-2021 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](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) .....  
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. Coverage required to be offered by Nevada 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 Nevada 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 1 rated driver with a valid driver's license age 18 or older.
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 a Nevada Financial Responsibility Filing.
8. All members of the household that are old enough to hold a driver's permit must be rated or excluded. All vehicles of the household must be registered/titled to the named insured, a listed driver or an excluded driver.
9. Business/Artisan use is acceptable for private passenger vehicles used in sales, service or trade occupation. Vehicle must be titled in an individual's name. Please refer to page 10 for applicable surcharge.
10. Unacceptable risks will be surcharged 200%. The surcharge will be applied to Bodily Injury, Property Damage, Comprehensive and Collision Coverage.
11. 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 or flash flood, severe weather or winter storm. 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 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 Nevada 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 Nevada. No coverage will be provided for vehicles principally garaged outside of Nevada for more than 30 days.
3. Professional athletes or entertainers.
4. Physical Damage only policies.

**UNACCEPTABLE OPERATORS:**

1. Operators with more than 1 DUI.
2. Operators with more than 2 major violations during 36 months prior to policy effective date.
3. For New Business/Additional Operators, operators with more than 2 at-fault accidents within the last 12 months, or with more than 3 at-fault accidents within the last 36 months.
4. Operators with a revoked license (New Business only).
5. Operators with more than 3 chargeable accidents (Renewals only) during 36 months prior to policy effective date. Refer to page 10 for definition.
6. Operators with more than a 100% driving record surcharge. Refer to Page 10.
7. Military personnel not stationed in Nevada.
8. Any physically or mentally handicapped risk, unless specifically disclosed to us and submitted with a completed American Access Casualty Company physician's statement form.
9. Any operator 75 and older without a completed American Access Casualty Company physician's statement form.
10. Any unlisted/undisclosed operator that is a household member or has regular use of a covered vehicle.

**UNACCEPTABLE VEHICLES:**

1. Vehicles principally garaged outside the state of Nevada.
2. Vehicles with more or less than 4 wheels.
3. Motor vehicles not eligible to be licensed for highway use.
4. Vehicles with cargo capacity over 3/4 ton.
5. Vehicles used for racing or contests, emergency, commercial, delivery, messenger service, livery, limousine or taxi service.
6. 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, altered or modified vehicles.
7. 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.
8. 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.
9. Salvaged or rebuilt vehicles for Comprehensive and Collision coverage. Liability only policies for salvaged or rebuilt vehicles are acceptable.
10. 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.

**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.

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:**

If payment is received 11 or more days late, a late payment/reinstatement fee is charged. If payment received does not include the late payment charge. The fee is deducted from the payment and the remaining amount applied to the policy.

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 a down payment on a new business policy. A copy of the front and back of the check is required for processing.
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.

**FULLY EARNED FEES:**

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

1. \$20 policy fee applies once to each new policy
2. \$10 Financial Responsibility (FR) fee applies once on each new policy, for each driver requiring a filing
3. \$10 late payment/reinstatement fee applies for reinstatement of a policy expired more than 10 days
4. Fee is waived on first additional money endorsement; thereafter a \$5 charge will be applied.
5. \$15 un-honored (NSF) Check Fee

**PAYMENT PLANS:**

- 6 Month: 31 days down + 5 installments with \$11 installment fee
- 6 Month FR: 35 days down + 5 installments with \$11 installment fee
- 12 Month: 31 days down + 11 installments with \$11 installment fee
- 12 Month FR: 35 days down + 11 installments with \$11 installment fee

**RATING:**

1. Discounts and surcharges do not apply to UM/UIM, Medical Payments, Roadside Assistance and Rental Reimbursement, except for the Safety Device Discount.
2. Operators will be rated on the age they will attain in the 30 days after coverage begins.
3. Learner's Permit surcharge will be applied until American Access Casualty Company receives a copy of a valid driver's license with full privileges.
4. The highest rated operator is assigned to the highest rated vehicle.
5. Discounts and surcharges are calculated separately for each individual 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.

**DRIVER CLASSIFICATIONS:**

		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
		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	

**COVERAGE:**

LIMITS OF LIABILITY FACTORS					
BODILY INJURY		PROPERTY DAMAGE		MEDICAL PAYMENTS	
LIMIT	FACTOR	LIMIT	FACTOR	LIMIT	FACTOR
\$25,000/\$50,000	1.34	\$20,000	1.13	\$1,000	Base
		\$25,000	1.18		
UNINSURED MOTORIST		UNDERINSURED MOTORIST			
LIMIT	FACTOR	LIMIT	FACTOR		
\$25,000/\$50,000	2.00	\$25,000/\$50,000	1.33		

**COVERAGE (CONTINUED):**

**COMPREHENSIVE AND COLLISION  
DEDUCTIBLES**

DEDUCTIBLE	FACTOR
\$250/\$250	1.20
\$500/\$500	Base
\$1,000/\$1,000	0.70

**ROADSIDE ASSISTANCE**

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

PER OCCURRENCE	SEMI-ANNUAL PREMIUM
\$75	\$18
\$100	\$24

**RENTAL REIMBURSEMENT COVERAGE**

- 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
  - \$30 Semi-Annual Premium
  - Limit of \$25/day for 25 days



**DISCOUNTS:**

Discount/Definition	Percentage	Coverage
<b>Prior Coverage Discount –</b> <i>Discount is allowable with no more than a 30 day lapse.</i>		
<ul style="list-style-type: none"> <li>■ Six months of prior coverage. Applicants must be claim free for 12 months immediately preceding the policy effective date.</li> </ul>	10.0%	BI / PD Comprehensive Collision
<ul style="list-style-type: none"> <li>■ Twelve months of prior coverage. Applicants must be claim free for 12 months immediately preceding the policy effective date.</li> </ul>	15.0%	
<b>Company as Proof of Prior:</b> On a new policy, an American Access Casualty Company policy may not be used as proof of prior insurance unless the Named Insured: <ul style="list-style-type: none"> <li>A. Moved from another state;</li> <li>B. 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>C. 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>D. Was the Named Insured on a policy that cancelled or lapsed due to overseas military deployment.</li> </ul>		
<b>Note:</b> This rule does not apply to an Agent/Broker of record change.		
<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> </ul>	5.0%	BI / PD Comprehensive Collision
<ul style="list-style-type: none"> <li>■ Claim free renewal of a policy where Prior Coverage Discount or Renewal Discount is applicable.</li> </ul>	2.5%	
<b>In addition to existing discount:</b> <ul style="list-style-type: none"> <li>■ All subsequent claim free renewals will receive a 2.5% 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 accidents and/or claims 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 accidents and/or claims is reported. Every claim free renewal thereafter will receive an additional 2.5% discount up to the maximum.</li> </ul>		
<b>Multi-Car Discount –</b> Applicable to policies where more than one vehicle is insured.	15.0%	BI / PD Comprehensive Collision
<b>Defensive Driver Discount –</b> Applicable to operators who have completed a defensive driver course and are age 55 and older	5.0%	BI / PD
<b>Safety Device Discount –</b> Applies if vehicles are equipped with an air bag or other safety devices, other than safety belts.	5.0%	UM / UIM / Med

**Maximum Discount – 35.0%**

**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.

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

<b>MAJOR VIOLATIONS</b>	
Careless / Reckless / Negligent Driving	Fleeing or eluding police officer
Driving while license revoked, suspended or canceled	Leaving the scene of an accident/Hit and Run
DUI or DWI – Major (w/BAC at or over 0.08)	Racing
Failure to stop at railroad crossing	Speeding over 20 MPH
Failure to yield to pedestrian, EMS or school bus	Theft and Damage
Felony involving a motor vehicle	

<b>INTERMEDIATE VIOLATIONS</b>	
Driving while license barred, withdrawn, denied or disqualified	Failure of Miscellaneous Duty and Unsafe Operation
DUI or DWI	Tamper Vehicle

<b>MINOR VIOLATIONS</b>	
Driving too fast for conditions	Lane Violation
DUI, Generally	Riders on Motorcycle, Generally
DUI, Underage	Speeding under 21 MPH
Expired, no driver license (DL or Permit), improper classification	Speeding, Generally
Failure to Use Equipment	Texting Violation (second and subsequent)
Failure to Yield/Stop	Traffic Light
Following Improperly	Violating Conditions of License
Improper passing	Wrong way on one way
Improper Vehicle Operation/Maneuvers	

<b>VIOLATION</b>	<b>FIRST OFFENSE</b>	<b>EACH ADDITIONAL</b>
Minor	10%	20%
Intermediate	15%	30%
Major	22%	50%
* Chargeable Accident	20%	45%
Unspecified Violation Accident	20%	45%

<b>DESCRIPTION</b>	<b>SURCHARGE</b>
Unverifiable License (UL)	22%
Learner's Permit	20%
Business/Artisan Use	20%
Non-Licensed (XX)	10%
Business/Artisan Use is only acceptable if not self-employed. Vehicle must be titled in the applicant's name.	

**\* 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.

**TERRITORY DEFINITIONS:**

Zip	City	Territory
89001	Alamo	103
89002	Henderson	2
89005	Boulder City	3
89008	Caliente	103
89010	Dyer	103
89011	Henderson	4
89012	Henderson	5
89013	Goldfield	103
89014	Henderson	6
89015	Henderson	7
89017	Hiko	103
89019	Jean	8
89020	Amargosa Valley	9
89027	Mesquite	10
89029	Laughlin	11
89030	North Las Vegas	12
89031	North Las Vegas	13
89032	North Las Vegas	14
89033	North Las Vegas	15
89034	Mesquite	16
89039	Cal Nev Ari	18
89040	Overton	19
89043	Pioche	103
89044	Henderson	20
89045	Round Mountain	21
89046	Searchlight	22
89048	Pahrump	23
89049	Tonopah	24
89052	Henderson	25
89054	Sloan	26
89060	Pahrump	27
89061	Pahrump	28
89067	Coyote Springs	29
89074	Henderson	30
89081	North Las Vegas	31
89084	North Las Vegas	32
89085	North Las Vegas	33
89086	North Las Vegas	34
89087	North Las Vegas	35
89101	Las Vegas	36
89102	Las Vegas	37
89103	Las Vegas	38
89104	Las Vegas	39
89106	Las Vegas	40
89107	Las Vegas	41
89108	Las Vegas	42

Zip	City	Territory
89109	Las Vegas	43
89110	Las Vegas	44
89113	Las Vegas	45
89115	Las Vegas	46
89117	Las Vegas	47
89118	Las Vegas	48
89119	Las Vegas	49
89120	Las Vegas	50
89121	Las Vegas	51
89122	Las Vegas	52
89123	Las Vegas	53
89124	Las Vegas	54
89128	Las Vegas	55
89129	Las Vegas	56
89130	Las Vegas	57
89131	Las Vegas	58
89134	Las Vegas	59
89135	Las Vegas	60
89138	Las Vegas	61
89139	Las Vegas	62
89141	Las Vegas	63
89142	Las Vegas	64
89143	Las Vegas	65
89144	Las Vegas	66
89145	Las Vegas	67
89146	Las Vegas	68
89147	Las Vegas	69
89148	Las Vegas	70
89149	Las Vegas	71
89156	Las Vegas	72
89158	Las Vegas	17
89161	Las Vegas	73
89165	Las Vegas	74
89166	Las Vegas	75
89169	Las Vegas	76
89178	Las Vegas	77
89179	Las Vegas	78
89183	Las Vegas	79
89199	Las Vegas	80
89301	Ely	103
89310	Austin	103
89311	Baker	103
89314	Duckwater	103
89316	Eureka	103
89403	Dayton	58
89406	Fallon	27

<b>Zip</b>	<b>City</b>	<b>Territory</b>
89408	Fernley	58
89410	Gardnerville	58
89413	Glenbrook	58
89414	Golconda	103
89415	Hawthorne	103
89418	Imlay	103
89419	Lovelock	103
89420	Luning	103
89423	Minden	58
89425	Orovada	103
89429	Silver Springs	58
89430	Smith	58
89431	Sparks	81
89433	Sun Valley	82
89434	Sparks	83
89436	Sparks	84
89441	Sparks	85
89442	Wadsworth	103
89444	Wellington	58
89445	Winnemucca	103
89447	Yerington	58
89451	Incline Village	86
89460	Gardnerville	58
89501	Reno	87
89502	Reno	88
89503	Reno	89

<b>Zip</b>	<b>City</b>	<b>Territory</b>
89506	Reno	90
89508	Reno	82
89509	Reno	91
89510	Reno	92
89511	Reno	93
89512	Reno	94
89519	Reno	95
89521	Reno	96
89523	Reno	97
89701	Carson City	98
89703	Carson City	99
89704	Washoe Valley	100
89705	Carson City	101
89706	Carson City	102
89801	Elko	103
89815	Spring Creek	103
89820	Battle Mountain	103
89821	Crescent Valley	103
89822	Carlin	103
89823	Deeth	103
89825	Jackpot	103
89828	Lamoille	103
89831	Mountain City	103
89833	Ruby Valley	103
89834	Tuscarora	103
89835	Wells	103

**RATE ORDER:**

	BI	PD	UM BI	UIM BI	MED	COMP/ COLL	ROAD- SIDE	RENTAL
BASE RATE	+	+	+	+	+	+	+	+
CLASS FACTOR	X	X				X		
VEHICLE AGE FACTOR	X	X				X		
ISO FACTOR	X	X				X		
LIMITS FACTOR	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
<b>COVERAGE TOTAL</b>	=	=	=	=	=	=	=	=

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)