

KEMPER Auto

Underwritten by American Access Casualty Company

2211 Butterfield Road, Suite 200
Downers Grove, IL 60515
Toll Free: (888) 663-5443
www.aains.com

Nevada Standard 2.0

Underwriting

Manual

Effective 7-20-2023 New; 8-20-2023 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 (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

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

Producer's Authority

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

Applications

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 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 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 a Nevada 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 "Nevada 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

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.

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 Contractor*	Landscape Contractor*	Surveyor
Drapery Installer*	Musician	Tree Trimmer*
Electrician*	Painter	Upholsterer
	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.

Natural Disaster and Severe Weather Restrictions

Physical Damage Coverage may not be bound on new business, or added to or increased on an existing policy, in a county when 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 or duration 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.

Unacceptable Risks

1. Commercial risks.
2. Risks where the drivers are not residents of Nevada 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 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 Drivers

1. Drivers with multiple DUI's.
2. For New Business/Additional Drivers, drivers 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.
3. Drivers with a revoked license (New Business only).
4. Drivers with more than 2 major violations during the 36 months prior to policy effective date.
5. Drivers with more than 3 chargeable accidents (Renewals only) during the 36 months prior to policy effective date. Refer to page 10 for definition.
6. Drivers with more than a 100% driving record surcharge. Refer to Page 10.
7. Military personnel not stationed in Nevada.
8. Drivers 75 and older without a completed Company "Physician's Report" form.
9. 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.
10. Any unlisted/undisclosed driver 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 four wheels.
3. Vehicles with cargo capacity over $\frac{3}{4}$ 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, 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 or rebuilt vehicles for Comprehensive and Collision coverage. Liability only policies for salvaged or rebuilt 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 1st 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 is 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, 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.

Cancellations

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.

Payment Plans

* 6 Month:	31 days down and 5 installments
* 6 Month FR:	35 days down and 5 installments
* 12 Month:	31 days down and 11 installments
* 12 Month FR:	35 days down and 11 installments

Fees

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

Policy Fee	\$20 applies once on each new policy
Installment Fee	\$11
Financial Responsibility (FR) fee	\$10 applies once on each new policy, for each driver requiring a filing
Reinstatement fee	\$10 applies for reinstatement of a policy expired more than 10 days
Endorsement fee	Waived on first additional money endorsement; thereafter a \$5 charge will be applied.
Insufficient Funds (NSF) fee	\$15

Coverage/Limits of Liability

Required Coverages	Limit Options
Bodily Injury	\$25,000/\$50,000
Property Damage	\$20,000
	\$25,000

Optional Coverages	Limit or Deductible Options
Medical Payments*	\$1,000
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 "Nevada - Selection/Rejection of Medical Payments Coverage and Uninsured and Underinsured Motorist Coverage" must be provided to us to modify or reject this coverage.

Additional Optional Coverages

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

Rating

1. Discounts and surcharges do not apply to UM/UIM, Medical Payments, Roadside Assistance and Rental Reimbursement coverages, except for the Safety Device Discount.
2. Drivers 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).

Driver Marital Status

Drivers must be legally married, in a domestic partnership, 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 Nevada.

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.

Driver Classifications

Gender	Marital	Age									
		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

Gender	Marital	Age								
		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.

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
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	

Intermediate Violations	
Driving while license barred, withdrawn, denied or disqualified	Failure of Miscellaneous Duty and Unsafe Operation
DUI or DWI	Tamper Vehicle

Minor Violations	
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	

Violation	First Offense	Each Additional	Surcharges	
			BI / PD	CC
Minor	10%	20%	30%	27%
Intermediate	15%	30%	22%	22%
Major	22%	50%	20%	20%
* Chargeable Accident	20%	45%	20%	20%
Unspecified Violation Accident	20%	45%	18%	15%
			* Surcharge applies for the first 36 months the policy is in effect.	

*** 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
Prior Coverage Discount		
<ul style="list-style-type: none"> ▪ Six months of prior coverage. Applicant must have a claim-free driving history for the 12 months immediately preceding the policy effective date. ▪ Twelve months of prior coverage. Applicant must have a claim-free driving history for the 12 months immediately preceding the policy effective date. 	<p>10.0%</p> <p>15.0%</p>	BI / PD Comprehensive Collision
<i>Discount is allowable with continuous coverage and no more than a 30-day lapse.</i>		
Company as Proof of Prior		
<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"> ▪ Moved from another state; ▪ Was a covered driver (other than the Named Insured) on a previous American Access policy that is being used as proof of prior insurance; ▪ 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; ▪ 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>		
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. 	<p>10.0%</p> <p>2.5%</p>	BI / PD Comprehensive Collision
Additional Discount Information		
<ul style="list-style-type: none"> ▪ All subsequent claim-free renewals will receive a 2.5% discount up to a maximum Renewal Discount of 20.0%. ▪ The maximum combination of Prior Coverage Discount and Renewal Discount is 30.0% ▪ 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 2.5% discount up to the maximum. 		
Multi-Car Discount		
<ul style="list-style-type: none"> ▪ Applicable to policies where more than one vehicle is insured. 	<p>15.0%</p>	BI / PD Comprehensive Collision

Defensive Driver Discount		
<ul style="list-style-type: none"> ▪ Applicable to drivers who have completed a defensive driver course and are age 55 or older. 	5.0%	BI / PD
Safety Device Discount		
<ul style="list-style-type: none"> ▪ Applicable to vehicles equipped with an air bag or other safety devices, other than safety belts. 	5.0%	UM / UIM / Med

Maximum discount cap: 35.0%

Territory Definitions

Zip	City	Territory	Zip	City	Territory
89001	Alamo	103	89109	Las Vegas	43
89002	Henderson	2	89110	Las Vegas	44
89005	Boulder City	3	89113	Las Vegas	45
89008	Caliente	103	89115	Las Vegas	46
89010	Dyer	103	89117	Las Vegas	47
89011	Henderson	4	89118	Las Vegas	48
89012	Henderson	5	89119	Las Vegas	49
89013	Goldfield	103	89120	Las Vegas	50
89014	Henderson	6	89121	Las Vegas	51
89015	Henderson	7	89122	Las Vegas	52
89017	Hiko	103	89123	Las Vegas	53
89019	Jean	8	89124	Las Vegas	54
89020	Amargosa Valley	9	89128	Las Vegas	55
89027	Mesquite	10	89129	Las Vegas	56
89029	Laughlin	11	89130	Las Vegas	57
89030	North Las Vegas	12	89131	Las Vegas	58
89031	North Las Vegas	13	89134	Las Vegas	59
89032	North Las Vegas	14	89135	Las Vegas	60
89033	North Las Vegas	15	89138	Las Vegas	61
89034	Mesquite	16	89139	Las Vegas	62
89039	Cal Nev Ari	18	89141	Las Vegas	63
89040	Overton	19	89142	Las Vegas	64
89043	Pioche	103	89143	Las Vegas	65
89044	Henderson	20	89144	Las Vegas	66
89045	Round Mountain	21	89145	Las Vegas	67
89046	Searchlight	22	89146	Las Vegas	68
89048	Pahrump	23	89147	Las Vegas	69
89049	Tonopah	24	89148	Las Vegas	70
89052	Henderson	25	89149	Las Vegas	71
89054	Sloan	26	89156	Las Vegas	72
89060	Pahrump	27	89158	Las Vegas	17
89061	Pahrump	28	89161	Las Vegas	73
89067	Coyote Springs	29	89165	Las Vegas	74
89074	Henderson	30	89166	Las Vegas	75
89081	North Las Vegas	31	89169	Las Vegas	76
89084	North Las Vegas	32	89178	Las Vegas	77
89085	North Las Vegas	33	89179	Las Vegas	78
89086	North Las Vegas	34	89183	Las Vegas	79
89087	North Las Vegas	35	89199	Las Vegas	80
89101	Las Vegas	36	89301	Ely	103
89102	Las Vegas	37	89310	Austin	103
89103	Las Vegas	38	89311	Baker	103
89104	Las Vegas	39	89314	Duckwater	103
89106	Las Vegas	40	89316	Eureka	103
89107	Las Vegas	41	89403	Dayton	58
89108	Las Vegas	42	89406	Fallon	27

Zip	City	Territory
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

Zip	City	Territory
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